

Dedicated to providing aggressive representation in a client friendly environment.

Individual Service

All matters handled by attorney Kedikian himself from the first interview until you receive your discharge.

Prompt Service

All phone calls are returned within 24 hours. All letters to belligerent creditors sent within 24 hours

Free Initial consultation

Detailed Free initial consultation with the attorney explaining your options and different chapters that may be available for you. Find out what chapter your case is best filed under, if you qualify, and what would be involved. After the meeting, you will walk away knowing exactly what it will cost you to file your bankruptcy.

Flat Fee

Flat Fee Quoted up front based on the amount of debt, assets and legal issues involved and is usually quoted after the initial interview. We know most of our clients want to know what it will cost to get them through the entire bankruptcy process. We will Quote you a flat fee that will involve everything from the beginning to the end Guaranteed.



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BANKRUPTCY OPTIONS, QUESTIONS & ANSWERS

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BANKRUPTCY QUESTIONS AND ANSWERS

WHAT CAN BANKRUPTCY DO FOR ME?

Bankruptcy may make it possible for you to:

1. Eliminate the legal obligation to pay most or all of your debts. This is called a "discharge" of debts. It is designed to give you a fresh financial start.
2. Stop foreclosure on your house or mobile home and allow you an opportunity to catch up on missed payments. (Bankruptcy does not, however, automatically eliminate mortgages and other liens on your property without payment.)
3. Prevent repossession of a car or other property, or force the creditor to return property even after it has been repossessed.
4. Stop wage garnishment, debt collection harassment, and similar creditor actions to collect a debt.
5. Restore or prevent termination of utility service.
6. Allow you to challenge the claims of creditors who have committed fraud or who are otherwise trying to collect more than you really owe.

What does it cost?

It now costs \$299.00 to file for Chapter 7 bankruptcy, whether for one person or a married couple. The court may allow you to pay this filing fee in installments if you cannot pay all at once. If you hire an attorney you will also have to pay the attorney's fees you agree to. You are also required to take two debtor education courses.

WHAT WILL HAPPEN TO MY HOME AND CAR IF I FILE BANKRUPTCY?

In most cases you will not lose your home or car during your bankruptcy case as long as your equity in the property is fully exempt. Even if your property is not fully exempt, you will be able to keep it, if you pay its non-exempt value to creditors in chapter 13.

However, some of your creditors may have a "security interest" in your home, automobile or other personal property. This means that you gave that creditor a mortgage on the home or put your other property up as collateral for the debt. Bankruptcy does not make these security interests go away. If you don't make your payments on that debt, the creditor may be able to take and sell the home or the property, during or after the bankruptcy case.

WILL I HAVE TO GO TO COURT?

In most bankruptcy cases, you only have to go to a proceeding called the "meeting of creditors" to meet with the bankruptcy trustee and any creditor who chooses to come. Most of the time, this meeting will be a short and simple procedure where you are asked a few questions about your bankruptcy forms and your financial situation.

Occasionally, if complications arise, or if you choose to dispute a debt, you may have to appear before a judge at a hearing. Regardless of the occasion, the attorney will be present with you at all times protecting your interests.

For More Information

Call (626) 445 2411

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