



TAMPA BAY BANKRUPTCY CENTER, P.A.

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How to File for Chapter 7 or Chapter 13 Bankruptcy

Filing for Chapter 7 or Chapter 13 bankruptcy can be daunting. As such, it is highly recommended that you hire a bankruptcy attorney who will help you through the process. If you are considering filing for bankruptcy, call us at (813) 200 4133 for a free consultation. We will help you through the entire process. In general, the procedure in applying for Chapter 7 or Chapter 13 bankruptcy is as follows:

1. Go through credit counseling This is a requirement before you can make your bankruptcy petition. A credit counselor may give you other options to consider. Otherwise, he or she may advise you to file for bankruptcy.
2. Engage a qualified bankruptcy attorney While you are allowed by law to file for bankruptcy by yourself, it is highly recommended that you hire a bankruptcy attorney (this is what most people do). You should ask for recommendations from friends or family members or check up the attorneys' websites and online resources. There are independent rating agencies like www.avvo.com for lawyers that you can refer to in checking up on an attorney you are considering hiring.

If you need an attorney for your bankruptcy filing, call us at (813) 200 4133 for a free consultation.

3. Decide on which type of bankruptcy to file for Your bankruptcy attorney will give you all the details of the two types of bankruptcies that are available to you. The two types of bankruptcies are called Chapter 7 and Chapter 13 bankruptcies. Chapter 7 bankruptcy is liquidation bankruptcy where your non-exempt assets are sold to pay for your debts. Thereafter, any debts left unpaid will be forgiven. On the other hand, Chapter 13 bankruptcy is where you restructure your debts and repay them over a period of 3 to 5 years. There are requirements to be met to file for both these types of bankruptcies.

<http://tampabankruptcy.pro/blog/>

4. Direct all communication from creditors to your attorney Once you have hired a bankruptcy attorney, he or she will be responsible for acting on your behalf in communicating with your creditors. Thus any communication (phone calls, letters of demand etc) from your creditors should be directed to your bankruptcy attorney. Once bankruptcy has been filed, the court will grant you automatic stay which prohibits creditors from making any more collection efforts and all creditors must abide by it. If any creditor violates automatic stay, you have the right to take legal action against that creditor. All this will be handled by your attorney.

For further information and to discuss how you can use bankruptcy to be freed from your debts, call us at (813) 200 4133 for a free consultation.