

## Bankruptcy Law

According to the U.S. Supreme Court, bankruptcy relief is meant to provide “a new opportunity in life unhampered by the pressure and discouragement of preexisting debt.” Bankruptcy is an area of law where experienced professional counsel is critical. Throughout the Albany region, Tully Rinckey PLLC’s bankruptcy attorneys are dedicated to providing superior legal representation to individuals and businesses in the area of Bankruptcy Law.

Our experienced and professional bankruptcy and tax law attorneys focus on bankruptcy, debtor’s rights

, creditor’s rights

, taxation, and personal and business financial planning. Our extensive knowledge of bankruptcy, tax, and commercial law

enables us to provide the highest quality legal representation to our individual and business clients within Albany, Saratoga Springs, Schenectady, Troy and beyond. The bankruptcy attorneys of Tully Rinckey PLLC will offer a free initial consultation

(Chapter 7

and Chapter 13

) to discuss your bankruptcy and debt relief matters. Contact our Albany, N.Y. office today to learn more about the protections that may be available to you. Trying to figure out whether bankruptcy is appropriate or advisable is not a simple task. The reasons for overwhelming debt are as varied as the human experience itself and include job loss, illness and divorce. In addition, credit cards and mortgages had previously been made too easy for people to obtain or refuse. The result is that more and more Americans are financially overwhelmed. The bankruptcy lawyers of Tully Rinckey PLLC focus on Bankruptcy Law and Civil Litigation

matters. Throughout the Albany area, we help debtors and creditors, individuals and families, and small businesses with all types of potential bankruptcy and litigation matters. We have experience helping individuals to explore their options with their creditors; either through negotiation, modification, workout or bankruptcy. We have the knowledge to ask the right questions, so that we can guide you through the options, answer all of your questions and vigorously represent you in order to enforce all of your bankruptcy rights. Personal Bankruptcy – Chapter 7 & Chapter 13

By having the Albany-based bankruptcy lawyers at Tully Rinckey PLLC help you file for Chapter 7

bankruptcy, we can help you stop creditors’ action, including lawsuits already filed, collection of judgments already entered and income executions (wage garnishments), not to mention

stopping the overwhelming phone calls and threatening letters from your creditors and collection agencies. Furthermore, we can help you save your house, apartment, car or business machinery, freeze foreclosure and lawsuits, and stop eviction by helping you file Chapter 13

bankruptcy. By filing for Chapter 13

protection you are entitled to cure your past-due home and car loan defaults over time and pay off a small portion of your credit card and/or medical debts in full satisfaction of those obligations in a Chapter 13

wage earner repayment plan. Corporate Bankruptcy – Chapter 11

In Albany and throughout the nation, many businesses today are suffering from the burden of past business decisions. Many of those same businesses, however, could still operate profitably if they had some temporary relief from their existing debt obligations. Tully Rinckey PLLC's Albany bankruptcy attorneys have experience assisting financially distressed Capital Region businesses recover from the crippling burden of overextended debt by helping those businesses in Chapter 11

reorganization proceedings. Chapter 11

is primarily designed to allow a business to continue to operate (with management controlling the day-to-day operations) without the burden of their pre-existing debt obligations, giving them an opportunity to develop a business plan to restructure their debt as well as to possibly relieve them of burdensome leases and contracts. In some circumstances, it may be possible to modify the equity structure of a business as well. Bankruptcy Litigation & Civil Litigation

If you live in the greater Albany area and have been sued by a creditor, debtor-in-possession, or trustee in bankruptcy court, federal court, or state court, the bankruptcy lawyers of Tully Rinckey PLLC can help you defend the lawsuit. We have extensive experience representing plaintiffs and defendants in litigation relating to bankruptcy, including preference actions seeking to avoid preferential transfers and/or avoid fraudulent conveyances. We also have experience in actions where parties are seeking to remove and/or preserve the secured claims of mortgage and lien holders from residential homes. Vigorous Client Representation

No matter what type of bankruptcy case they may have, Tully Rinckey PLLC attorneys provide clients with the individual attention they deserve. Every case is unique, and our lawyers always personally confer with clients to discuss their assets, liabilities, income, expenses, and ultimate goals. The overriding concern of Tully Rinckey PLLC is that each matter, small or large, should be provided with the same high-quality, cost-effective legal services that achieve the best result for our clients. Personal attention to detail and efficient, timely work is a firm hallmark, regardless of the client. Our Albany bankruptcy attorneys offer free initial consultations to potential clients, so we can meet and discuss your case in person. If you're feeling the burden of creditors or collections, call Tully Rinckey PLLC at 1-888-529-4543 to set up a free meeting today. We are a debt relief agency. We assist individuals and businesses to file for relief under the U.S. Bankruptcy Code.

The most popular City / Village / Town Courts our lawyers serve:

Albany, Altamont, Amsterdam, Berne, Bethlehem, Brunswick, Clifton Park, Cohoes, Colonie, Coeymans, Delaware, Duanesburg, East Greenbush, Fulton, Glens Falls, Glenville, Gloversville, Grafton, Greene, Guilderland, Hoosick, Hudson, Johnstown, Malta,

Mechanicville, Menands, Montgomery, Nassau, New Scotland, Rensselaer, Rensselaerville,  
Rotterdam, Saratoga, Schenectady, Schoharie, Schodack, Scotia, Troy, Ulster, Voorheesville,  
Warren, Washington, Watervliet