

Lee Ringler Law Offices Offers Bankruptcy Lawyer Services in Augusta GA

September 27, 2022

Augusta, Georgia - September 27, 2022 -
Lee Ringler Law Offices, a law firm based in Augusta, GA, is pleased to announce that they offer bankruptcy law services, helping people file for bankruptcy relief. There are actually many reasons why people may choose to declare bankruptcy. Frequently this is because of the loss of income from losing a job or even a reduction in income that prevents the individual from being able to pay for all of their bills. Another life event that may cause a person to file for bankruptcy is a prolonged illness or an unexpected medical emergency, incurring medical expenses that are not covered by insurance. Still another possibility is the death of a spouse can result into the need for file for bankruptcy. In other instances, an individual may simply have made a mistake in personal finance that resulted in the individual falling into debt.

Attorney Lee Ringler, founder of Lee Ringler Law Offices, says, ?The bottom line is that people file for bankruptcy relief because some type of life event or circumstance has caused them to be unable to continue paying for their basic living expenses in addition to paying their bills. The ultimate goal in filing for relief under either Chapter 7 or Chapter 13 bankruptcy is a discharge of your debts. If you qualify to file for a Chapter 7 bankruptcy case, you will receive a complete discharge of most of, if not all, of your unsecured debts when the case is completed. This means that once the bankruptcy case is closed, you will no longer be legally

responsible for the payment of the debts that are discharged through the bankruptcy case.?

It is important to note that the automatic stay provisions of Section 362 of the US Bankruptcy Code don?t allow creditors to try and collect any debt that is discharged through a Chapter 7 bankruptcy action. And this includes wage garnishments, collection actions, seizure of property, and judgments. Those who file a Chapter 13 bankruptcy will establish a 3 to 5 year repayment plan. After the successful completion of that repayment plan, all of the debts will be discharged. An important benefit of a Chapter 13 plan is that the individual may be able to keep their home or other property on which they were behind in payments or which are not covered by their exemptions. Individuals will also enjoy the protections of the automatic stay when they file for bankruptcy.

The property that a debtor may be allowed to keep through the bankruptcy is based on the specific exemptions that are determined by state bankruptcy laws. Furthermore, residents of certain states may choose federal exemptions rather than the state exemptions.

Attorney Lee Ringler, the bankruptcy lawyer at this law firm, earned his undergraduate degree from Carnegie-Mellon University in Pittsburgh and his law degree from the University of Pittsburgh School of Law. He established Lee Ringler Law Offices in 1979 in Augusta,GA, and has been exclusively handling bankruptcy cases since the mid-1980s. Attorney Ringler is certified in consumer bankruptcy by the American Bankruptcy Board of Certification and he is a member of the National Association of Consumer Bankruptcy Attorneys.

Bankruptcy law is complex, and hiring a bankruptcy lawyer can help ensure the bankruptcy process is properly followed. Those who are interested in learning more about the bankruptcy law services provided by the Lee Ringler Law Offices can visit their website or contact them by phone or via email. They are open from 9:00 am to 5:00 pm, Monday to Friday.

###

For more information about Lee Ringler Law Offices, contact the company here:Lee Ringler Law OfficesLee Ringler(706) 724-4000ftucker@leeringler.comLee Ringler Law Offices1450 Greene St # 222Augusta, GA 30901

Lee Ringler Law Offices

Lee Ringler is an experienced bankruptcy lawyer and consumer advocate. He has been helping families and individuals find solutions to their debt problems for more than 30 years.

Website: https://www.leeringler.com/

Email: ftucker@leeringler.com

Phone: (706) 724-4000

