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In Chapter 13 Bankruptcy, What's The Plan?

It helps to have a plan. In life. In business. In relationships. Plans are good things. So to, in Chapter 13 bankruptcy, having a plan is not only a good idea, it's the law!

As an Orlando bankruptcy lawyer, I help my clients formulate a Chapter 13 payment plan to accomplish their financial goals. Depending on my client's situation, through their payment plan, which can usually last anywhere from 36 to 60 months, I can help them catch up a mortgage payment, eliminate a second mortgage altogether, wipe out credit card debt, save money on a car loan, or handle IRS debt.

The Debtor, the person filing the Chapter 13 bankruptcy, has to file a payment plan at the outset of the case. The plan's job is to tell everyone what goals the Debtor wants to achieve during the time the Debtor is in bankruptcy. The plan also instructs creditors how they will be dealt with, and tells the Chapter 13 Trustee who to pay and how much to pay each creditor.

There are many choices to be made by the Debtor when developing a plan at the beginning. Many times, I see Debtors in Court who have not constructed a plan capable of being understood by creditors or the Trustee. Sometimes, as a result, the Debtor's case can be dismissed. When this happens, the Debtor will have a bankruptcy on his credit report, but none of the benefits he could have received had the plan been done correctly.

Hiring an experienced Orlando bankruptcy lawyer who has successfully represented clients through the Chapter 13 process in Orlando is a must if you want a smooth ride through the case. In the vast majority of cases I file for my clients, so long as the Trustee payments are being made, my clients never have to appear in Court. More importantly, my clients accomplish the goals they set out to achieve at the beginning of their case.

Having a plan is important, especially in Chapter 13 cases. Having a plan that successfully navigates you through the case and relieves you from overwhelming debt is even better.

Looking for help with filing [Chapter 13 bankruptcy](#), then visit www.khuntergoffpa.com to find the best [Orlando bankruptcy lawyer](#) for you.