

I don't need a bankruptcy attorney. I can do it myself.

For a more detailed explanation of Chapter 13 vs. chapter 7, call the Law Office of T. Kevin Dougherty at 831-783-3440 and make an appointment. Our first consultation is free of charge.

Suzie Q. was working two jobs and taking care of her mother and two small children. Suzie lived from paycheck to paycheck and was stressed out. She saw a commercial on TV about bankruptcy and thought it would be wonderful if those mean phone calls from that evil credit card company would stop. They had been calling every day, making her afraid to answer the phone. Suzie decided she would file bankruptcy by herself. How hard could it be? She went to the library and used the internet to look up and print out information about bankruptcy. The legal jargon didn't bother her, after all, how hard could it be? Suzie filled out some paperwork and mailed it into the Bankruptcy Court. She received a document from the Court. It requested more information and gave Suzie a deadline for her response. She responded as best she could, however she received another document from the Court, this one with even more requirements. Suzie was upset. She asked advice from her cousin, Barney, who had filed bankruptcy in another state about seven years ago, so he was full of useful information. Suzie also found guidance from her sister-in-law's third husband, Jack, who, while never having filed bankruptcy, was oddly enough, thinking about it. PLUS, he had relatives "down south" who had filed.

Suzie returned to the library. She printed out more forms. Armed with her new forms and new advice, Suzie completed the forms and mailed them to the Court. The Court responded. Suzie had failed to include a Court filing fee. Suzie was upset, again. The phone was ringing all the time. She answered it once and yelled into the phone that she had file bankruptcy and they (evil credit card company) were to stop calling her. Suzie hung up the phone with a surge of accomplishment. She mailed in the filing fee. Suzie thought all was well.

Suzie isn't sure what happened next. She must have missed her court date. But then again, she doesn't remember being told about any court date. She does remember receiving a bunch of papers from the Court but she didn't actually understand them. The evil credit card company understood. The evil credit card company sold Suzie's debt to Scum Collectors Running Every-Where Union. (SCREW-U). SCREW-U filed a civil lawsuit against poor Suzie. Suzie failed to answer the complaint in a timely fashion.

There was a default judgment in favor of SCREW-U. (It starts to get ugly now). SCREW-U proceeded to use discovery procedures to send interrogatories to Suzie and take her deposition. They wanted to know where her property was. They wanted the stuff she had bought with that evil credit card. Suzie was notified of the upcoming deposition. Now she was upset again, and worried. Suzie failed to show up at the deposition – it was in a town two hours away and she could not get off work. SCREW-U filed motions with the court. End result: a warrant was issued for Suzie Q's arrest. Yes, Suzie had been SCREWed.

It has been over a year since Suzie decided to file bankruptcy. Today Suzie Q has a real appointment for real advice from a real bankruptcy attorney, **T. Kevin Dougherty**.