

Top 3 Bankruptcy Blog Posts in 2011

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Before the first week of 2012 is over I wanted to take a look back to 2011 and the numerous topics that have been discussed on my blog. I started this bankruptcy blog in May of 2011 when I ventured out and opened my own bankruptcy law firm. I enjoy blogging and have found it to be a great way to get information to not only my clients but those surfing the internet late at night looking for solutions to their debt problems.

In eight months I wrote over 100 articles on bankruptcy, law suits, debt buyers, and other consumer issues. The articles listed below are my 3 favorite of 2011:



[#1 – Late Night Emails to a Bankruptcy Attorney:](#) Every morning when I get into the office and turn on my computer there is almost always emails from the night before of people wanting information on how to deal with their debt problems or wanting to arrange a bankruptcy consultation. These emails are usually sent between midnight and 3:00 a.m. You can feel the stress the person is going through and they are desperately searching for answers and solutions. Debt has a way of taking your sleep and can truly encompass every aspect of your life. If you can't pay the bills it is difficult to focus on other more elevated matters. This article was my way of acknowledging the stress my clients are going through and offering hope that there is a way out.



[#2 – Midland Funding, Portfolio Recovery, LVNV Funding. The Debt Buyers and Why You Should Fight:](#) The reaction to this article has been a little overwhelming. I receive several calls/emails every day from people from around the country who are being sued by Midland Funding or one of the other debt buyers and are looking for help. I even received an email from an attorney who represents some of the Debt Buyers and criticized me for encouraging people to stand up for themselves.

I responded to this attorney's email and explained that the reason I encourage people to have an attorney review their law suit documents is that many times these debt buying companies haven't taken the time to make sure they are suing the right person, that the statute of limitations hasn't passed, or even bothered to gather together the necessary documents to present their case. If someone wants to sue another person in this country then there are rules that must be followed. If

these companies don't want to follow the rules, fine, but don't criticize those who hold their feet to the fire.

I had a trial against one of these debt buying companies just this week. When we showed up for trial their attorney came in, no witnesses, just a few old invoices and expected the court to grant judgment in their favor. This is not only abuse of the defendant, but an abuse of the legal system. I plan on writing several articles on many of the other issues surrounding these types of law suits in the coming year.



[#3 - 7 Benefits of Chapter 7 Bankruptcy](#): According to my Google Analytics page that tracks readership of my articles, this was one of the most read articles on my website for 2011. This article goes over 7 reasons why many clients are much happier with a [chapter 7 bankruptcy](#) case rather than a [chapter 13 bankruptcy](#). There are many bankruptcy lawyers that will disagree with this. It is true, chapter 13 bankruptcy has many more tools to help you in dealing with different types of debt. But if your debt is basically [credit cards](#) or [medical bills](#), I have found clients are much happier with a chapter 7 bankruptcy.

It is a relatively short process here in Arizona – about 4 to 6 months, and it completely eliminates most types of unsecured debts (i.e., credit card, medical, etc.). Chapter 7 is designed to get you in, get you out, and get you on with life.

I do hope that the articles I write are helpful to some out there. With most blogs people can comment and leave their thoughts. I realize that when it comes to a bankruptcy blog most people don't want to leave their name on a post with their intimate financial information. I look forward to the new year in being able to help you deal with your debt problems and helping you become debt free.

As always, my bankruptcy consultations are done free of charge. If you simply want to understand the bankruptcy process and know what your options are, give me a call and I would be happy to meet with you. I can be reached at (480) 420-4028 or via email at john@skibalaw.com.

Related posts:

1. [Want to File Bankruptcy in 2011? The Clock is Ticking. \(7.6\)](#)