

Bankruptcy*/Debt Relief/Foreclosures/Creditor Harassment

Our Firm assists clients with debt relief available under Federal and State law. We also offer reasonable payment plans for those who qualify. Contact our office for your FREE INITIAL CONSULTATION. The following options may be available to you:

- Bankruptcy
- Chapter 7 & Chapter 13
- Stop Credit Card Collection and Lawsuits
- Stop Repossessions
- Stop Creditor Harassment
- Adversarial Proceedings
- Bankruptcy Lawsuits/Litigation
- Avoiding Foreclosures (to save your home)

PLEASE REMEMBER THIS: Until you actually file the bankruptcy in federal court, then the Creditors may continue to collect. Your bankruptcy lawyer cannot stop creditors unless you actually file the bankruptcy. However, you may not need to file bankruptcy to resolve your foreclosure, repossession, or credit card debt. We can help!

- Alternatives to Bankruptcy
- Financial Guidance and Alternatives to Bankruptcy
- Money Management and Practice Tips
- Credit Report Repair under the Fair Credit Reporting Act
- Debt Consolidation Assistance

Whether you need to file bankruptcy or just need debt relief, our goal is to protect you for Abusive debt collectors. A debtor collector is a firm or entity that collects debts due another. Debt collectors are usually very aggressive when collecting debts because that's how they get paid! However, debt collectors are required to comply with Federal and State laws in their collection activities. Make sure you know your legal rights before you become a victim of abusive collection practices.

- Violations of Consumer Rights by Collection Agencies and Creditors
- Consumer Credit Protection Act Violations
- Truth-In-Lending Act ("Regulation Z") Violations
- Fair Credit Reporting Act Violations
- Fair Debt Collection Practices Act (FDCPA) Violations

*Congress tells us that we as lawyers who practice bankruptcy are considered debt relief agencies.