

Bankruptcy Overview

Our Law Firm is dedicated to the representation of people suffering under financial stress. During the course of representing hundreds of individuals overwhelmed by the burden of debt, the most common thing we hear is that the bills never seem to stop coming. Bill after Bill after Bill after Bill, the mountain of debt, together with the accompanying collection calls, continues to grow. Eventually, everyone in this situation begins to feel as if they will never be able to overcome their debts and that their bills will prevent them from finding the Happiness that every single person deserves in Life. Through Bankruptcy, you can put an end to your financial problems and Discover the Path to Lasting Financial Freedom. The Moment we file a Bankruptcy Petition on your behalf, the Bankruptcy Court enters an Injunction, known as the Automatic Stay, which precludes further collection activities against you. From that point on you will no longer have to worry about Harassing Phone Calls, Garnishments, Utility Shut-Offs, Repossessions, Foreclosures or any of the other worries that keep you up at night. From there you can begin to focus on building your new Financial Life with a Fresh Start.

Filing Bankruptcy is not, however, a simple undertaking. The Bankruptcy Laws are very complex and knowing the complexities of each Chapter is probably the most important factor to consider in hiring an Attorney to represent you. Because of our extensive experience with the Bankruptcy Laws and in the United States Bankruptcy Courts, we know how to find creative solutions to even the most difficult financial problems. Although many people believe that Bankruptcy is no longer available because of the Bankruptcy Reform Act which took effect in October of 2005, nothing could be further from the truth. In fact, virtually every form of Relief that was available before the Bankruptcy Reform Act took effect is still available today. Both Chapter 13 and Chapter 7 Bankruptcy, the two primary chapters of the Bankruptcy Code utilized by individuals, are still available. Moreover, it is estimated that 98% of all people will still qualify to file Chapter 7 even under the more stringent requirements of the Bankruptcy Reform Act. Although most people usually want to file Chapter 7 instead of Chapter 13, this is often due to their lack of knowledge regarding the benefits of Chapter 13. Each Chapter of the Bankruptcy Code has different advantages and disadvantages. While Chapter 7 is frequently the best option for individuals who do not own a home or car and have only dischargeable debts, Chapter 13 is often far more advantageous to people who do own these kinds of property. Under Chapter 13, a person can save their home if it is in foreclosure, keep their car even if they are behind on their payments, retain property that they would lose in Chapter 7 and find so many other benefits that we have created a special page on this Website to list them. To see the Benefits of Chapter 13 click here. The benefits of Chapter 13 are so immense that many people are shocked when we explain what we can do for them by utilizing the flexibility that Chapter 13 offers. Contact us today to Schedule your Free, No Obligation Office Consultation by calling (513) 528-0200 or 1 (888) OHIO-411 if you reside outside our local calling area. You can also send us an email by clicking Here and we will call you to Schedule your Appointment. If you would like to send your financial information to us prior to your Free Consultation, please complete the Free Initial Consultation Worksheet below. We look forward to Helping You find Your Path to Financial Freedom. Free Initial Consultation Worksheet Client Questionnaire [PDF] The Law Office of Gregory M. Wetherall A Legal Professional Association 4030 Mount Carmel-Tobasco Road Suite 122 Cincinnati, Ohio 45255 Telephone (513) 528-0200 Facsimile: (513) 528-1762