

Bankruptcy and Getting a Fresh Start

Adam Baker, Attorney and Counselor at Law practices bankruptcy and assists bankruptcy clients get a fresh start financially. He assists clients in deciding whether chapter 7 liquidation or consumer credit counseling is the best solution to handling debt.

Chapter 7 Bankruptcy anticipates liquidation of the debtor's assets to repay creditors; most debts are dischargeable. Common exceptions to chapter 7 discharges are child support, spousal support, most student loans, income taxes less than three years old, fines and penalties from criminal cases and civil judgments arising from drunk driving convictions. To reduce assets that could be liquidated in a chapter 7 bankruptcy, exemptions are used to protect certain assets from being lost in their bankruptcy. Depending on your individual circumstances, exemptions will let you keep your house, car, retirement, household goods, and life insurance with cash value. After your bankruptcy petition is filed, there is one creditors meeting which you must attend. At that creditors hearing, a bankruptcy trustee will review your bankruptcy petition and ask you questions about your petition. Usually 60 days after your creditor's meeting, your debts are discharged. There are two required classes you take relating to your bankruptcy, one class is taken before your petition is filed and the second class is taken after you file. The two classes may be taken online or by phone.

If you are facing financial difficulties and are unable to pay your bills on time, Adam Baker, Attorney and Counselor at Law, LLC maybe able to help you:

- Stop Repossession of Property
- Stop Eviction
- Stop Wage Garnishment
- Stop Attachments of Other Assets
- Stop Collection Actions, Including Telephone Calls
- End Lawsuits
- Get Utilities Reinstated

Contact Us

Please provide the information below and email it to us and we will get back to you asap.

Name

Phone number

E-mail

What is the amount of your debt?

Questions or comments

Once completed, please email to adamabakerlaw@frontier.com