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Greetings



Attorney
Kunio Hirama
Member of the Tokyo Bar Association
Graduated from the Faculty of Law,
Tokyo University

I have been handling bankruptcy cases in earnest
for 15 years.

I have done my best to find the best way to
resolve the debt problems of each and every client.

Worrying about it alone will not solve the
problem.

What you need to make a fresh start is the
courage to consult with a attorney.



Hirama Law Office

Access	2-minute walk from "Yotsuya Station" (Tokyo Metro Marunouchi Line, Tokyo Metro Namboku Line, JR Chuo Line, and JR Sobu Line)
Address	Musee Kojimachi 601, 6-4-9 Kojimachi, Chiyoda-ku, Tokyo 102-0083, Japan
Telephone number	050-1809-3943 (consultation) 03-6261-4888 (Office)
Mail address	info@hiramalaw.com

Telephone and email consultations are free of charge.
If you are having trouble with debt collection, please
consult with a lawyer immediately.

Attorney Hirama's
Debt Consolidation
Telephone-Consultation



Free Direct Phone Consultation with an Attorney

☎050-1809-3943

Available nationwide
in Japan

Open
all year round

6:00-23:00

Your debt will be reduced!

Voluntary Debt Consolidation

Voluntary debt consolidation is a method where a lawyer negotiates on your behalf. It's called "voluntary" because it doesn't involve the courts.

1. Your debt will be significantly reduced

This is because the annual interest rate is reduced from 29.2% to 18%.

2. No interest after hiring a lawyer

This helps a lot, doesn't it?

3. A lawyer handles all negotiations for you

Are you struggling with creditor negotiations? Leave the difficult matters to a lawyer.

4. Manageable long-term installment payments

Usually 60 payments over 4-5 years.

5. Claims from creditors expire after 5 year

Sometimes problems can be resolved by invoking the statute of limitations.

However, you need to send a certified letter stating your intention to invoke the statute of limitations.

Personal Bankruptcy

1. Your debts will be completely discharged

Discharge means you don't have to pay them.

2. The procedure is simple

You only need to go to court once, and it takes about 3 months.

3. Your family won't know, and you can keep your job

This is because all notifications will be sent to your lawyer.

4. Please consult us even for gambling or wasteful spending

Even in cases where discharge might be denied, you can be discharged through small-scale bankruptcy proceedings.

5. Small-scale bankruptcy proceedings

A trustee will be appointed and investigate in cases of:

① people with grounds for denial, ② people who ran businesses, ③ people with debts of 10 million yen or more.

Overpayment Claims

1. You can recover interest you've overpaid

This is because interest paid at 29.2% annually will be recalculated at 18% and applied to the principal, resulting in a refund.

2. Having transactions for over 5 years is a good indicator

Even if you're told there's a current balance, if you've had transactions for more than 5 years, overpayment is likely and there's a high possibility of recovery.

3. If you've already paid in full

If you've already paid in full, there's almost always an overpayment.

4. Refunds are made within 2 months to half a year after request

Let's look forward to it.

