

When your home or your business is threatened by your overwhelming debt, there is no better time to seek the professional assistance of an experienced California bankruptcy attorney like Andrew H. Griffin III.

The **Law Offices of Andrew H. Griffin III was established** in 1983 with the purpose of helping individuals and business owners throughout San Diego County eliminate debt or overcome their debt through Debt Settlement or **Chapter 11 bankruptcy**.

We Can Help You Reorganize Your Debt and Reclaim Your Life

Our firm is dedicated to helping clients understand their debt relief options when they have been faced with financial hardship. Through Chapter 11 bankruptcy, our lawyer has been able to help our clients save their homes and their businesses while ultimately regaining control of their finances.

During a confidential and free consultation, we can help you understand how Chapter 11 can benefit your situation, whether or not you own a business.

- **Individuals** who do not own a business but do not qualify for Chapter 13 because of debt/income limits often file for Chapter 11 bankruptcy. This type of bankruptcy allows a debtor to keep his or her home, car and other property through the restructuring of his or her debt. A reorganization plan is created that will make the individual's monthly payments manageable.
- **Business owners** who are facing serious financial problems may also file for Chapter 11 bankruptcy. It can allow owners to keep operating their businesses while they begin to pay back their commercial debt. This can be done by reorganizing business expenses and other associated debt into a manageable reorganization plan. It also provides an opportunity for owners to reevaluate their business plan and make changes that will increase sales.

In addition, both individuals and business owners can benefit from the automatic stay that filing for Chapter 11 bankruptcy immediately initiates. The automatic stay will **STOP creditor harassment, foreclosure proceedings, repossession, liens, lawsuits and other collection activities**.

We perform also perform evaluations for alternatives to Bankruptcy.

Depending upon the circumstances, we will perform a full analysis of the business organization, including its history, its assets, liabilities, and financial transactions. Where appropriate we obtain valuations of key assets. We perform this evaluation of the available options to assist owners and managers in making the best possible choice. Once we understand the organization and the nature of the problems it confronts at, we formulate and recommend a plan (or plans) of action that take into account the special circumstances involved. It is important to us that any plan we formulate offers outcomes and costs (including our fees) that are reasonably predictable. We perform our evaluation for a negotiated, up front, fixed fee.

Learn more about how the **Law Offices of Andrew H. Griffin III can help you get back on financial track by filing for Chapter 11 bankruptcy. Call our firm at 619-440-5000.**

