

Published based on [Why Use A Law Firm When Deciding On A Debt Relief Program](#)

Why Use A Law Firm When Deciding On A Debt Relief Program

A debt relief program can provide peace of mind for many consumers suffering under the weight of seemingly unmanageable debt. It is important, however, to realize that all programs are not created equal. There are, unfortunately, many unscrupulous companies claiming to be professionals in the relief of debts, debt management or settlement.

Though there are some companies that are "attorney-backed", this is not the same as using a law firm. Attorney-backed usually means that the attorney is working on a national level, which is not particularly useful. This is because the laws for the negotiation and/or settlement of debts vary by state.

Even though some companies claim that they can do everything a lawyer does, they are not being truthful. Lawyers are able to send a cease and desist letter that holds weight with creditors. They are an official record that holds up in a legal battle. That record makes it so creditors must stop calling the debtor or they will be breaking the law. They can be shown to be practicing harassing tactics and have a lawsuit brought against them if they do not stop the collection calls.

By hiring an attorney, people can direct all calls relating to money owed toward the law firm. Even before completing a program, people using law firms to represent them will feel relief from those harassing calls. Though a law firm may suggest bankruptcy, it is not all they are capable of doing. In many instances they can negotiate repayment and settle debts through a custom-fit program.

Another advantage to making sure one has legal representation in this case is that lawyers are trained to negotiate and settle, valuable skills in this industry. Also, since creditors typically use lawyers to collect on debts, it is logical that the debtor have legal representation as well. Since it is possible that a creditor bring a lawsuit against a debtor, it is necessary for that debtor to be backed up by an attorney. The difference between an attorney-backed company and a law firm is stark. An attorney-backed program uses a lawyer that works nationally. A law firm will work on the state level which is important since the laws are different from state to state.

Another reason hiring an attorney based at a law firm is important is that the lawyer must be well-versed in legal changes in the industry. Also, since some companies have been inappropriate in their dealings, many creditors won't work with this type of business. They say that the companies act as third-parties.

When heading into a negotiation with a creditor, being backed by an excellent firm will give the debtor more leverage. Creditors will be more likely to take a debtor seriously when that person uses a lawyer in settlement negotiations. There is less likelihood that they will be evasive about coming to a deal that satisfies both parties.

Some people may feel overwhelmed when they need to choose which debt relief program to use. Choosing a law firm that specializes in settlement or bankruptcy, rather than one of the separate companies is helpful. The law firm will usually be locally focused and the expertise is highly valuable.

Have a look at our article for more information about the advantages of using a Law Firm when selecting a [Debt Relief Program](#). You can also get details about how and where to find reputable [debt relief attorneys](#) online, now!

You can also find this article published on [Why Use A Law Firm When Deciding On A Debt Relief Program](#), and on the tag pages [credit](#), [debt](#), [debt advice](#), [debt consolidation](#), [debt help](#), [Debt Relief](#), [debt relief program](#), [financial advice](#), [law](#), [legal](#), [money](#), [Personal Finance](#).