

Guiding You Through Bankruptcy To The Fresh Start You Deserve

Maintaining a lifestyle is more expensive today than ever before. Bills can quickly pile up due to the loss of a job, an illness or injury, or another unexpected life event. If you are facing unmanageable debt, there is good news. It is possible to take control of your debt with the help of an experienced bankruptcy attorney.

The Positive Benefits Of Bankruptcy

At the Hilo office of my firm, Lockey Legal LLLC, I take the time to explain to you how bankruptcy is a positive step forward, not a negative step backward. I work with my clients as a team to find the right debt relief solutions for them in order to alleviate stress and bring them the peace of mind they deserve.

Types Of Bankruptcy Matters I Handle

The goal of bankruptcy is to address your debt, discharge the debts that can be dismissed, reorganize any debts you are able to repay and regain the firm financial footing you need to move forward. I support clients throughout the

process of a personal bankruptcy filing. I can address any issues that may arise and confidently handle all aspects of bankruptcy, including:

- **Chapter 7:** A Chapter 7 bankruptcy will give you a thorough fresh start, as all unsecured debt is discharged. Some of your assets may be needed in order to pay creditors, but there are many assets that are exempt from this distribution. I can assess your situation and determine if Chapter 7 is right for you.
- **Chapter 13:** If you are able to repay some of your debt, a Chapter 13 filing may be the best option. This is a type of bankruptcy where debts are reorganized and you are able to pay what you can when you can, according to a schedule established by the bankruptcy trustee.
- **Mortgage debt relief options:** You may be able to keep your home regardless of the bankruptcy filing. To address debt due to a home loan, you may have several options, depending on your situation. Together, we can explore options such as loan modifications, short sales and foreclosure.
- **Creditor harassment:** Once a bankruptcy has been filed, a stay goes into effect. This means all collection activity must stop. Creditors are prohibited from contacting you about any outstanding debts, as they will be handled as part of the bankruptcy process.
- **Wage garnishment:** Just like creditor harassment, any wage garnishment actions must stop as soon as the bankruptcy is filed. If any continue, I can step in and handle the issue to ensure that you get the wages you are owed.

Get Straightforward Answers To Your Questions

There is life after bankruptcy, and it will be a good life for you. We can get started together and determine how to craft a debt relief strategy for you. To schedule a free phone consultation, call my office at 808-746-2900. You can also send me an email.

Lockey Legal LLLC is a debt relief agency. I help people file for bankruptcy relief under the Bankruptcy Code.