

Bankruptcy is a legal process that eliminates the debt. Bankruptcy is a solution for financial crises such as big credit card debt, the likelihood of losing the home and other properties, the pressure of the collection agencies, and the inability to pay huge medical bills. Both individuals and companies can apply for bankruptcy.

There are several types of bankruptcies. The bankruptcies are classified pursuant to the chapters of the bankruptcy statute. Individuals usually apply for either chapter 7 or chapter 13. An individual must meet certain conditions in order to apply for bankruptcy. These conditions vary according to the type of bankruptcy applied for.

Under such difficult circumstances, our office can assist you in the following ways:

- Determining if you qualify for bankruptcy;
- Determining the proper time for filing the petition;
- Determining the best type of bankruptcy (chapter 7 or chapter 13);
- Drafting the necessary documents;
- Closely monitoring each step in the bankruptcy process;
- Attending the meeting of the creditors;
- Providing you with guidance for the financial classes required by law.