

Steps To Choosing a Bankruptcy Attorney

Nobody looks forward to the possible necessity of filing for bankruptcy, but if you find yourself in that situation, you need to know how to select a good bankruptcy attorney so that you don't end up losing more than the bankruptcy will cause. One of the big reasons for this recommendation is because the bankruptcy laws have recently changed, and the methods used for filing bankruptcy that worked only a few short years ago are no longer valid. In fact, you actually need to be approved for bankruptcy, meaning that you may not even be able to file.

What this all means is that bankruptcy is no longer the do-it-yourself process that it once was. Before the changes in the laws, it was possible to do this all yourself, but with the law changes, a single mistake as you are going through the mountain of paperwork that must be filed can cause you to go back to square one to start the whole process over. The entire process, even done correctly with a lawyer, can still take months to complete, and presumably you do not have extra months to spend waiting for this to complete.

Presumably you have thoroughly investigated your options to bankruptcy before starting the process. Bankruptcy has several long-term negative effects on you, one of which is a huge blemish on your credit reports for the next seven to ten years. But assuming those options are not applicable to you for whatever reason, let's look at some steps that you should consider when shopping for a bankruptcy lawyer to represent you:

- * Meet with the attorney and make sure you are comfortable with him or her. You need to have confidence that this person is going to represent you properly and has your best interests at heart. They should be happy to explain the procedures that will take place and step you through the process as far as what to expect.

- * They should be able to provide you with a list of the various fees they will assess and also precisely explain what they are doing for you for each of the fees they list. Make sure you know what the fees are!

- * In your discussion with them, find out if there are things you can do that might either reduce or eliminate some of the fees that they would assess. For example, if you can do much of the running around to get the forms and data, make the phone calls to get necessary figures and such, this can save you a bunch of money. Remember, any time that the lawyer spends working on your case is subject to fees, so if you can eliminate some of that time that does not require legal expertise, you will save.

- * Don't be afraid to ask around for recommendations. Anybody can pay for an attractive ad in your city's yellow pages, so ideally you want someone who comes as a recommendation from someone who has used them in the past.

- * Make sure the lawyer is very familiar with bankruptcy law, especially the variations of that law as it applies to your state. Don't be afraid to ask how many bankruptcy cases they have handled in the past, as well as in recent years since change of the laws.

Note that you want somebody experienced to represent you with more credentials than simply having a law degree. You want someone who will represent you well, which they can only do if they are willing to take the time to understand your particular situation. Yes, a bankruptcy attorney will cost you money, but chances are better than excellent that the money you will save by using a qualified lawyer will more than be made up in money that you will save in the overall process.

About the Author

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