



DAVE FALVEY OFFERS ALTERNATIVES TO BANKRUPTCY AND HAS EXTENSIVE EXPERIENCE WITH DEBT MANAGEMENT AND DEBT SETTLEMENT.

H E IS PASSIONATELY CONCERNED that consumers are being scammed by television ads for debt settlement services by companies that are not licensed nor bonded with the Connecticut banking department. Dave has pioneered efforts at credit score improvement for clients and has written extensively on this topic: www.pennywatchers.com which is one of his websites.

His approach to bankruptcy differs from most attorneys because he defines a "fresh start" as a good credit score and not just filing for bankruptcy. Therefore, he has developed materials entitled, "the fast track to credit" which he urges his clients to use after they have filed for bankruptcy in order to obtain a passing FICO score of 625 within 12-24 months. His materials consist of a 2 DVDs where Dave gives a seminar on credit score improvement along with his manuals.

Dave Falvey has been given the designation as 'Super Lawyer' for consumers who have financial problems. The prestigious magazine, New England Super Lawyers, has for two consecutive years given him the honor of being a 'Super Lawyer'. Their website is: www.superlawyers.com

Selection as a 'Super Lawyer': Only 5% of the total lawyers in Connecticut receive the designation as 'Super Lawyer'. The vetting process necessary to receive this recognition is extensive and no payment is made or can be made to receive this designation. This process involves peer evaluation, and screening as to compliance with all ethical and professional standards of competence.

Dave has been a Board Certified Consumer Bankruptcy Attorney for over 10 years with the American Board of Certification: www.abcwold.org. He has represented over 5,500 clients in bankruptcy. He files both Chapter 7s and Chapter 13s. He has been in practice for 26 years and for 20 years has concentrated his practice in consumer bankruptcy and bankruptcy alternatives.

What it means to be 'Board Certified': to become certified as a bankruptcy specialist by the American Board of Certification a candidate has to meet or exceed rigorous certification standards relating to experience, continuing legal education, integrity, and peer review; in addition to demonstrating a sophisticated understanding of the law in their speciality area.

To become certified as a bankruptcy specialist by the American Board of Certification, an applicant must successfully complete a comprehensive day-long written examination covering (1) general bankruptcy/creditors' rights law (2) legal ethics, and (3) substantive questions in speciality areas. In addition, each applicant must show significant experience in legal matters and a substantial dedication of their practice to such matters, as well as providing professional references and participating in at least 60 hours of continuing legal education over a three-year period.

Presently, Dave is one of two attorneys in Connecticut who are Board Certified in Consumer Bankruptcy. Dave is admitted to all Connecticut Courts and all Federal Courts including the U.S. Supreme Court. He has cases of significance which are *In re Sokolowski* 227 B.R. 16, 205 F3d 532 (Second Circuit Court of Appeals), and *In re Plouffe* 157 B.R. 198.

Dave belongs and participates in organizations as follows: Connecticut Bankruptcy Roundtable, the National Consumer Law Center, the National Association of Consumer Bankruptcy Attorneys, the National Association of Chapter 7 Trustees, the National Association of Chapter 13 Trustees, the National Association of Consumer Advocates, and the American Bankruptcy Institute.

He offers alternatives to bankruptcy and has extensive experience with Debt Management and Debt Settlement.

He has pioneered efforts at credit score improvement for clients and has written extensively on this topic: www.pennywatchers.org which is one of his web sites.

Dave graduated from Providence College and Suffolk Law School.