

File bankruptcy without a lawyer? Only at your peril!

Some people file bankruptcy without an experienced bankruptcy lawyer. What are they risking?

- **They may not have needed to file bankruptcy in the first place.** There might be better ways to deal with their situation and only an experienced bankruptcy lawyer would know that.
- **Losing property they didn't need to lose.** This can happen in more than one way - For example, filing the wrong "chapter" of bankruptcy or not knowing enough about the complex arena of "exemptions".
 - Filing a Chapter 7 bankruptcy is a "no-do-over" event with no right to "undo" it. It's easy to lose property to the bankruptcy trustee that you didn't realize you would lose.
 - Exemptions are the way you protect your property from the bankruptcy trustee. Exemptions are very important AND they are not simple.
- **Not receiving their discharge (elimination) of debts.** The bankruptcy code provides strict rules for what documents must be filed with the court, what they must contain, and when they must be filed. Not fulfilling those requirements might prevent receiving a discharge of debts.
- **Being forced to make monthly payments when that wasn't necessary.** Filing a Chapter 7 bankruptcy without knowing exactly what is required for a Chapter 7 bankruptcy might result in being forced into the Chapter 13 payment-plan bankruptcy (or no bankruptcy at all). An experienced bankruptcy lawyer knows how to maximize the chance of a successful Chapter 7 bankruptcy.
- If you file bankruptcy by yourself and it turns into a "train wreck" (yes, I've seen those), **it might be difficult to find an experienced bankruptcy attorney to take over your case.** Why? Many bankruptcy attorneys don't want to step into that situation because there may be not much they can do to save it, and therefore a large chance of having a dissatisfied client.



Think carefully before you file that bankruptcy case on your own.

Do I need a lawyer to file bankruptcy?

Malcolm Ruthven
Attorney at Law
San Francisco Bay Area
415.342.4666 Fax 415.869.6645
mruthven@mruthvenlaw.com
ca-bklaw.com



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