

## How to choose a bankruptcy attorney.

Finding an expert bankruptcy specialist can make a huge difference when you're working to regain your financial health.



Here are 10 tips to help you find the best attorney for your case.

- 1. Don't wait!** People frequently begin looking for a bankruptcy lawyer only after they are in a major financial crisis. Under these stressful conditions it is just too easy to choose a lawyer who is friendly and supportive without checking into his or her background and experience. Waiting until the last minute won't give you the time you need to find a good attorney.
- 2. Spend a morning in bankruptcy court** – Observe the attorneys in action to see who you might want to represent you. If possible talk to other debtors and ask them how they feel about the job their lawyer did for them.
- 3. Get a bankruptcy specialist** – The practice of law is specialized like medicine and you want a bankruptcy attorney who specializes in personal bankruptcy. Look for a lawyer whose practice is limited to bankruptcy.
- 4. Get someone with extensive bankruptcy experience** – The “right lawyer” is the person who has wide experience handling cases like yours and knows what to do immediately. Be sure to ask, “How many bankruptcies do you handle in a month or in a year?” Again, bankruptcy is a specialized area of the law and you want a lawyer who has seen and done it all and knows exactly what to do to get you the best solution for your case. You want a lawyer who knows the system and will do the best job of representing you.
- 5. Get someone respectful** – Pay attention to how you are treated on the phone and in person. Do you feel comfortable? Do these people seem like the kind of people you will like doing business with? Remember, people who are too busy or too important to be polite are too busy to give your case the attention it deserves.
- 6. Get someone helpful and supportive** – There are many forms to fill out when filing a bankruptcy. Find a law firm that will complete the required paperwork for you. A law firm attorney should meet you, sit with you, stand and speak on your behalf at any hearings or in court. The firm should stay with you throughout the bankruptcy process.
- 7. Check out the law firm's offices** – You are not looking for a pretty or well decorated office but pay attention to the organization of the office. An orderly, well

The expert you want is both skilled and experienced in filing Chapter 7's as well as Chapter 13's and in addition can provide a non-bankruptcy workout if that is the best option for your situation.

organized office will give you a clue as to how your case will be handled. Question the professionalism of a lawyer who wants to meet you in a coffee shop or other public place.

**8. Get clarification about your rights and responsibilities**

– There are things that your lawyer should do for you and there are things that you absolutely must do yourself if your case is to be successful. Make sure you understand what you can expect and what you have to do to make your bankruptcy work. Get it in writing. If you have any questions, get them answered before you leave the office.

**9. Get a fee agreement** – Ask for a copy of the attorney's fee agreement. As with all documents, make sure that you understand it fully before you sign it. No reputable attorney will pressure you to accept a fee agreement on the spot.

**10. Make sure you meet with a bankruptcy lawyer** – Insist that you talk with a licensed lawyer, not a clerk. Though an administrative professional will likely be the first person you meet with and your primary contact throughout your case, you want to be interviewed and advised by an experienced bankruptcy lawyer.

Most good bankruptcy lawyers do not charge for an initial consultation in their office. During this first meeting, the lawyer should be able to assess your financial situation, understand your goals and outline the legal options that are available to you.

You will want to determine whether you and the lawyer communicate well. Also, at the end of the meeting you want to have confidence that your case will be professionally handled with care and competence and that you'll be treated with the respect you deserve.

**Boleman Law attorneys are bankruptcy specialists**

The 21 lawyers and 37 professional staff at Bolesman Law will help you through the often confusing and emotional bankruptcy process. We will complete all of the paperwork for you. To save time filings are sent electronically. Home foreclosure or vehicle repossession may be stopped immediately. We stay with you throughout the course of your bankruptcy.

Boleman Law is the largest consumer bankruptcy firm in Virginia. Since 1991 we have helped more than 106,000 Virginians regain their financial health.

**We will help you.**



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Patrick Keith is a President and Shareholder of the Richmond office. He has been practicing bankruptcy law since he joined Bolesman in 2002. He is a frequent speaker on issues regarding foreclosure and bankruptcy to the Richmond Bar Association, community colleges and civic organizations. He also frequently speaks to law students at the University of Richmond School of Law regarding bankruptcy and the practice of law.

Boleman Law Firm is a federally designated Debt Relief Agency.  
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