



Debtors' Prism



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STARTING OVER

Those who consider their debt obligations to be insurmountable might want to contemplate filing for bankruptcy as a means of starting over. Some people think that the process will take "forever" and will be complicated or difficult. Neither are true. A Chapter 7 bankruptcy typically lasts three months, at the end of which time many (or all) unsecured debts are cancelled. A Chapter 13 case involving a plan to eliminate some, but not all debt (i.e. secured mortgage indebtedness) last longer, but the initial process is straightforward. In either case, your credit can be restored relatively quickly.

You are clearly not alone in your financial struggles,

and you don't have to face the situation alone. Our expert attorneys are here for you. We are well-versed in bankruptcy law, and you can count on us to give you excellent advice on how to handle your situation. If you decide to file, we can handle all of the paperwork. Call us today to schedule an appointment. Let us help to put you on track to get your financial situation in order. *Quality representation for any legal issue.*

HINT: For either type of bankruptcy, the process commonly requires only one trip to the courthouse when you are accompanied by your lawyer who makes sure all goes well.

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