

High-Quality Chapter 7 Bankruptcy Representation

When facing large debt, many individuals fear they will lose everything. They spend many a sleepless night wondering what to do next. Sadly, many of the actions people take in an attempt to eliminate debt only result in making matters worse. An attempt to deal with the debt by taking out additional loans more often than not only results in additional debt. A failure to make your payments only results in penalties and higher interest rates.

Lisa D. Loftin, PC understands the bankruptcy options available for you. Specifically, she can prepare the paperwork and provide representation in Chapter 7 bankruptcy proceedings. Such filings discharge debt, stop wage garnishments and put an end to harassing telephone calls.

What Is Chapter 7 Bankruptcy?

While both Chapter 7 bankruptcy and [Chapter 13 bankruptcy](#) exist to assist individuals facing insurmountable debt, these two types of bankruptcy are very different from each other. Under Chapter 7 bankruptcy, a trustee collects and liquidates certain property in order to pay your creditors.

However, under the bankruptcy rules, much of your property is exempt from such liquidation. These exemptions permit you to file bankruptcy without losing that property. When filed correctly, Chapter 7 bankruptcy allows for you to receive a fresh financial start while having all of your debts forgiven. It's important therefore to have lawyers on your side to let you know if Chapter 7 bankruptcy is for you, and to appropriately handle the filing should you choose to go with this option.

Attorney Lisa D. Loftin has more than 20 years of legal experience and has been involved in filing of thousands of bankruptcies for Georgia filers. She is an attorney you can trust to provide you the correct guidance and legal representation.