

Palm Springs Attorney Announces YouTube Video On Filing Chapter 13 Bankruptcy

April 01, 2019

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The Law Offices of Kevin Cortright in Palm Springs, California has announced new information for those who are facing a Chapter 7 or Chapter 13 bankruptcy. The bankruptcy attorney states that he recently released a YouTube video about Chapter 13 and offers advice throughout the video for those facing difficult financial challenges.

Attorney Cortright says that there are many consumers who are confused by laws regarding bankruptcy, and that the video, which can be seen at https://www.youtube.com/watch?v=ef5CYy-YxCE, was done to help dispel some of the myths surrounding bankruptcy filings.

?We see a lot of people who have no idea how to even begin to determine if they qualify for bankruptcy,? says Cortright. ?We always encourage those who are considering this action to speak with an experienced attorney to first determine if there are other things that can be done to help get the client?s finances under control. Bankruptcy is not something that should be taken lightly, nor should it be used to simply eliminate debt by those who choose to build up massive debt once the bankruptcy has been discharged.?

Cortright says that recent law changes regarding Chapter 13 bankruptcy need to be understood by those who are considering this filing. He says that unlike a Chapter 7, Chapter 13 is a plan to pay back creditors, whereas Chapter 7 simply eliminates debt.

?People may not even qualify for a Chapter 7,? says Cortright, ?But since a Chapter 13 involves actually paying back those debts, it can be much easier to quality for this filing, and it still gives consumers a fresh start and stops those harassing phone calls from creditors, foreclosure proceedings and other actions that can put undue stress on a consumer.?

Cortright says that his firm offers free consultations for clients who are struggling financially to determine if they qualify to file for a bankruptcy. He says that if a Chapter 13 or a Chapter 7 is a reasonable action, then the attorney will instruct the client on exactly what they need to do in order to get the action filed to stop creditors and maintain many of their legal possessions, such as their homes, cars and other items.

Cortright adds that those who are confused by the difference between these two bankruptcy filings or anyone who has questions about filing can view the YouTube video, which provides detailed information that consumers can use to help them to determine if bankruptcy may be in their future. He states that there is also someone always available at the firm during normal business hours to answer any questions that consumers may have about these filings.

Cortright adds that filing for bankruptcy and doing so through an experienced and knowledgeable attorney are two very different things. He states that while there are websites that claim to offer all of the needed paperwork for the consumer to file on their own, this is not a recommended action and in fact, some states do not recognize self-filing. Cortright states that any consumer who feels that they need to file bankruptcy also needs the knowledge of an experienced bankruptcy attorney in order to ensure that the filing is done properly and that all avenues are explored prior to filing.

Cortright continues, ?Knowing the difference between a Chapter 7 and Chapter 13 is critical before one files. Chapter 13 is the better choice for those who earn more, meaning that they actually have the means of paying back their creditors, they just need a structured plan to do so.?

Cortright says that those filing for Chapter 13 will still be relieved of foreclosure, wage garnishments and other actions that may have been taken by their creditors and that those who still have questions about filing can visit the firm online at https://cortrightlaw.com/practice-areas/bankruptcy-attorney/ or contact them directly to get answers to those questions. Those in the Palm Springs area can call or email the firm to schedule their free consultation to determine if they qualify for bankruptcy filing and what their next steps should be.

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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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