



*Protecting your rights in business and insurance matters.*

**MARCUS & MYERS, P.A.**



**Ernest J. Myers**

## Consumer and Business Bankruptcy Services

The Orlando law firm of Marcus & Myers is a Debt Relief Agency as defined under 11 U.S.C. § 528 of the Bankruptcy Code. We help consumers and business owners file for personal or business bankruptcy relief.

If you or someone you know is struggling under the weight of credit card debt, mortgage foreclosure, medical expenses, job loss, divorce, or student loans, our consumer bankruptcy attorneys will explain your options under Chapter 7, Chapter 11, or Chapter 13 bankruptcy.

Our debt relief lawyers are sensitive to the emotional strain and financial difficulty that you and your family members face as part of the bankruptcy process.

### Orlando Bankruptcy Legal Services

The bankruptcy process can be very complicated, especially if you are unfamiliar with court procedures. Our debt relief lawyers understand Florida bankruptcy court filing requirements and will help you:

- Select a Chapter 7, 11, or 13 approach
- File your bankruptcy petition
- Prepare a statement of your assets and liabilities
- Compile a list of all your secured and unsecured creditors
- Organize supporting documentation (tax returns, property deeds, loans, car titles)
- Identify applicable state or federal exemptions
- Develop a repayment plan (for Chapter 13)
- Make timely payment of all bankruptcy court fees

The bankruptcy laws are designed to provide you with a fresh start financially. You have a choice in the type of bankruptcy filing, based on your personal circumstances. A description of your three bankruptcy options follows.

### Chapter 7 Bankruptcy

The most common type of consumer bankruptcy is Chapter 7, which involves the liquidation of assets. Your creditors will receive a portion of the asset sale proceeds collected by the court, although some creditors may not receive any money. As the debtor, Chapter 7 normally relieves you of personal liability for dischargeable debts.

### Chapter 13 Bankruptcy

Frequently referred to as the “wage earner” plan, Chapter 13 bankruptcy is designed to let consumers with steady income pay off their debts over a three to five year period. If you have property that you wish to protect from the bankruptcy court, this may be the best alternative for you.

### Chapter 11 Bankruptcy

Businesses, or consumers with assets or debts that are not suitable for Chapter 7 or 13, frequently choose Chapter 11 reorganization. Under this approach, creditors are prevented from taking action while you are in bankruptcy. However, creditors must vote on the bankruptcy plan and the court must also approve. The debtor is expected to pay all or part of the outstanding obligations.

### Schedule a Bankruptcy Consultation

Contact Melissa Busby, Office Administrator, at [mbusby@marcusmyerslaw.com](mailto:mbusby@marcusmyerslaw.com) or 407-447-2550 to schedule an initial consultation with an Orlando bankruptcy attorney.



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