



## Oregon Bankruptcy Lawyer



### Do You Need Someone to Help You Make a Fresh Start?

When you're struggling with overwhelming debt, you don't need people to judge or scold you. You need someone who understands and helps.

Many life circumstances can lead to financial trouble no matter what you do, like out-of-control medical bills, job losses, divorce, wage garnishments, or simply living on a fixed income that can't keep up with rising costs.

#### Bankruptcy protection can relieve your burden and give you a new start.

But bankruptcy sounds scary. Who can you talk to?

Talk to the bankruptcy lawyers at Harder, Wells, Baron & Manning.

Our attorneys have decades of experience helping people cope with health problems that lead to financial stress.

When you can't work because of serious medical conditions, or you're injured on the job, we can help you win [Social Security Disability](#) benefits or [Oregon workers' compensation](#).

When financial pressures become too much to handle, we can also [help you navigate the process of bankruptcy](#). That includes stopping home foreclosure, wage garnishment and creditor harassment.

Two forms of personal bankruptcy are available to you: Chapter 7 and Chapter 13.

Let us help you move beyond life's disruptions and onto better times.

We have offices in Eugene-Springfield, Albany, Roseburg, Coos Bay and Medford. Let us help you reclaim your life. **Se habla Español.**

[CALL US NOW! »](#)

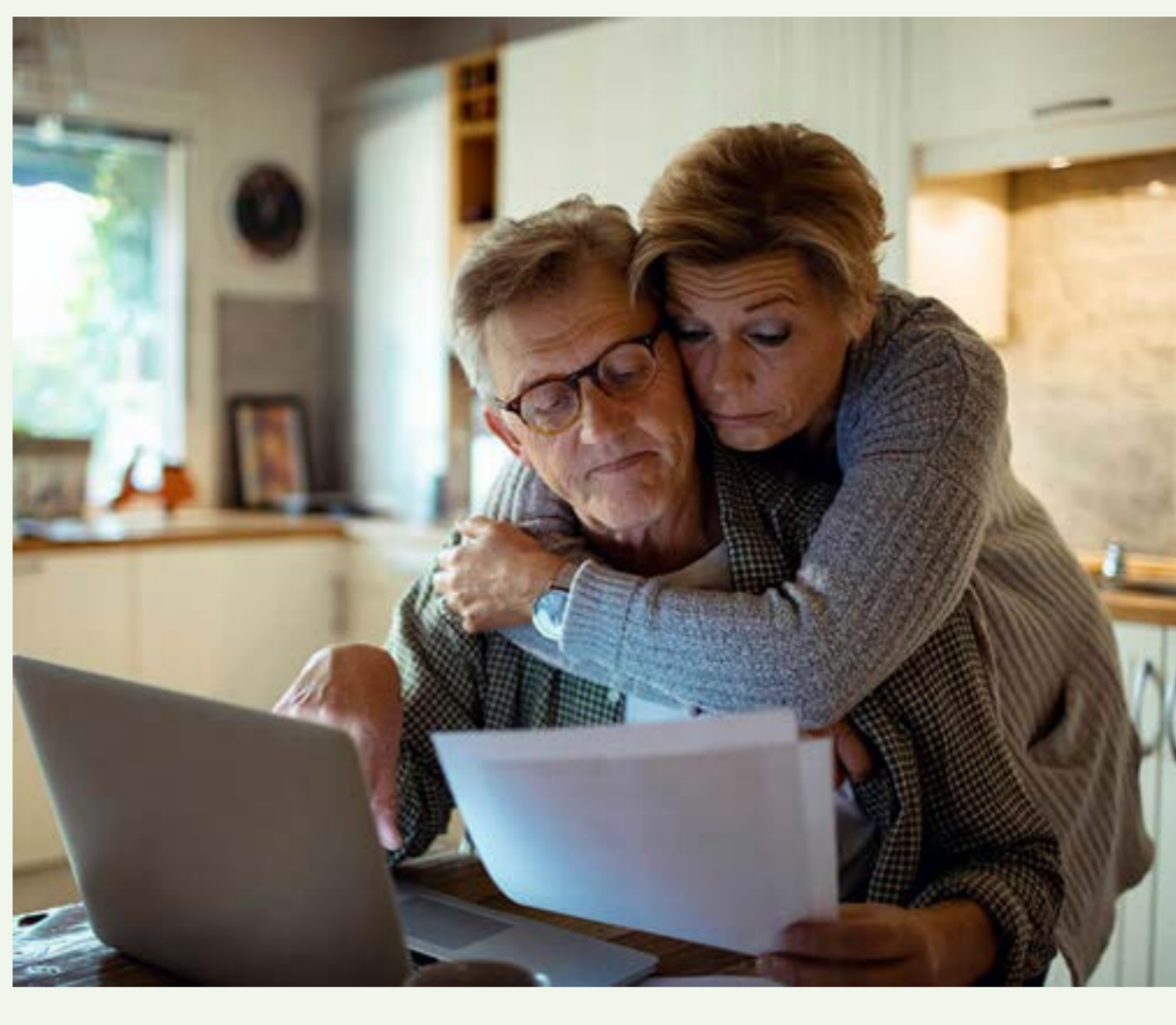
### Is Chapter 7 Bankruptcy the Best Choice for Me?

These are some of the considerations that determine whether Chapter 7 bankruptcy is right for your situation:

- You have significant debts like credit card or medical debt.
- Your income isn't enough to pay off your debts.
- You'd like to resolve the situation soon. Under Chapter 7, you can usually get a new start fairly quickly.
- Your credit is below average. Bankruptcy affects your credit score, but it won't matter as much if your score already is low.
- You don't own much property. Chapter 7 offers less protection for your personal property than Chapter 13. But it's still possible to keep your house, car or other valuables.
- You want to stop being harassed by creditors. Once you file Chapter 7, creditors are legally prohibited from contacting you. Instead, they have to talk to the bankruptcy court.

You can start sorting out your options with a **FREE initial attorney conference** with Harder, Wells, Baron & Manning.

[GET MY FREE CONSULTATION! »](#)



### Is Chapter 13 Bankruptcy the Best Choice for Me?

These are some of the considerations that determine whether Chapter 13 bankruptcy is right for your situation:

- You are willing to take a longer time to complete the bankruptcy process.
- You'll make payments to creditors, in an amount determined by your bankruptcy proceedings, for three to five years.
- You can afford to pay the agreed-upon monthly amounts.
- You typically won't have to pay all of your debts.
- The Chapter 13 process can stop home foreclosures or property repossessions.
- After you make all your payments, you'll get a discharge from your debts. But you'll continue paying long-term debts like home mortgages.

In addition to Chapter 7 or Chapter 13 bankruptcy, you could have other options to resolve a financial crisis.

That includes debt counseling that helps you pay down debts without filing bankruptcy or other wage-earner debt plans.

Harder, Wells, Baron & Manning is here for you. We can answer your questions about bankruptcy—and help you move forward with your life.

[CONTACT US TODAY! »](#)



### Is Your Health Interfering with Earning an Income?

If you're trying to determine whether you're qualified for Social Security Disability benefits or workers' compensation, or you need help fighting a denial of benefits, our law firm helps from the beginning and stays by your side.



[APPLYING FOR DISABILITY »](#)



[APPEALING A DISABILITY DENIAL »](#)



[CLAIMING WORKERS' COMP »](#)

### Have a Question about Bankruptcy?

When your debts become impossible to handle, your head swims with questions. How will you fix this? Could bankruptcy be a good idea? We've gathered some answers. See them here:

[BANKRUPTCY FAQS »](#)



### Hear from a Harder, Wells, Baron & Manning Client

"William Critchlow (bankruptcy attorney) is the best lawyer you could ever have. Very friendly and compassionate man who I would recommend to anyone. . . . Thanks, Bill, for being here for us when we needed it most!!"

— Richard D. in Google Reviews

**NOSSCR**

LANE COUNTY BAR ASSOCIATION

Oregon State Bar

### CONTACT US FOR A FREE CONSULTATION

NAME

PHONE

EMAIL

COMMENTS

[START NOW! »](#)

### Get Started Reclaiming Your Life: [855.484.5207](tel:855.484.5207)

#### Eugene Office

ADDRESS:  
474 Willamette Street  
Eugene, Oregon 97401

[GET DIRECTIONS »](#)

HOURS:  
Monday–Thursday  
8:30 a.m.–5 p.m.

Friday  
8:30 a.m.–4 p.m.

#### Albany Office

ADDRESS:  
928 S.W. Elm Street  
Albany, Oregon 97321

[GET DIRECTIONS »](#)

HOURS:  
Monday–Thursday  
8:30 a.m.–5 p.m.

Friday  
8:30 a.m.–4 p.m.

#### Roseburg Office

ADDRESS:  
729 S.E. Washington Ave.  
Roseburg, Oregon 97470

[GET DIRECTIONS »](#)

HOURS:  
Monday–Thursday  
8:30 a.m.–5 p.m.

Friday  
8:30 a.m.–4 p.m.

#### Coos Bay Office

ADDRESS:  
598 Anderson Avenue  
Coos Bay, Oregon 97420

[GET DIRECTIONS »](#)

HOURS:  
Monday–Thursday  
8:30 a.m.–5 p.m.

Friday  
8:30 a.m.–4 p.m.

#### Medford Office

ADDRESS:  
924 Town Centre Drive  
Medford, Oregon 97504

[GET DIRECTIONS »](#)

HOURS:  
Monday–Thursday  
8:30 a.m.–5 p.m.

Friday  
8:30 a.m.–4 p.m.