

## **Fight to save your Home or Walk Away? Why hiring an experienced Attorneys Matters**

The decision to fight to save your home or to walk away or surrender in a bankruptcy case is not an easy one. The important thing to remember is that you should not make your decision based on the skill level of your Attorney.

With so many new and inexperienced Bankruptcy Attorneys, the easy advice is to file Chapter 7 Bankruptcy and surrender your home and start fresh. Sometimes, this is the smart decision...sometimes it is not. The truth is that many new Bankruptcy Attorneys know very little about your true options and do not even handle Chapter 13 Bankruptcy cases so unfortunately, they may try to direct you to what they do handle...Chapter 7 Bankruptcy. This may not be the best option for you and they may not be able to competently advise you on your real options. This is why experience matters.

### **The factors you want to closely consider are:**

Your Current Income

The amount of your Mortgage Payment

The Market Value of your Home

Whether you have a Second Mortgage

These factors drive the advice I give clients on whether to hold on to their home or to let it go. What I find is that some people are “DONE” with it all. I understand that; however, don’t let your current frustrations drive your decision to keep or not keep your home.

When speaking with an experienced Consumer Bankruptcy Attorney (not an Attorney who files bankruptcy cases...know the difference?) you may learn of other alternatives you had no idea existed and may help. If your lawyer has never filed a Chapter 13 case, you must realize that so ask them if they only do Chapter 7 cases! You have a right to know so you can make the smart decision. To learn more, contact Consumer Bankruptcy Attorney Richard Baker at [www.legalquestion.com](http://www.legalquestion.com)