

The decision to file bankruptcy is a serious decision to make, and one people make reluctantly. Many people are unfamiliar with the process and not knowing if you are choosing the right bankruptcy lawyer only makes a difficult decision more frustrating. Keep these five questions in mind when hiring a bankruptcy lawyer.

1. Will You Be My Attorney Throughout the Process?

It's important to know who you will be dealing with throughout the process. A lot of questions can come up during this time, and if you do not know who is handling your case, you are going to find stress creeping into your life. Some firms send you down an assembly line of attorneys and paralegals. You will be dealing with this attorney at this time, but another one at a different time, and so on. If this is the case, there may be communication issues that creep up. One person may tell you one thing, while another person could say something totally different. Each answer could change because one fact was left out of the equation. So ask the attorney "are you handling my case, and if not who else will be I be in contact with?"

When you hire your Detroit Bankruptcy Attorney, you get one attorney, ME: [Kevin C. Johnson](#). I will handle 100% of your case from the initial consultation to the petition

preparation, to representing you at the [341 meeting](#), right down to the discharge. You will never deal with a paralegal, secretary, or another attorney.

2. Do You Belong to Any Bankruptcy Organizations?

Bankruptcy law is always changing, especially since the overhaul done to the bankruptcy code in 2005. It is important for bankruptcy lawyers to stay on top of the law and to know what is going on, not just in your district, but all around the country. A great bankruptcy attorney will actively keep up with the law and attend seminars and conferences on the changes in the law. One organization that every consumer bankruptcy attorney should belong to is the [NACBA, National Association of Bankruptcy Attorneys](#). So ask your bankruptcy attorney "do you belong to any organizations that update you on the changes in the law and that provides training in bankruptcy law?"

Your Detroit Bankruptcy Attorney belongs to the [NACBA](#) and the [CBA, Consumer Bankruptcy Association](#) (a local bankruptcy organization). As part of the NACBA, I belong to a nationwide listserv of other consumer bankruptcy attorneys. This listserv is used to ask questions and bounce ideas off other attorneys. This is the main way I keep in touch what is happening in bankruptcy law. I also

attend a day long seminar each year that provides updates and training in the law.

3. Do You Provide A Written Retainer Agreement?

Under bankruptcy law, every attorney is required to provide you a detailed, written retainer agreement detailing what services the attorney is providing and what he/she will be charging for those services. Be sure to ask your bankruptcy attorney "do you provide a written retainer agreement?"

Your [Detroit Bankruptcy Attorney](#) has a detailed retainer agreement that clearly spells out what I will do for you and what it will cost. I will take the time to review the agreement with you so you fully understand what services you are getting and for what cost.

4. How Much of Your Practice is Devoted to Bankruptcy?

Bankruptcy is a popular practice area as most of the country is still in distress. Everyday, more and more attorneys are adding bankruptcy to their practice as a

supplement, and as a result there are attorneys out there who are inexperienced in this practice area. This is a more important question than asking "How long have you been practicing bankruptcy?". Think about it: an attorney that files two cases a year for 20 years will be less experienced than an attorney filing 30 cases a year for the last three years. So always ask your bankruptcy attorney "How much of your practice is devoted to bankruptcy?"

Your Detroit Bankruptcy Lawyer does practice in other areas, like [criminal defense](#) and [family law](#). However, bankruptcy, both [Chapter 7](#) and [Chapter 13](#), make up 50% of my practice area.

5. If I Hire You, Can I call You if I Have Questions?

This question is related to question number one, but this is an important question to ask. You didn't make the decision to file bankruptcy lightly, and you need to know who is going to be around to answer your questions. Some firms have a paralegal or a secretary answering your questions. For obvious reasons, this is never a good situation. A lawyer is trained in the law and can react to your specific set of facts. A paralegal may know generalities in the law, but cannot give you an answer to your specific situation. This also violates the Michigan Rules of Professional Responsibility, in that

this is an unauthorized practice of law. So ask your bankruptcy attorney "Can I call you with questions?"

Your [Detroit Bankruptcy Lawyer](#) will answer any question you have. You are free to call me or email me. Sometimes it's easier to email me, as I am in court a lot. I have my iPhone with me and can readily return an email. I may not be able to readily answer your call, as for some reason, judges do not like it when lawyers answer their phone in court. I may also be with a client, such as yourself, and must pay full attention to the client at that particular time. Also, feel free to contact me on [Facebook](#), [LinkedIn](#), or [Twitter](#).

Finally, never worry about how many calls you make. I do not bill you for phone calls or emails, and those calls and emails are not used against the retainer. I don't want you worrying about the retainer being used up because you have questions. Ask away!

So if you are thinking of filing bankruptcy, call your [Detroit Bankruptcy Lawyer](#) at (586) 439-4297 in Macomb County or (248) 581-0598 in Oakland County and set up your free consultation. You will meet with me and we can discuss your situation and see if bankruptcy is an option for you and get you the debt relief you need.