

**Please don't hire a bankruptcy lawyer until you read this important briefing.**

## **How Much Should You Pay For Your Bankruptcy?**

**You can pay too much for a bankruptcy, if the lawyer overcharges you. You can also pay too little. When you pay too little, you greatly increase your risk. In two ways:**

- 1. Hiring an experienced lawyer is the only way you can be sure that bankruptcy is the right decision for you.**
- 2. Hiring a skilled, experienced lawyer is also the only way you can be sure that you discharge all your debts.**

**Many consumers learn the hard way that the cheapest bankruptcy is often the most expensive. Please read this important information.**

Most people think all they have to do to file bankruptcy is fill out a stack of papers. In addition, they assume that hiring a lawyer will make the process easier. But what many people don't realize is how important it is to choose the right lawyer.

The two most important steps in bankruptcy are the first two steps: Deciding whether to file bankruptcy -- and compiling a complete list of your debts. Here's what you need to know:

**STEP #1: Decide whether you should file bankruptcy -- and, if so, decide which type of bankruptcy is better for you.** When consumers decide to file bankruptcy, they often make the wrong choice. Bankruptcy is a complex legal process with many long-lasting consequences. You should never decide to file bankruptcy until you first talk with a qualified, experienced bankruptcy lawyer. At that time, you and your lawyer should go over your financial situation in detail. You should discuss different types of bankruptcy and alternatives to bankruptcy. Then, with the attorney's help, you should carefully weigh the pros and cons of each option before you make your decision. This is the step where the lawyer invests the most time and really earns his fee. Making the wrong decision can be worse than making no decision at all. Make sure you hire an experienced bankruptcy attorney who can point out the benefits and risks you might encounter in each type of bankruptcy.

**STEP #2: Compile a complete list of your debts.** If you decide to file bankruptcy, your lawyer will prepare the documents to file with the court. As part of this process, your lawyer will compile a complete list of the debts you wish to discharge. Naturally, your lawyer expects that you will provide most of this information. But your lawyer should also check the court and public records to make sure no one has other liens or judgments against you. Here's the catch: The amount of time your lawyer spends researching your debts often depends on how much money you agree to pay the lawyer. If the lawyer promises you a low fee, he probably won't spend a lot of time researching liens and judgments against you. In fact, the lawyer may not do any research at all, relying instead only on what you tell him. Make sure your lawyer conducts an in-depth investigation. The last thing you want is for the court to discharge the debts listed in your documents, and then discover that someone else has a judgment against you that you didn't know about. A competent lawyer who prepares your case properly will uncover this judgment and make sure it's included in your bankruptcy.

After you and your lawyer decide on the proper course of action -- and after your lawyer compiles a complete list of your debts -- the remaining steps are fairly simple. They include filing your petition with the court, giving notice to creditors, attending the creditors meeting, and getting your formal discharge from the court. You and your lawyer should invest most of your time in the first two steps. When you make the right decision -- and prepare the documents correctly -- the rest of the process takes care of itself.

*(Please continue...)*

## Here s why consumers choose Jonathan Ginsberg to handle their bankruptcies -- and why we hope you will, too!

When you ask Jonathan to handle your bankruptcy, you ll receive the benefit of Jonathan s 13 years of bankruptcy experience. Plus you benefit from Jonathan s Close personal attention Immediate access Prompt return calls Quick responses to your requests Confidential service Fair, reasonable fees Free telephone conferences Competent bankruptcy services Current knowledge Aggressive representation Value in every respect and more.

JONATHAN GINSBERG is founder and managing partner of Ginsberg Law Offices in Atlanta. He has practiced law for 15 years. The respected law directory Martindale-Hubbell awarded Jonathan its highest rating of AV. Martindale Hubbell says, An AV Rating signifies that the lawyer has reached the heights of professional excellence. He has practiced law for a number of years, and is recognized for the highest levels of skill and integrity.

Jonathan is a member of the Atlanta Bar Association and the Georgia Bar Association, including its sections on bankruptcy, consumer bankruptcy and social security disability. Jonathan is a member of the American Trial Lawyers Association, American Bar Association, Georgia Trial Lawyers Association, National Association of Consumer Bankruptcy Representatives (NOSSCR), and National Association of Consumer Bankruptcy Attorneys (NACBA).

**In today s economy, at best you get what you pay for. Sadly, many people get a lot less. You would never buy the cheapest roof because you know it might leak. Likewise, don t buy the cheapest bankruptcy because some of your debts might come back to bite you.**

***You re Invited to Call or E-Mail!***

If you want to erase your debts in a Chapter 7 bankruptcy -- or if you d like to repay your bills through a Chapter 13 bankruptcy -- please call me right away. Lawmakers are changing the federal bankruptcy laws, so the opportunities you have today might not be available to you in the future. I ll explain how you can protect your legal rights and start fresh, free from the burden of unpaid bills. I will gladly talk with you on the telephone or in my office, without cost or obligation. You re invited to call me at **770-393-1470**. Or send your e-mail to me at [jcgins@bellsouth.net](mailto:jcgins@bellsouth.net)

### **Jonathan C. Ginsberg**

Attorney at Law

Ginsberg Law Offices, P.C.

Bankruptcy Advisor at <http://www.moneylawyer.com>

1854 Independence Square, Suite A Atlanta, Georgia 30338

E mail [jcgins@bellsouth.net](mailto:jcgins@bellsouth.net) Voice 770-393-1470

**Provided as an educational service of the Ginsberg Law Offices, P.C.**

© Copyright 2002 by Ginsberg Law Offices, P.C. All rights reserved.