

A “Chapter 13” bankruptcy is often the best option for our clients who either do not qualify for a Chapter 7 bankruptcy or who have assets that make it impractical to file a Chapter 7. This is the type of bankruptcy that allows people to pay debts over a period of three or five years and at the end often can “discharge” much of their debt at the end of the payment plan. It is especially helpful for our clients who have fallen behind on mortgage payments and want to avoid a foreclosure. Once a Chapter 13 bankruptcy is filed, creditors can no longer contact our clients, and they must stop collection activities like wage garnishments. Not all of our clients qualify for Chapter 13 bankruptcy because their debts are too high. In those cases, we discuss Chapter 11 as an option. For our clients who are eligible and can benefit from a Chapter 13 bankruptcy, they will be assisted by an attorney and paralegal. Our fees are competitive with other firms in Arizona who do not provide the same level of personal attention to the clients with an attorney who gets to know the clients’ needs and will be their assigned attorney through the entire process.