

Getting a Fresh Start Through Chapter 7 Bankruptcy in Nevada

Chapter 7 bankruptcy, also known as "fresh start" bankruptcy, provides debt relief for honest people who are being crushed by overwhelming debt. Many people, from white-collar professionals to blue-collar auto workers, find themselves unable to keep up with credit card, medical or other debts after experiencing job loss, illness, [divorce](#) or other circumstances beyond their control.

If this is your situation, Chapter 7 bankruptcy can be an effective method of discharging most of your debt, giving you the fresh start you need. In addition, you will be able to keep your house, car and retirement savings in most cases.

For over 35 years, Harris Law has helped individuals just like you understand and navigate the Chapter 7 bankruptcy process. We can help you too. **Call 775 786 7600 Ext 105** to find out how we can help you get relief from overwhelming debt. **Your initial consultation is free.**

Filing for Chapter 7 Bankruptcy

When you work with us, we will begin by taking inventory of your financial situation and determine if you meet the income, asset and other eligibility requirements to qualify for Chapter 7. We will take the time to explain the pros and cons of this option, as well as answer your questions about the legal process.

If [filing for Chapter 7](#) makes legal and practical sense for you, we will prepare your petition and financial schedules and proceed to file them with the bankruptcy court. At this point, an **automatic stay** will go into effect. This is a powerful debtor protection that requires creditor collection activity to cease, stopping calls, letters, home foreclosure actions and repossessions. Any further communications from your creditors will have to go through our office instead.

Chapter 7 bankruptcy is effective in eliminating many kinds of debt, including:

- Credit card bills
- Medical debt
- Lawsuits and judgments against you
- Pursuit of deficiencies after mortgage foreclosures or trustee sales

About 40 days after we file, we will attend a hearing with you called the "first meeting of creditors." This is a court hearing where the bankruptcy trustee will review your petition and schedules and ask questions. Creditors, while invited, usually do not attend these meetings. This hearing is informal and nothing to worry about - attorney McDaniel will be at your side.

After this meeting, creditors have the opportunity to object to discharge of your debt and the trustee has the final opportunity to ask any more questions. Approximately 90 days after the creditors' meeting, the bankruptcy court will issue

an order discharging your debts. Following the discharge, the administrative portion of your case continues for a year or more; however, your involvement as a debtor is largely over during that phase.

Learn more about Chapter 7 bankruptcy in Nevada by visiting our blog at _____

Find Out If Chapter 7 Is Right for You

We invite you to discuss your situation with us, and we will help you understand your personal bankruptcy options. If Chapter 7 is not available to you because you exceed income or asset limits Chapter 13 or Chapter 11 may offer an effective debt relief solution.

Call 775 786 7600 to schedule a **free initial consultation** with an experienced bankruptcy lawyer. **We are a debt relief agency. We help individuals and businesses file for bankruptcy relief under the Bankruptcy Code.**