

# THE SEMI-ANNUAL

*Keeping you in the know!*



## WHAT HAPPENS TO YOUR DEBT AFTER YOU DIE?

According to Credit.com, 73% of Americans die with debt, with an average debt totaling approximately \$62,000. So what really happens to the debt when one dies?

The truth is, "it depends." Some debts may need to be paid out of the decedent's estate after their passing and some may expire with the decedent. The estate laws provide a time period for which anyone who may have a claim against an estate to make such claim, otherwise (in most circumstances), such a debt will expire. There are several caveats and exceptions to this rule. For example, if a car is jointly owed and one of the owners passes away, the other owner will likely continue to be liable for the vehicle. If you are the personal representative of someone's estate, you have a duty to determine which debts ought to be paid or not. If you have questions, our firm is ready to assist you.

### UPCOMING EVENTS

IN HONOR OF NATIONAL FOOD BANK DAY 9/6, FRANCOIS LEGAL GROUP, IN PARTNERSHIP WITH EGA PROCESS SERVING WILL HAVE A DONATION STATION SET UP FROM 8/6 THROUGH 9/6 FOR NON-PERISHABLE FOOD AT:

5000 SUNNYSIDE AVE  
STE. 101  
BELTSVILLE, MD 20705

DONATIONS WILL BE DISTRIBUTED TO LOCAL SCHOOLS WHICH PROVIDE "WEEKEND BAGS" TO STUDENTS FOR MEALS OVER THE WEEKEND.

### COMING IN OCTOBER!

ESTATE PLANNING SEMINAR -  
EXACT DATE AND LOCATION TBA  
SOON!

TO RESERVE YOUR SPOT OR FOR  
MORE INFORMATION, PLEASE  
EMAIL:  
[LEGALADMIN@FLEGALGROUP.COM](mailto:LEGALADMIN@FLEGALGROUP.COM)

Follow us on social media:



# MEET THE ATTORNEY

As the founder and managing partner at Francois Legal Group, LLC, E. Regine Francois has over 12 years of experience. Regine applies diverse legal and life experience to effectively represent individuals and businesses across a range of practice areas that include: estate planning, civil litigation, personal injury law, and consumer matters.

Through compassion and understanding, Regine is able to effectively represent and counsel her clients, preparing them for realities they may face, in an effort to help her clients make an informed decision regarding their case(s). To ease any stress related to their case, Regine also offers the unique option of meeting via telephone or by web conference (Zoom). Regine takes pride in helping people better their lives during the most difficult situations and helping them prepare for the future.

Attorney Regine Francois was recently recognized as a 2019 Rising Star for both Maryland and District of Columbia and a 2020 Rising Star for Maryland. Regine is licensed to practice in DC, MD, District Court of Maryland, and the District Court of DC. She is fluent in French and Haitian Creole, and is proficient in Spanish. Give her a call today!



Attorney Regine Francois

## NOW OFFERING VIRTUAL MEETINGS

Quite a few times, the reason you need an attorney is not something you've anticipated. It may mean taking time off from work, finding a sitter, a ride to the office, but it doesn't have to. Attorney Regine Francois is offering virtual meetings for her clients via Zoom, with the ability to share documents simultaneously so you don't have to worry about missing anything! Don't worry... if you're not comfortable with a virtual meeting, the traditional face to face meeting is still an option.

