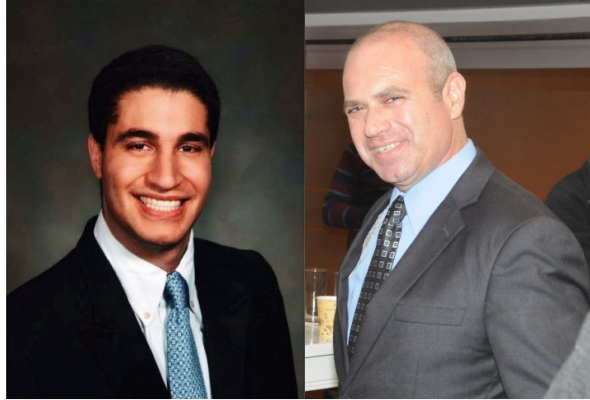


Helping Settle the Debts of Israeli Citizens Abroad

ושבו בָּנִים, לְגִבּוּלָם (ירמיהו ל"א, ט"ז)

Tomer Y. Goldstein* and Zvi Feferberg**



In recent years, many Israeli citizens have left the State of Israel to live abroad for a variety of reasons, be it economic opportunities or family connections. However, some have left Israel due to dire financial circumstances, such as being heavily in debt, and unable to repay those debts. These people chose to leave Israel before intensive collection procedures, or being forced into bankruptcy proceedings, and their ability to live normal lives by opening bank accounts, and opening or managing a business is restricted. They would also have their passports frozen, and their ability to leave the country would be greatly limited.

Many Israeli's leave the country in hopes of resettling in a new country, on the belief that due to their debts back home, and the constantly accruing interest, they will never be able to get out of debt, and accordingly, they will never be able to come home. These people are forced to miss out on some of the most important moments in their lives, such as their children's weddings, brit milah of new born family members, including their own grandsons, family reunions, and funerals of parents or other friends and family members.

The inability to return home can have devastating psychological consequences, and those psychological consequences can, in stressful times, manifest themselves in the form of physical illness. Aside, from all the things people miss by not being able to return to Israel, many Israeli's simply have a longing for home. It is after all Israel, the land of the Jewish people, our one and only special homeland.

So why do people who have lived abroad for so many years, and have not heard from the creditors since relocating, still seem to believe that it is impossible to return home?

The secret is, you can come home, it just takes a little time and effort. The [Law Offices of Feferberg & Co.](#) is here to help you.

A judgment in Israel can be enforced for 25 years, and collection procedures can be maintained for decades. However, as a judgment gets older, and the debt has gone uncollected, and especially when the debtor is overseas, the creditor begins to lose hope that he will ever be able to collect upon his debt.

These banks know you owe them the money, and they can sit on their court judgments here in Israel for 25 years, and make your life miserable, and consequently prevent you from ever returning. However, these banks aren't here to be vindictive and stick it to you. They are, in the end, just a business, and all they want is to collect money.

While it is not impossible for a creditor to locate a debtor overseas and enforce their judgment against you in your new home, it is more difficult, and this makes negotiation easier. Most banks view a debt that has not been collected in a long time as having a low chance of being collected, and so they are more willing to negotiate. You are able to use this to your advantage.

The [Law Offices of Feferberg & Co.](#), managed by [Zvi Feferberg, Adv. & Notary](#), has many years of experience negotiating with the biggest banks and financial institutions in Israel, to help Israeli citizens living abroad settle their debts for a fraction of what they actually owe. Over the years we have established good working relationships with people in the collections departments at these banks and financial institutions, who work together with us to find the best possible solution.

We have arranged settlements in lump sum payments, as well as payments to be made monthly over a period of several years, based upon the debtors assets and income. In most cases, the debtor pays significantly less than what was originally owed, and they get themselves completely out of debt, and erase all of their financial troubles in Israel.

When arranging payments to be made over several months or years, from the moment the final agreement is made with the last creditor, as long as you keep to the terms of all your settlement agreements, you will, in a short period of time, be able to return to Israel. You will not need to wait until the final payment is made on your payment plan before returning to Israel to visit your family and friends.

[Feferberg & Co. – Law Offices & Notary](#) can help you come home so you never have to miss out on important events ever again. You can come to visit with family and friends, or if you really want, you could even move back, and once again call Israel home.

So don't wait, and give us a call. We will be happy to help.

***Tomer Y. Goldstein is an Admitted Lawyer in New York and New Jersey and a Legal Intern in [Feferberg & Co. – Law Offices & Notary](#)**

****Zvi Feferberg is a Lawyer & Notary in [Feferberg & Co. – Law Offices & Notary](#)**

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