

# Chapter 13 Bankruptcy

## Relieving Your Debt through Chapter 13 Bankruptcy in Macon and Stockbridge

### Knowledgeable attorney helps you repay your debts and rescue your assets

If you own a house, car or other significant assets, but are struggling to keep up with payments, Chapter 13 bankruptcy offers you the opportunity to restructure and possibly reduce your debt. Sampson-Roberts & Associates is well-versed in all areas of bankruptcy law, including Chapter 13. In Macon and Stockbridge, we have more than 15 years of experience helping people eliminate their debt -- and keep their hard-earned property in the process -- through the protections of Chapter 13 bankruptcy.

### The benefits of Chapter 13 bankruptcy

Under Chapter 13, your debt is restructured into a manageable payment plan in which you are responsible for paying back from 1 percent to 100 percent of what you owe. As long as you keep up with your payments, you will be able to keep your house, your car and other property.

### You qualify for Chapter 13 bankruptcy if:

- You have sufficient income to meet your repayment plan
- Your secured debts (including a mortgage) do not exceed \$1,081,400 and unsecured debts (such as credit card balances) do not exceed \$360,475
- You are up to date with your income tax filings.

The Stockbridge and Macon bankruptcy law firm of [Sampson-Roberts & Associates](#) has extensive experience helping people through Chapter 13 bankruptcy. Lisa Sampson-Roberts and her friendly, professional staff answer any questions you have about the process. We listen carefully to your concerns and help you set attainable goals. If Chapter 13 is not right for you, we help you determine if [Chapter 7 bankruptcy](#) better suits your financial needs.

### How Chapter 13 protects your assets

Chapter 13 bankruptcy is designed for people who have the means to pay back their creditors but need some time to do so. Once a petition is filed, your home and other property are protected by an automatic stay. This is a temporary action. But as long as you can make the arranged payments, your property is safeguarded. When you sit down with Lisa Sampson-Roberts to discuss your situation in confidence, you gain insight, information and immediate peace of mind.

### Because you deserve a second chance, call for your free initial consultation with a skilled Macon Chapter 13 bankruptcy attorney

If you are interested in debt reorganization through Chapter 13 bankruptcy, we can help you explore your options. We have offices conveniently located in Stockbridge and Macon. Call us at 678.565.9311 or 478.621.5018 or [contact Sampson-Roberts & Associates online](#) today. Your initial consultation is free. We are happy to schedule an evening or weekend appointment if needed, and we welcome Spanish-speaking clients.