

Chapter 7 Is A Fresh Financial Start

We Have The Experience You Need

At Ozment Law, we want to make your financial situation better without making your life any more complicated or stressful. We take the time to understand your goals and listen to your concerns. With our attorney's over 25 years of bankruptcy experience, you can trust that he will help you find the best solution.

What Do You Need To Know About Chapter 7 Bankruptcy?

Misinformation about [bankruptcy](#) is a big problem. It can prevent some people from getting the help they need or cause them to wait longer than they should before filing. Listed below are a few important things you need to know about filing for Chapter 7 bankruptcy in Florida.

- [You get a clean financial slate](#). You can discharge most if not all of your debt.
- [You will not lose everything](#). In fact, bankruptcy exemptions allow you to keep most if not all of your assets.
- It [stops foreclosure, repossession and wage garnishment](#). The automatic stay immediately prohibits creditors from continuing to collect debts.
- **It will not ruin your credit score.** Bankruptcy is only one factor, and you can begin rebuilding your credit score immediately.
- **You can get credit again and quickly.** You can improve your credit score in as little as one year to qualify for new credit.
- **It does not have to and should not be your last option.** Following a strict budget might help you get by for a while or even resolve some debt, but it can take years. Bankruptcy allows you to get your fresh start quickly.

Call Us For A Free Initial Consultation To Learn More | Se Habla Español

It is always better to get experienced advice from a lawyer sooner rather than later, but we never want you to feel pressured into making a decision. We offer free initial consultations so that you can learn about your options for relief without obligation.

Call our West Palm Beach and Port St. Lucie offices at 561-328-0726. You can also [send us your information in a confidential email](#), and a member of our responsive staff will contact you.

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code when necessary. WE WANT TO MAKE YOUR FINANCIAL LIFE BETTER.