

# WILLIAMS PLATH, PLLC

Legal Chronicles: Keeping our firm in touch with you.

June 15, 2008

"The earth may fall apart. The mountains may fall into the middle of the sea. The waters of the sea may roar and foam. The mountains may shake when the waters rise. But we will not be afraid. God says, "Be still, and know that I am God." Revised Psalm 46: 2-10

## **Saving Homes**

Foreclosure is causing a terrible plight of historic proportion in the Southeast Michigan area. There have been record numbers of Sheriff's sales in Wayne and Oakland Counties alone during 2007-2008.

Chapter 13 Bankruptcy offers a fresh start option for families or individuals who are interested in saving their home which often times is their most critical lifelong investment. Specifically, Chapter 13 allows such families to propose a plan to repay their mortgage arrearage over a period of three to five years. In addition, at end of the Chapter 13 plan all unsecured debts are discharged.

We are proud to say we have offered hope to hundreds of families during this present foreclosure crisis with Chapter 13. Our clients range from white-collar professionals to senior citizens on fixed social security income.

Unfortunately, there are countless numbers of unqualified individuals marketing programs which claim to stop a foreclosure but indeed fail in this purpose. Any homeowner facing a foreclosure must consult a licensed attorney experienced in bankruptcy to be certain they have been advised of all of their rights under federal law.

*By: Michael E. Williams, Esq.*

## **For the Love of a Child**

I recently read one of many stories that really touched my heart. It was a story of a 15 day old baby that was dropped off at a center in Ethiopia.

A mother after giving birth to a son, walked ten hours from her village to a center in Ethiopia.

She had been disowned by her family and village because of the circumstances surrounding her pregnancy.

After the center fed the mother and treated the newborn, the mother said she had decided to give her son, Theo, up for adoption.

I can only imagine how that mother must have felt leaving her baby and walking that 10 hours back home. It must have been the longest 10 hours of her life.

But, now Theo is waiting for one of the thousands of families just so excited about adopting a child.

Have you thought about adopting?

*By Julie L. Plath, Esq.*

*Next Issue:*

*Inside Chapter 7 Bankruptcy  
The Probate Court*

Other areas of practice:

Wills, Trusts, and Probate Law  
Family Law  
Business Law  
Immigration Law

Our firm is dedicated to providing affordable exceptional legal services based upon mutual trust and respect between attorney and client.