

In late 2009, the free fall in home value in the **San Diego** area finally started to slow down and reverse. Homes regained 1% of their value. However, considering that this 1% increase still leaves the average home with a net loss of 39% of its value, the 1% increase isn't much to celebrate for most **San Diego** homeowners. In the San Diego area, jobs are still hemorrhaging in 2010, even if the rate of job loss is finally starting to show signs of slowing and even recovering. For many **San Diego** residents who are unemployed, stuck with an undervalued home, and unable to sell their home or afford their mortgage payments, bankruptcy sometimes seems like an unexpected way out -- "unexpected" because many of the San Diego residents filing for **bankruptcy** today never would have expected themselves to be sitting in the office of a **San Diego bankruptcy lawyer**.

A San Diego bankruptcy lawyer is always ready to help and guide you when the time comes. Just call (877) 427-2752.

You're Not Alone

The Southern District of California Bankruptcy Court, which includes San Diego County and a part of Imperial County, handled 13,633 bankruptcy cases in 2008. The Southern District court is certainly not alone; nearly 126,000 bankruptcy cases were filed in the entire state in 2008. Every California bankruptcy attorney has had their hands full since the recession began near the end of 2007. At any time in any city, the office of a [California bankruptcy lawyer](#) has at least one or two clients inside.

It would be nice if bankruptcy cases were tapering off, but in fact, as "Time" magazine recently reported, bankruptcies in many states – including California – hit all-time highs in the first quarter of 2010. It seems that many small business owners and average residents who were able to hang on during 2009 just can't hang on any longer. If you're one of those who feels like you can't hang on any longer, don't make it worse for you by increasing your credit card debt even further. Instead, enlist the help of [bankruptcy lawyer in California](#) – specifically, a **San Diego bankruptcy lawyer** -- before things get worse. A **San Diego bankruptcy lawyer** can advise you as to which type of bankruptcy is right for you, whether or not you might be able to save your home, and what your next step after bankruptcy should be.

You're not the only person facing bankruptcy; why treat your situation as if you are alone? An experienced **San Diego bankruptcy lawyer** will keep you from feeling completely overwhelmed by the process of bankruptcy.

As any [bankruptcy attorney in California](#) can tell you, average people from San Diego to Sacramento are facing harder financial times than they ever have before. Often, due to no fault of their own, health insurance companies, unemployment, and lost business due to the recession are bringing hard-working people into the office of a bankruptcy attorney in California.

Filing for bankruptcy engages all you have in your life. Are you going to do that without the help of an expert? Instead, choose a trusted California bankruptcy lawyer and get as much help as possible during this process.