

Palm Springs Attorney Stresses Benefits Of Filing Chapter 7 Bankruptcy

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Attorney Kevin Cortright from the Law Offices of Kevin Cortright, Murrieta, California, has stressed the advantages of filing for Chapter 7 bankruptcy. He points out that Chapter 7 bankruptcy is a legal process for people who have average to low income and are having problems with unsecured debt, such as credit cards, medical bills, repossessions, and more. The law firm had posted a YouTube video that features Attorney Cortright being interviewed by Bryan Gallo of NBC Palm Springs on the Desert Living Show at KMIR where the lawyer discussed the benefits of Chapter 7 and who would be good candidates for filing this type of bankruptcy. The video can be viewed at https://www.youtube.com/watch?v=_28jQavE4c4&t=29s.

Attorney Cortright explains, ?Chapter 7 Bankruptcy is best for average to low income earners. Usually debtors that are having issues mainly with unsecured debt, including credit cards, repossessions, medical bills, etc. It is not the proper chapter if you are behind on your car, house, or HOA payments and want to get caught up. Most people who file Chapter 7 are able to keep all of their assets. Your Chapter 7 options will be discussed in detail during your free consultation to determine whether it is the right option for you.?

The Palm Springs attorney points out that filing for bankruptcy should always be the last resort but when it is

finally time to make use of it, it can help eliminate, decrease or reorganize debt so that people would be able to manage their finances in the future. And before making the decision to file for Chapter 7 bankruptcy, it is advisable for people not to file it on their own but to consult with a bankruptcy expert so that they can consider all of their alternatives in handling their debt.

Attorney Cortright noted that while there may be a stigma linked to bankruptcy, possibly because of the negative reactions from friends and family, or the inability to obtain credit, it should not be dismissed outright and its benefits should be considered. One important benefit is the automatic stay, which means that creditors can no longer harass the debtor with calls and other activities to collect on the debt. The long term advantage of filing for Chapter 7 bankruptcy is that all unsecured debts are discharged. This means that lawsuits, taxes, and judgments are all erased and the debtor can start anew.

Bankruptcy is a legal process and it can help debtors who are overwhelmed with bills to get their financial life back under control. However, Attorney Cortright would like to caution people that not all debt can be eradicated. What Chapter 7 bankruptcy includes are unsecured debts, such as repo on cars, credit cards, lawsuits, judgments, and also old taxes that are three years old or more.

Meanwhile, one of the main worries about filing for bankruptcy is that all of their property will be taken away from them. However, the truth is that there are exemptions that can be made in order to protect cash, property, retirement savings, and even homes. This is why those who are contemplating the filing of a Chapter 7 bankruptcy need to consult with a lawyer. This will ensure that everything that can be protected are protected by applying for bankruptcy exemptions.

Attorney Kevin Cortright obtained his Juris Doctorate in 2005 from the La Verne School of Law, after which he established his practice in Murrieta in Riverside County. Earlier, as a senior law clerk and then managing partner in another firm, he had seen firsthand how important it is to help people in workers? compensation, personal injury, and bankruptcy cases. He continues to pursue this mission in his own law firm. It should be noted that his practice areas are personal injury claims, workers? compensation claims, and bankruptcy.

Those who would like to know more about Chapter 7 bankruptcy and other options can visit their page at https://cortrightlaw.com/practice-areas/bankruptcy-attorney/ or contact them by phone or by email.
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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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