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legal blog writing

Subject: Bankruptcy
Type: Blog Post
Objective: SEO & Authority Building

This 500-word post was part of a series that answered common bankruptcy questions and helped the law firm rank higher in search engine results across the state of Illinois.

This post focuses on a unique facet of Illinois law that often allows debtors to keep their boats, even in a Chapter 7 Bankruptcy. Below are a few clips from that post.

Can I Keep My Boat if I File for Bankruptcy in Illinois?

Bankruptcy law can be difficult to understand. The basic rules of bankruptcy are the same across the nation, but each state has its own twists. Most of these twists come in the form of each state's rules on [bankruptcy exemptions](#). Exemption is a legal term that means certain kinds of property is shielded in a bankruptcy from being seized and sold. Illinois is one of the few states that has a boat exemption. You may be able to keep your boat if you file for bankruptcy, but it will depend on several factors.

Illinois also gives a [wildcard exemption of \\$4,000](#) that can be applied to any form of personal property. If your boat is bigger than the 12-foot allowed under the exemption, you can shield up to \$4,000 of the bigger boat. If the boat is worth more than \$4,000 you and you want to keep the boat, you will need to come up with a way pay the bankruptcy trustee the amount of the boat that is not exempt or you will have to give up the boat. For example:

- 13-Foot boat is worth \$6,000.
- \$4,000 of that value can be exempt with the use of the wildcard card exemption
- If you want to keep the boat you will need to come up with \$2,000 to give to the trustee to help pay off creditors.

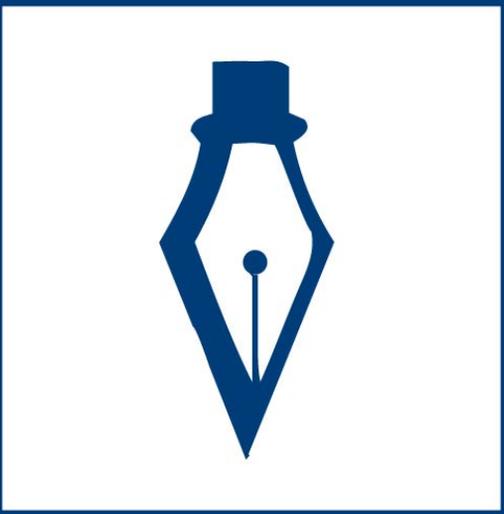
This primarily applies to situations where you are filing for a Chapter 7 bankruptcy.

This early section includes a link to the Illinois wildcard exemption statute and uses bullet points to show how the exemption can be applied. The link helps demonstrate to search engines this article is reliable.

If You Still Owe Money on Your Boat

If you still owe money on your boat you will have to find a way to pay off the debt if you want to keep the boat. Under a Chapter 7 that means [reaffirming the debt](#). You have to come to an agreement with the lender that will allow you to keep making payments. The bankruptcy court will also look at how much equity you have in the boat and see if the exemptions above apply to that equity.

If you are considering bankruptcy, [consult with a lawyer](#) who understands Illinois bankruptcy exemptions and understands your desire to keep your boat. Experienced bankruptcy lawyers have many tools at their disposal to help make sure your rights are protected to the fullest extent of the law.



The headline combines the keywords Bankruptcy and Illinois, and the entire title is also a long tail keyword valuable to the firm. The first paragraph introduces the idea of keeping your boat while also naturally repeating the keywords bankruptcy and Illinois. The link goes to another post on the firm site that explains exemptions.

This subhead, one of two in this post, breaks up the text and helps readability. The link goes to another article on the firm's site about reaffirmations.

The last paragraph is a gentle call to action that doesn't pressure readers to contact the firm, but still links to the firm's contact page.

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