

The Hanging Paragraph

Bankruptcy eNewsletter by Attorney Gregory A. Holbus

March 2010



Interim Changes to the Local Rules

this issue

Changes to the Local Rules
Trip to Washington, D.C.
Why Pick Us?

Eastern District of Wisconsin Adopts Interim Local Rules Changes

The judges for the Eastern District of Wisconsin, upon recommendation from the 2009 Local Rules Committee (which I had the pleasure of serving on), adopted changes to the Local Rules which are in effect on an interim basis until made permanent.

Among the changes to the Local Rules includes the mandatory use of the Model Chapter 13 Plan. Mandatory use is intended to streamline Chapter 13 cases, making the proposals easier for trustees and creditors to read, and for judges to interpret. Though there was opposition from attorneys who were concerned that use of the Model Plan would unduly stifle the creative process that will lead to plan provision changes in the future.

Probably most significant for debtors, however, is a new rule that requires Motions for Relief from Stay to better spell out the alleged defaults on mortgages in Chapter 13 Plans, not only reducing the amount of motions filed by mortgage companies who are keeping sloppy records, but also informing the debtors of the exact nature of the default so that objections can be better prepared.

D.C. Bound

Atty. Holbus will be travelling to Washington, D.C. this month to witness first-hand the oral arguments presented in the U.S. Supreme Court case of Hamilton v. Lanning, which will hopefully give national guidance to whether the Means Test is the alpha and omega of calculating disposable income for Chapter 13 Plans.

In his video blog series, Atty. Holbus will give an overview to the disputes in this (and other similar cases), comment on the oral arguments, and give a short video tour of his favorite haunts from when he was a Congressional intern in 2002.



Do you really want to hire a law firm where this is how you are connected to your lawyer? For personal customer service, choose us instead.



Why should you pick the Law Office of Atty. Gregory A. Holbus?

So, you're thinking of filing for bankruptcy. Among the first questions you probably have – which lawyer should I seek advice from? You search online and through the phone book and find that you have a lot to choose from. Why should you choose us? I'm a big believer in shopping around, comparing services, and getting the most bang for your buck. Comparing lawyers is like comparing apples and oranges, because the services vary. Before you settle on a lawyer with a discount rate, I hope you'll meet with us and discover how valuable our services are.

For one thing, we are not a bankruptcy mill. You'll only ever deal with one lawyer from start to finish, because I'm the only lawyer on staff. If you call us to ask a question, you won't be waiting on hold to speak to a nonchalant uncaring representative in a large call center. You will either speak to me or my assistant. You will get individualized, personal care and attention to all of your questions and concerns.

Second, we do as much work as possible for you. Some bankruptcy law firms make you do all the legwork. Now to be fair, there are certain things that you have to do, and we can't do them for you. But we have developed an inexpensive system to collect almost all of the information and documents necessary to file your bankruptcy case. With our law firm, you get what you pay for.

Finally, we provide you with tools to make sure that you never have to file for bankruptcy again, and make personalized budget counseling available to all of our clients. Some other lawyers might like to collect fees from you every few years when you have to re-file bankruptcy. But if you have to re-file, then we feel we haven't done our job well enough. Our slogan: We only want you to have to be our client once! Click here to read more about [our mission and core values](#).

© March 2010
Atty. Gregory A. Holbus

The Law Office of Gregory A. Holbus LLC

926 Willard Dr., Ste. 126 • Green Bay, Wisconsin 54304
(920) 490-6160 • <http://www.holbuslaw.com/>

Stop foreclosure & repossession.
Stop wage garnishment & utility shut-off.
Stop creditor harassment.

We can help!

Call now for a free bankruptcy consultation.



We are a debt relief agency. We help people file for relief under the bankruptcy code.