

We Help, We Listen, We Care

Sterling Bankruptcy Center

www.sterlingbankruptcy.com

We Are Different In Many Ways:

We Have Experience, We Have Integrity and We Treat You With Respect and Dignity

Plain and simple. We have experience. A lot of it. More than most. As you know, experience is highly valuable in any area, particularly in the practice of bankruptcy law. Unfortunately, the collapse of the real estate market, the decline in the stock market, and the recent economic hardships facing many Americans has drawn out a large number of inexperienced and/or unqualified lawyers who want to "get a piece of the action" while bankruptcy filings soar. **Do not fall for misleading claims.** Simply because some lawyer or law firm describes themselves as an "expert" or "experienced" does not mean that the statement is true. The internet hides the true lawyer behind fancy web sites and exaggerated marketing claims. There are some lawyers that have practiced law for less than one year and advertise themselves as "experienced" or "bankruptcy professionals" or even "experts", when these claims cannot ethically be substantiated. Although the misconception is that it just involves filling out a bunch of forms, the difficulty is in the details. An inexperienced attorney may lead their clients into devastating financial situations through lack of understanding of the complexities of the U.S. Bankruptcy Code.

First, ask the right questions!

1. How long have you been practicing law?

Sterling Bankruptcy Center has represented many thousands of clients in bankruptcy. Experience comes from having spent many years as an attorney and the opportunity to come across and overcome vast numbers of legal hurdles. You do not want some "green" lawyer gaining their experience at the expense or risk of your financial future.

2. How long has your firm been around?

The last thing that you need is an inexperienced lawyer trying to get a law firm off the ground. Most businesses fail within the first year. Law firms are no exception. This means that you run the risk of being represented by a firm that might not be around in a year! Stick with the names that have been in bankruptcy for many years, not the new kids on the block. Chapter 13 cases take up to five years to discharge. If a question comes up a year after your bankruptcy is filed, you need to be certain the law firm is still in business.

3. How many cases has your firm filed?

Some lawyers work for a firm for a short period of time and then try to credit themselves for the files they worked on under the supervision of a more experienced lawyer. Be specific and ask how many cases the lawyer or law firm your consulting with has independently filed. Truly experienced lawyers have handled thousands of cases during their careers, not a couple dozen, or even a couple hundred.

4. Why should I hire the law firm of Sterling Bankruptcy Center?

- a. You will meet an experienced bankruptcy professional that has at least 10 years of bankruptcy experience.
- b. We will explain your options whether they include bankruptcy or bankruptcy alternatives.
- c. You will be treated with respect and dignity.
- d. You will receive our bankruptcy handbook that will explain and detail all aspects of bankruptcy. You will have your answers at your fingertips. We will obtain your credit report and provide you with a copy. This is very important because if you fail to include your creditors in your bankruptcy, they may still be able to pursue you for the debt after the bankruptcy is discharged. Why take the chance? Find a firm that provides you with the credit reports!
- e. We provide the approved lists of credit counseling agencies.
- f. We provide specific direction with regard to attaining your tax returns and documents necessary for filing.

Law Offices of

Sterling Bankruptcy Center

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