

Not long ago, the fortunes of San Jose seemed they would never decline. As the self-proclaimed “capital of Silicon Valley”, the **San Jose** area is home to companies like Adobe, Cisco, SunPower, and eBay, as well as the host of large facilities for other companies, including Flextronics, Hewlett-Packard, IBM, Lockheed Martin, and Hitachi. Meanwhile, the

San Jose

area universities, such as UC-Berkeley, UC-Santa Cruz, San Jose State University, San Francisco State University, California State University, Stanford University, and Santa Clara University, pump out more and more computer engineers and tech experts each year. With so many big companies offering high-paying jobs, it's not surprising that the cost of living in

San Jose

is one of the highest in the nation. When tech firms started laying off workers and the housing bubble burst, many residents of Silicon Valley's capital suddenly found themselves facing something they had never considered before:

bankruptcy

Bankruptcy in San Jose

A [bankruptcy lawyer in California](#) – anywhere in California – will tell you that bankruptcies in the state are skyrocketing. A **San Jose bankruptcy attorney**, however, will tell you that the rise in bankruptcies there is even higher than in other cities in California. In 2008, bankruptcies numbers in San Jose were very bad: 4,623 bankruptcies were filed (compare to 3,526 cases handled in the Los Angeles area). Although 2008 was bad, 2009 was even worse. In 2009, **San Jose bankruptcies** rose to 6,839.

The difference between hiring a San Jose bankruptcy attorney and handling your bankruptcy on your own might make the difference between your bankruptcy offering you a second chance, versus a bankruptcy that leaves very little room for a second chance.

In the January 29, 2010 edition of the San Jose Business Journal, [California bankruptcy attorney](#) Michael Malter stated, “We've been receiving between 10 and 15 requests a day from potential new clients.” He goes on to say that he's actually been turning away clients. “I'm seeing people every day who in a normal world would never ever meet with a [**San Jose bankruptcy attorney**],” he said. “It's a horrible plight, and I don't see any end to it.”

Don't Go Through Bankruptcy without a California Bankruptcy Lawyer to Help

People facing bankruptcy often don't want to add the expenses of legal fees that come with

hiring a **San Jose bankruptcy attorney**. However, a [bankruptcy attorney in California](#) can protect your assets in ways you may not be able to do on your own. For example, a

San Jose bankruptcy attorney

might help you realize that you qualify for a Chapter 7 bankruptcy – a bankruptcy type in which most of your unsecured debts are completely discharged. This type of bankruptcy is preferable for most people over a Chapter 11 bankruptcy, in which all or part of your debts are repaid under a payment plan negotiated with the court. In short, the difference between hiring a

San Jose bankruptcy attorney

and handling your bankruptcy on your own might make the difference between your bankruptcy offering you a second chance, versus a bankruptcy that leaves very little room for a second chance. Hire a

San Jose bankruptcy attorney

before you face the court – in the long run, you'll be very glad you did.

Call (877) 427-2752 to talk to a bankruptcy lawyer in California and get information about all your available options for bankruptcy and see how you can save more of your assets.