

Chapter 7 Bankruptcy

Getting a Second Chance with Chapter 7 Bankruptcy in Macon and Stockbridge

Experienced bankruptcy attorney offering immediate help

If you are overwhelmed by credit card bills, medical expenses or other debt, Chapter 7 bankruptcy, also known as liquidation bankruptcy, offers you a chance to wipe the slate clean and discharge your unsecured debts. A skilled bankruptcy lawyer can make a world of difference in navigating each step of filing for Chapter 7 bankruptcy. In Macon and Stockbridge, Sampson-Roberts & Associates offers more than 15 years of experience and responsive help -- including same-day consultations and same-day filing -- when you need it most.

How to determine if you are eligible for Chapter 7 bankruptcy

To qualify for Chapter 7 bankruptcy, you must pass a means test. The test is not overly restrictive and most of our clients seeking Chapter 7 in Macon and throughout South Atlanta are eligible. In general, Chapter 7 bankruptcy may be right for you if you:

- Have seriously overextended credit or are burdened by bills and other unsecured debt
- Do not own significant assets such as a house or a car
- Are suffering from creditor harassment
- Are facing wage garnishment and other harsh creditor actions

Chapter 7 bankruptcy liquidates your non-exempt assets and distributes the proceeds to your creditors. The Stockbridge and Macon, GA bankruptcy law firm of Sampson-Roberts & Associates has in-depth understanding of bankruptcy laws and proceedings. If Chapter 7 is not right for you, then Chapter 13 bankruptcy may be your best option. We help you explore all your options to determine the choice that is right for your financial needs.

Keeping some of your property when you file Chapter 7

Chapter 7 bankruptcy laws allow you to protect some personal property from your creditors. Exempt property may include:

- Equity in your primary home
- Household items
- Welfare, unemployment compensation and Social Security benefits
- Part of earned wages that have not yet been paid

It's important to understand what conditions allow you to claim certain property exemptions. Chapter 7 bankruptcy lawyer Lisa Sampson-Roberts helps you review your unique circumstances and determine which property you may be entitled to keep.

SAMPSON-ROBERTS & ASSOCIATES

Schedule a free consultation to take the first step to debt relief with a knowledgeable Macon Chapter 7 bankruptcy lawyer

If you are considering filing for Chapter 7 bankruptcy, we can help. Sit down with us to discuss your concerns confidentially at our convenient Stockbridge or Macon offices. Call us at 478.621.5018 or contact Sampson-Roberts & Associates online today. Your initial consultation is free. We are happy to schedule an evening or weekend appointment if needed, and we welcome Spanish-speaking clients.