



## **Top Bankruptcy Attorney In Murrieta Announces Fresh Start Services**

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The Law Offices of Kevin Cortright in Murrieta, California has announced that they have representation available for those who are considering filing bankruptcy. The Murrieta bankruptcy attorney states that he can help those who are considering Chapter 7 or Chapter 13 bankruptcies.

"Making the decision to file for bankruptcy is not easy," says Cortright. "You know that you need a fresh start but the term bankruptcy has always carried such a stigma with it. What you need to know is that you are not alone. Many people find themselves unable to get out of debt, unable to pay their bills. Bankruptcy is designed to help you to start over."

Cortright says that those who are struggling with debt and who are considering bankruptcy should contact the firm to learn more about the process and to determine if this is the right decision for the individual. He says that each person and each situation is different and while not all who are having difficulties making ends meet will be a prime candidate for bankruptcy, many are. He continues that changes to bankruptcy laws over the past few years have made it so that many are frightened that they will not qualify for filing.

?You just don?t know unless you talk with someone who is well-versed in bankruptcy law,? says Cortright. ?We will need to sit down and have a consultation where you will explain to me your situation, like how much you owe and to who. Then, we can determine together if a bankruptcy can help you to get the fresh start that you need.?

Cortright is considered a top bankruptcy attorney Murrieta residents can count on because of his experience and expertise in these topics. He says that for anyone who is considering a bankruptcy, working with an experienced attorney is a must, particularly in light of changes in regulations over the past decade. He says that an attorney who does not have much experience in bankruptcy filings could inadvertently miss something vital that the client would still be liable to pay after the bankruptcy has been discharged.

Cortright says that consumers can get peace of mind by knowing that a bankruptcy filing means that they are free from threatening phone calls from creditors as well as wage garnishments, bank levies, foreclosure, repossessions, law suits and other debt related stress factors. He says that once the paperwork has been filed for the appropriate bankruptcy, creditors are required by law to stop contacting the consumer who has filed. This means that no creditors will be permitted to call, send letters or otherwise contact the debtor and if a creditor does so, there are certain legal ramifications. Cortright says that an inexperienced attorney may not know the laws regarding creditor contact after a bankruptcy has been filed.

The attorney says that it is important to know which bankruptcy filing is best. He states that only an experienced attorney will know whether a Chapter 7 or Chapter 13 is better for the consumer, depending on the circumstances surrounding the debt. Laws may dictate which bankruptcy the debtor can file. For instance, those who are seeking to keep their homes may have to file Chapter 13 in order to do so. Chapter 7 is a full release of all debts while Chapter 13 sets up a payment plan for the debtor to repay those debts. Both filings, according to Cortright, have their benefits and it is important for consumers to know the differences and the benefits of both.

Cortright stresses that a bankruptcy is not something that individuals will want to file on their own. He says that regardless of the numbers of websites available that claim they can offer the appropriate paperwork to file, consumers should not undertake this action on their own. The attorney says that there is a certain process that must be done and that his firm can walk clients through the process and ensure that everything is done properly. Cortright says that clients can contact the firm to schedule a consultation where the attorney will develop a plan that is designed to get them the results that they need.

Those who are interested in learning more can do so on the official website for the Law Offices of Kevin Cortright. The attorney states that his website is designed to offer more information on the different types of bankruptcies, as well as other areas where he specializes. Those who need to schedule a consultation with the attorney can do so by contacting him through the website or directly by phone.

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For more information about Law Offices of Kevin Cortight, contact the company here: Law Offices of Kevin Cortight Kevin Cortright 951-677-8064 kc@cortrightlaw.com 29970 Technology Drive Suite 101 Murrieta, CA 92563 777 E Tahquitz Canyon Way Suite 200 Palm Springs, CA 92262

## **Law Offices of Kevin Cortight**

*The Law Offices of Kevin Cortright handles personal injury and workers compensation claims for those who have been injured in an accident or at work, and Bankruptcy cases for those suffering from debt.*

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