



TOP TEN THINGS TO ASK A BANKRUPTCY ATTORNEY BEFORE YOU HIRE THEM

Many people only know to ask "How much do you charge for a bankruptcy?" Unfortunately, if that is the only thing you ask a bankruptcy attorney before you hire them, you might be disappointed with your choice. In bankruptcy, as with most things in life, cheaper is not necessarily better.

ALWAYS ASK:

1. **"What percentage of your business is devoted strictly to bankruptcy practice?"** Reason: The more time a lawyer devotes to practicing bankruptcy law, the higher the likelihood they are better informed of the changes in the bankruptcy laws since October 17, 2005. You should hire an attorney who is informed and understands the changes in the bankruptcy laws.
2. **"Do you file both Chapter 7 and Chapter 13 bankruptcies?"** Reason: There are very good reasons for doing one type of bankruptcy over the other. If your attorney does not file both Chapter 7 and Chapter 13, they may not understand the intricacies of either and may not be able to advise you the best route to take in your circumstance.
3. **"Will I meet with my attorney during the initial consultation?"** Reason: Some attorneys don't meet with clients until after all fees have been paid and most of the paperwork has been done. This may pose a problem if the paralegal handling your case doesn't catch an important issue that later comes up during the meeting with the attorney.
4. **"Do you have a website?"** Reason: The material an attorney posts on their website can tell you a lot about the attorney. Are they posting a generic advertisement? Or, are they sincerely trying to give you important information you need to know before you ever walk into the attorney's office? Go to their website and see what information they are providing before you hire them.
5. **"If I have a question, or if I have a problem during my bankruptcy, will you return my call?"** Reason: Many things can and do come up during the course of a bankruptcy where you may need the professional advice of your attorney. If your attorney will not return your call, it will be difficult to resolve concerns. Make sure the attorney will return your call and find out if they charge a fee for the returned call.
6. **"If you offer a flat fee for the bankruptcy, what are some of the other charges I might expect?"** Reason: Many attorneys offer flat fees for their attorney's fees in bankruptcy. But, some offer low flat fees and then tack on a ny number of charges that drastically increases the overall cost. You should find out what is included in the "flat fee" and what is not before you hire them.
7. **"If one of my creditors sues me in the bankruptcy, will you represent me or will I have to hire another attorney?"** Reason: Many bankruptcy attorneys do not handle "adversary actions." If in the middle of your bankruptcy one of your creditors or the trustee objects and files an adversary action, you may be looking for another attorney to represent you.
8. **"Are the required pre-bankruptcy counseling and pre-discharge counseling costs included in your fee?"** Reason: Many bankruptcy attorneys will send you to an outside agency where you incur additional fees for counseling. Make sure you understand the fees associated with these required counseling sessions and whether or not you will have to pay extra for them before you hire the attorney.
9. **"Will you pull my credit report and do you charge extra for that?"** Your attorney should provide you with your credit report. You should know if that is included in their flat fee or if they charge extra for that.
10. **"How long do I have to get the attorney's fees and filing fee paid?"** Some attorneys give clients a limited time to get their paperwork in and the fees paid. Understand what happens to your case and your money if you don't meet these deadlines.

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