

Reliable Bankruptcy Information In New York - Where To Find It Jay S. Fleischman, Esq.

Bankruptcy information in New York should be easy to come by. After all, with so many bankruptcy lawyers in such a small area, you'd think there would be enough good stuff to keep you well-informed without much of a problem.

That's what a recent client thought when she decided to file for bankruptcy without the benefit of an experienced New York bankruptcy lawyer. She figured she had a simple <u>Chapter 7 case</u> and didn't need to go through the time or expense of finding an attorney to help her.

Relying on what she thought was solid bankruptcy information from a variety of websites claiming to know everything about New York exemptions and rules, she was off and running.

Unfortunately, she went running in the wrong direction. Her bankruptcy case went bad, and she came to me to help dig her out of the mess she'd made by looking to the wrong sites for her bankruptcy information.

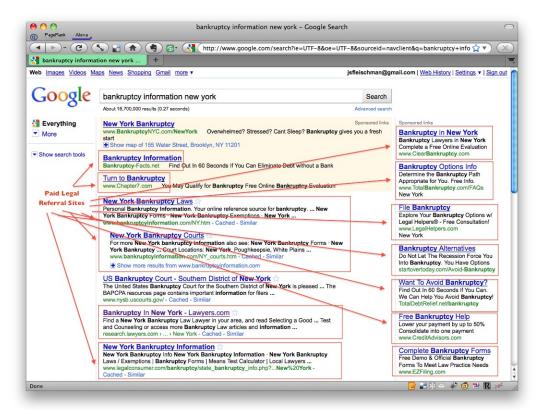
The Truth Is Out There - But Difficult To Find

I had no idea how my client, this intelligent and otherwise well-reasoned New York consumer, could have been led astray in her quest for reliable bankruptcy information.

So I did the logical thing - I went to Google. And what I found shocked me.

Of the top search results, there was only one law firm (in the paid search area at the top) and the website for the New York bankruptcy court. Every other result - and I do mean every single one of the paid results as well as four out of the top five unpaid results - were for paid attorney referral sites.

In fact, here are the results:



Just Because A Bankruptcy Lawyer Pays For A Directory Listing Doesn't Mean They're No Good

Let's be clear on one thing. There are many excellent New York bankruptcy lawyers who pay for directory placements. And I personally know many of the owners of these directories; they're good people with strong business ethics. But these sites do not exist to provide bankruptcy information - to say they do would be like saying the Yellow Pages is a place to find recommendations. It's just not true.

If You're Looking For Dependable Bankruptcy Information In New York, Dig Deeper

It would be too obvious for me to tell you how wonderful this site is, and all about the wealth of information you'll find here. So in spite of my strong desire to toot my own horn, I will not do so. But if you said how good the bankruptcy information is here for New York issues, I wouldn't be upset.

There are other places to find solid New York bankruptcy information - places that are not this site. They are as follows:

- 1. <u>Bankruptcy Law Network</u>: 26 bankruptcy lawyers from around the country who get together and provide information free of charge. Disclosure: I'm part of BLN)
- 2. MoranLaw.net: Run by California bankruptcy attorney Cathy Moran, this site provides more bankruptcy information than I've ever seen in a single place by one person. It is an excellent resource not only for New York consumers, but also for budding bankruptcy lawyers.
- 3. <u>U.S. Trustee Program</u>: This is the governmental entity that oversees bankruptcy filings in the United States, and their bankruptcy information is well done.
- 4. Federal Trade Commission
- 5. <u>U.S. Bankruptcy Court</u>, <u>Southern District of New York</u>

Self-Help Is No Help At All

Filing for bankruptcy in New York may seem simple, and for many people it can be. But if you're getting your bankruptcy information from a paralegal or someone who's not an experienced bankruptcy attorney then you're leaving it all up to chance. Do yourself a favor - even if you decide to go it alone, take the time to sit down with a real, live lawyer (either in person or on the phone) and get the information you need to make the right decision.

And of course, feel free to wander around this site for more information.

Jay S. Fleischman is a <u>New York bankruptcy attorney</u> and Managing Partner of Shaev & Fleischman, LLP. Jay is also the author of <u>The Consumer's Guide To Bankruptcy: The Truth About Ending Your Bill Problems And Getting Back The Good Credit You Deserve</u>.

