

The Bakersfield Homeless Center in Bakersfield, CA, used to have 174 beds for homeless men, women, and children. Because the director, Louis Gill, doesn't like to turn anyone away, he's now laying out mattresses in between the beds. In 2008, thanks to the economy tanking in California and the rest of the nation, the Bakersfield Homeless Center saw a 34% increase in the number of homeless families, Gill said.

Bakersfield, according to 2009 figures, was the eleventh-fastest growing city in the state of California, but just like every community in California, it's been hit hard by the global recession. Formerly working-class and middle-class Bakersfield residents now find themselves facing the very real possibility of losing their homes.

**Why wait? At least set up a consultation with a Bakersfield bankruptcy attorney today to find out if bankruptcy might be right for you.**

## **Declaring Bankruptcy is Not All Bad**

One way to save your home is to hire a **Bakersfield bankruptcy attorney**. A [bankruptcy attorney in California](#) can help you file for a Chapter 7 bankruptcy or a Chapter 13 bankruptcy. Either of these two types of bankruptcy can help you stay in your home. During the time when your bankruptcy is being processed, mortgage payments might even be suspended, and after the bankruptcy, you may be able to use the court and your **Bakersfield bankruptcy attorney** to negotiate a more realistic mortgage payment.

Many people never consider hiring a [California bankruptcy lawyer](#), or for that matter filing for bankruptcy because they don't see themselves as the type of person who would ever need to declare bankruptcy. Bankruptcy has a certain stigma of failure attached to it, and hard-working Bakersfield residents don't see themselves as failures. However, with the help of a **Bakersfield bankruptcy attorney**, you'll be able to understand that filing for bankruptcy isn't all bad. It may keep you in your home, after all, and isn't a stable home what your family most needs during these uncertain times?

## **Types of Bankruptcy**

When you meet with your **Bakersfield bankruptcy attorney**, one of the first things he will help you do is to decide which type of bankruptcy you should pursue. Even though the bankruptcy laws in 2005 made it harder for people to qualify for a Chapter 7 bankruptcy, in which all of your unsecured debts are discharged, many people still qualify for Chapter 7. If you're right on the edge of being legally eligible to file for Chapter 7, a good **Bakersfield bankruptcy attorney**

will make all the difference in the world.

A Chapter 13 bankruptcy, by contrast, works with your creditors to work out a more realistic payment plan, taking the pressure off you to make house payments, car payments, and other debt repayments that had become unmanageable. Why wait? At least set up a consultation with a **Bakersfield bankruptcy attorney** today to find out if bankruptcy might be right for you. The alternative might be becoming one of Louis Gill's new residents.

**Call (877) 427-2752 and set up a consultation to get more information about bankruptcy and see if you are eligible to file for any chapter of bankruptcy and get relieved from some of your debts.**