

CAN'T PAY



Unfortunately layoffs are still ongoing throughout the United States. In the news this October 2012, Cambridge, MA biotech Aveo Oncology lays off 45, social game developer Sulake let go 60, and Boca Raton, FL law firm Rutherford Mulhall lays off all its attorneys and most of its staff. With all these layoffs, many people are filing bankruptcy because they can't pay their debts. Winterbotham Parham Teeple, a PC, a bankruptcy law firm in Southern California, has been advising on Chapter 7 bankruptcy, designed for individuals in financial difficulty without the savings to pay their existing debts, and Chapter 13 bankruptcy, designed for debtors with regular income who want pay all or part of their debts in installments over time. Michelle A. Marchisotto has been an attorney at Winterbotham Parham Teeple, a PC since 1996. She has focused on bankruptcy cases since her graduation from the University of the Pacific, [McGeorge School of Law](#). During law school, she received the American Jurisprudence Award in Legal Writing. She has been the supervising attorney for the law firm's Los Angeles county offices. Los Angeles has seen its share of layoffs with Los Angeles' top budget advisor encouraging the Los Angeles City Council in October 2012 to continue with more than 200 employee job cuts, including 50 assistant city attorneys. With so many people filing bankruptcy from sudden layoffs and other debt relief needs, it is necessary for a bankruptcy attorney like Marchisotto to ensure cases are accurate and complete for filing. Marchisotto personally monitors each case to make sure it discharges successfully. When [seeking a bankruptcy attorney](#), a debtor should first ascertain that the attorney is licensed to practice law in the state, and admitted to the federal district court where the bankruptcy petition will be filed. For example, an attorney filing a petition for a client in U.S. Bankruptcy Court, Northern District of California must be admitted to practice law in California and the Northern District. Someone licensed to practice law in a state is not automatically able to appear in any court. Only attorneys who are members of a federal district court may represent a debtor in the court. Bankruptcy attorneys may have a volume of cases because the bear economy has resulted in unplanned financial crisis for many. When choosing an attorney, try to meet face-to-face with the attorney to observe the organization of the office, and whether each individual case will be given personal attention. Marchisotto's patience, along with her upbeat demeanor, has made her ideal for managing her law firm's caseload in the Los Angeles County. She has met directly with clients because she finds working in the bankruptcy world rewarding when people get back on track with their finances. Bankruptcy may help stop bill collectors, credit card bills, high car payments, and lawsuits.