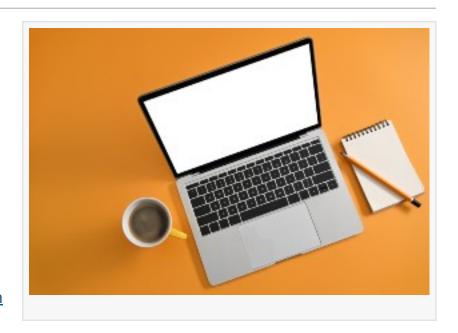


Tampa Bay Bankruptcy Attorney's Advice Featured in Consumer Bankruptcy Journal

Robert Geller's co-authored article "Can Debtors Afford Mortgage-Modification Programs?" was recently featured in the Consumer Bankruptcy Journal.

TAMPA BAY, FL, USA, October 26, 2022 /EINPresswire.com/ -- Robert Geller's co-authored article "Can Debtors Afford Mortgage-Modification Programs?" was recently featured in the fall 2022 edition of the Consumer Bankruptcy Journal, the official publication of the National Association of Consumer Bankruptcy Attorneys (NACBA).



The article covers information about the current mortgage-modification program, as well as advice concerning whether or not it's beneficial to homeowners in financial distress.

In the article, Geller and his co-author <u>Igor Roitburg</u>, <u>Managing Director of Stretto</u>, compares the modification program to a traditional Chapter 13 bankruptcy filing. He points out that Chapter 13 isn't always the best option for dealing with mortgages, sharing the Harvard Business Law Review statistic that about three-quarters of Chapter 13 filers eventually lose their homes within three years of filing.

He points out, though, that spending money on a modification program only makes sense for homeowners who cannot reach their financial goals through other means. Modification programs can be expensive.

However, Geller notes, while the initial cost to participate in a mortgage-modification program may be high, especially for those with financial struggles, he considers it "... an investment worth making to save money and avert even greater financial burdens down the road."

About the Consumer Bankruptcy Journal

The Consumer Bankruptcy Journal, previously titled NACBA Now, is the association's official publication of the association.

Readers of the publication include attorneys, judges, paralegals, legal assistants, law students, Bar Associations around the country, and other legal professionals.

It's a quarterly publication showcasing consumer bankruptcy-related material, as well as Supreme Court updates, profiles of NACBA members and programs, previews of NACBA events, and commentary on topics of interest to bankruptcy attorneys.

About the Law Offices of Robert M. Geller

Since 1991, the Tampa Bay law firm has focused on bankruptcy matters. They've assisted thousands of clients with the bankruptcy process. Additionally, the firm provides access to post-bankruptcy credit-rebuilding resources for clients.

To learn more, visit National Association of Consumer Bankruptcy Attorneys. You can contact Robert Geller at attorneyfortampabay.com.

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