

S.W. Carter Law

Call (410) 837-3570 or visit our website at
www.swcarterlaw.com.

GET YOUR FRESH START !

We are a federally designated debt relief agency. We help people file for bankruptcy under the Bankruptcy Code. This statement is required by 11 U.S.C. § 528(a)(4), however, it does not state the full range of services available from this firm.

One of the main objectives of bankruptcy is to give a debtor a "fresh start". Did you know that, if you are facing collections, including garnishment, you can file a Chapter 13 case even if you recently received a Chapter 7 discharge. The Chapter 13 case can give you the breathing room you need to reorganize your finances without having to face a garnishment every paycheck.

While in bankruptcy, an automatic stay goes into effect. As long as the stay is in effect, most creditors generally cannot take collection actions against debtors in bankruptcy, including filing or continuing lawsuits, foreclosure actions, wage garnishments, or demands for payments. In some cases, you can even get back some of the money that has been garnished from your pay. The debtor has no liability for debts that have been discharged. In some cases, you can even utilize bankruptcy laws to prevent an eviction if you are behind on your rent.

If you've had a temporary setback in your finances, but you have regular income from any source, Chapter 13 bankruptcy may be an option for you. Chapter 13 allows you to repay all or a portion of their debts by creating a repayment plan (usually between 3 to 5 years). You may wish to file a Chapter 13 bankruptcy case if you have a debt that you want to pay overtime such as post-petition rent, a mortgage arrearage, car loan, domestic support obligation, or income tax obligation. I advise my clients that Chapter 13 bankruptcy can help them get the breathing room that they need in order to reorganize their

especially if they plan to sell or refinance their home.

If you do not wish to maintain a repayment Plan but you still are seeking relief from your debt, you may be eligible to file for relief under Chapter 7. In a Chapter 7 case, the bankruptcy trustee takes possession of and sells the debtor's non-exempt property. A Chapter 7 debtor may receive a discharge of their dischargeable debt.

Remember that, in order to be eligible to file for bankruptcy, you must receive a briefing that outlines the available opportunities for credit counseling within 180 days before filing for bankruptcy.

If you would like more information about your bankruptcy options, please do not hesitate to call us for a free consultation.

**CALL NOW FOR A FREE
CONSULTATION AT (410) 837-3570**



Shawn W. Carter
Attorney at Law
P.O. Box 4282

Baltimore, MD 21205-0282
freshstart@swcarterlaw.com