

Our Mission & Core Values

Our goal is to provide legal services of exceptional quality and integrity and to ensure that our clients leave our office well-informed and prepared to succeed financially. Achieving this mission requires strict adherence to these four core values:

COMMUNICATION. We strive to communicate effectively with our clients. Bankruptcy is a very complicated process. We don't want you to feel like you are a passive spectator, floating adrift in a sea of bureaucratic red tape. We will strive to explain to you how and why things work the way they do - whether we're talking about the function of particular bankruptcy laws, documentation and disclosure rules, or functions of the financial world. By educating and informing you, we hope you have confidence in our expertise and experience, and we hope to empower you to take control of your financial future.

INTEGRITY. Lawyer stereotypes are good for a laugh in my law office, but that's where it ends. I take my job seriously, and you may come to know me as one of the strictest attorneys around. We will not compromise our reputation by filing sloppy or incomplete cases. We do not play games, and we do not try to scam the system. In keeping to this practice, we have formed a very good reputation among the bankruptcy judges, the trustees, and creditors. We may come off as demanding and inconvenient, but we do so to make the process after your case is filed as smooth, uneventful, and painless as possible.

YOUR INTERESTS FIRST. Our business could be very profitable if we relied on repeat bankruptcy filers. But that does not serve your best financial interests, and we would not be doing our jobs if we put our profits before your future. We will offer you the tools and knowledge you need to stay out of financial trouble again in the future, and to avoid having to file for bankruptcy again.

LEADERSHIP. If you're in financial trouble or facing foreclosure, you need an attorney who can cater to your specific needs. Unlike many other attorneys who are intimidated by Chapter 13 cases, we embrace them. We have built our reputation on filing Chapter 13 Plans with a high rate of confirmation and overall success. We want to be the local leader in stopping foreclosures, as well as all other forms of debt collection such as repossessions, wage garnishments, and power shut-offs. But we can also meet the needs of people with simple cases who benefit more from a Chapter 7 Bankruptcy discharge.

Atty. Gregory A. Holbus

Education:

Marquette University— Bachelor of Science— 2003
Marquette University Law School— Juris Doctor — 2006

Internships:

Congressman Ron Kind, U.S. House of Representatives
Chief Justice Shirley Abrahamson, Wisconsin Supreme Court



Court Admissions:

State of Wisconsin Court System
United States District Court, Eastern District of Wisconsin
United States District Court, Western District of Wisconsin
United States District Court, Western District of Michigan

Professional Memberships:

Bankruptcy, Insolvency, and Creditor Rights Section
2009 Local Rules Committee, Eastern Dist. of Wisconsin



Stop Garnishments & Utility Shut-Offs

Avoid Repossession & Foreclosure

Reduce Stress & Financial Burden

Eliminate Thousands of Dollars in Debt

Call now for a FREE expert consultation!

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The Law Office of Gregory A. Holbus, L.L.C. is a Debt Relief Agency. We help people file for relief under the Bankruptcy Code.
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Explore Your Options:

- × Chapter 7 Bankruptcy
- × Chapter 13 Bankruptcy
- × Foreclosure Prevention
- × Free Budget Management Seminars

Chapter 7 Bankruptcy

This is a debt relief option for people who do not make enough money to pay on any of their unsecured debts. After filing your bankruptcy petition and schedules, and a short examination by a trustee, most of your unsecured debts are discharged. You continue to make payments on mortgages and vehicle loans for any property that you want to keep. Certain debts like child support, taxes, and student loans are not discharged in the bankruptcy.

Chapter 7 Bankruptcy is useful for stopping wage garnishments, power shut-offs, lawsuits, and debt collection in general. It wipes out all of your credit card debt, personal or payday loans, medical bills, judgments, and delinquent utility bills.

Chapter 13 Bankruptcy

This is a debt relief option for people who do not qualify for Chapter 7, or if filing under Chapter 7 would lead to some sort of problem. For example, people who make enough money to pay back at least a portion of their debts must file under Chapter 13. People looking to stop foreclosure or repossession generally must file under Chapter 13. It can prevent a Trustee from liquidating property that you own with too much equity. It can reduce or eliminate interest rates on almost every type of debt, and even reduce the principal balance on certain secured debts. Chapter 13 can also make a discharge available for people who filed Chapter 7 too recently in the past.

In Chapter 13, almost all of your debts are consolidated together. You make monthly payments to a Trustee, who then distributes the funds to your creditors. This should not be confused with simple debt consolidation. In Chapter 13, you are almost guaranteed to save some money rather than paying the debt back yourself. How much money you save depends on how much you can afford to repay, which debts can be discharged, which debts can be reduced, and the applicable interest rates on each debt. All of this depends on the particular facts of your case.

Like Chapter 7, Chapter 13 Bankruptcy can also stop wage garnishments, power shut-offs, lawsuits, and debt collection in general.

Due to the bankruptcy laws and how your ability to repay is calculated, Chapter 13s are volatile by nature and historically have a high failure rate. I have devoted a very large portion of my time to developing forms, informational packets, and procedures - all designed to ensure that you fully appreciate the Chapter 13 Plan that you are entering into, understand the rules and regulations associated with it, and to reduce the likelihood of failure. As a result, I boast very high confirmation and overall success rates, and stake a significant portion of my professional reputation on those figures.

Foreclosure Prevention

Foreclosure rates in the United States have reached all-time highs, resulting from high unemployment rates, economic recession, bad mortgages, and falling home values. Don't become a statistic. If you face foreclosure, Chapter 13 Bankruptcy might be a viable option to get caught-up on past-due payments, stop the foreclosure process, and save your home. You can be assured of receiving solid financial advice and realistic budget planning from an experienced attorney with a solid reputation for filing successful, quality bankruptcy cases.

You might also be able to stop foreclosure without having to file for bankruptcy if Truth-in-Lending or other consumer protection laws were broken. An attorney can examine your mortgage and closing papers to try to identify such violations. If successful, you could save your home from foreclosure and avoid bankruptcy altogether.

Budget Counseling

Choosing the Law Office of Gregory A. Holbus, L.L.C. means more than just hiring a lawyer to file for debt relief. Although I am honored to be chosen to represent you in your Bankruptcy case, my job is to help you secure your financial future. Unlike other professionals, I measure success by how many of my clients do not have to return as a repeat customer.

To that end, we make additional, personalized budget counseling and advice available to all of our clients. We can help you decide if reaffirming on debts is the wisest option for you based on your financial circumstances. We can help you determine whether there is sufficient equity in collateral to make signing a reaffirmation agreement worthwhile. If you elect to file under Chapter 13, we will help you prepare a reasonable budget so that you can afford your repayment plan and complete the plan successfully. We can help you prepare a budget for your life after bankruptcy so that you won't have to return several years later to re-file. I can also give you tips on how to repair your credit and rebuild your credit score quickly after bankruptcy.

All of this that we can provide for you goes beyond the two counseling courses you are required to take to file for bankruptcy. By offering you multiple budget counseling services, I hope to reinforce good spending habits to help you avoid foreclosure, repossession, garnishment, power shut-offs, debt collectors, and ultimately having to file for bankruptcy again in the future.

Free Budget Management Seminars

In an effort to promote financial literacy, educate consumers, and help people avoid bankruptcy, the Law Office of Gregory A. Holbus, L.L.C. is proud to introduce its Stop-the-Bleeding Project.



This project will revolve around a series of seminars in budget management. These seminars are FREE, held monthly, and open to the public. Each seminar will discuss the issues of preparing a budget, saving money, making smarter purchases, debunking credit score myths, and recognizing marketing gimmicks.

Dates, times, and locations are available on our website: <http://www.holbuslaw.com/>

Stay & Discharge Violations

In a perfect world, filing for bankruptcy means the end of creditor harassment, wage garnishment, lawsuits, repossessions, foreclosures, and other forms of debt collection. Unfortunately, debt collectors do not always play by the rules. They do not always honor or respect the authority of the Bankruptcy Court. Some of them will violate the automatic stay that goes into effect when your bankruptcy case is filed, and some will violate the court's order that discharges your debt.

We take a proactive approach to this problem by actively seeking out and prosecuting stay and discharge violations. In some cases, these violations result in the court awarding substantial punitive damages to you, often exceeding the costs and fees associated with filing for bankruptcy.

That's right! Your creditors could end up reimbursing you for the bankruptcy case you file! This could certainly be an ironic, yet welcome change in fortune for you.

Document Retrieval Services

Among the changes to the bankruptcy laws brought on by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA) is the requirement to assemble and deliver to the Trustee a large packet of supporting documents to the Trustee. Many of these documents are also critical to accurately completing your bankruptcy petition and schedules.

Unfortunately, gathering all of these documents is ordinarily a huge hassle. You may need to visit a number of government officials, courthouses, tax authorities, and more to obtain these documents. Most will charge you fees, and even then, you are not guaranteed to be given the precise paperwork necessary to file your case. This can cost you time, money, stress, and headache. Worst of all, failure to obtain all the necessary paperwork could delay the filing of your bankruptcy case, which could prolong a power shut-off, wage garnishment, debt collector harassment. You might even miss the chance to stop a repossession or foreclosure due to these delays.

We have taken the guesswork out of this exercise by developing our Document Retrieval Services. This system will obtain nearly all of the paperwork necessary to file your bankruptcy case.