

## Ohio Chapter 7 & 13 Bankruptcy and Foreclosure Defense Attorney

No one has a crystal ball. We can never be certain of what the future will hold. We simply do not know if our incomes will remain steady or if we will encounter any financial challenges or burdens. Many of our clients come to us having experienced financial turmoil from a variety of circumstances. Some have experienced medical emergencies, others are in the process of getting a divorce and yet others are drowning in credit card debt. Whatever your circumstances are, a lawyer may be able to help you.

At [Dever Law](#), we understand that you are having financial difficulties and that means that you need some help in deciding what to do next. We help clients deal with their financial situations and offer a broad range of options and alternatives to home foreclosure. One of the last resorts that we offer to clients is bankruptcy. Located in West Chester, our law firm serves clients throughout Cincinnati and southwest Ohio.

### Bankruptcy Options

The concept of bankruptcy is that a trustee takes over the applicant's estate and sells their assets to pay off creditors. Ultimately, the individuals that filed for bankruptcy have their unsecured debt wiped away. There are two different types of personal bankruptcy that our law firm handles:

- **Chapter 7:** For a Chapter 7 bankruptcy, you must qualify under the means test. Generally, individuals who do not have a regular source of income qualify for Chapter 7 bankruptcy. In Chapter 7, you will likely be able to keep most of your belongings because there are a number of assets that are exempt from being sold. For that reason, Chapter 7 can be a way for clients to obtain a fresh start.
- **Chapter 13:** Chapter 13 bankruptcy is intended for individuals who have a regular source of income. This type of bankruptcy allows a debtor to hold on to certain assets, like their home. It differs from Chapter 7 bankruptcy because it allows the debtor to create a plan to repay creditors over a period of three to five years. When the debtor completes the payment plan, the debt is discharged.

### Contact Us

If you need assistance from an attorney who is experienced in handling bankruptcy and foreclosure in Ohio, [contact us](#) at Dever Legal Services by e-mail or by calling 877-464-5297.

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.