

Okaloosa & Walton County Criminal Defense Attorneys with Payment Plans

Most Okaloosa & Walton County Criminal Defense Attorneys do NOT offer Payment Plans. Among the lawyers who do, the fee must be paid before the case closes.

OKALOOSA, FL, UNITED STATES, March 13, 2025 /EINPresswire.com/ -- Florida criminal defense attorneys charge thousands of dollars for misdemeanor offenses and felony offenses are routinely more than five figures to defend. Paying large lump sums up front just is not affordable for many.

However, in Okaloosa and Walton counties there is a [criminal defense attorney "near me" who will take payments.](#)



Meet Attorney Stephen G. Cobb, BCS

“

Never dig a trench with a spoon”

Stephen G. Cobb

We spoke with longtime local lawyer Stephen G. Cobb, BCS. Mr. Cobb first became a Florida Bar certified legal expert in 2002. He has recertified every five years since and has had continuous certification ever since. He speaks often about the high cost of living: “when I was a kid, there was a rumor that Disney World was going to give five

luckily Floridians money tree seeds. I’ve never seen them and don’t think anyone else has either.”

The hard truth is that an arrest and prosecution are expensive emergencies. Worse, no one wants to go with the First Judicial Circuit Public Defender’s Office because everyone knows they are overworked, underpaid and time starved. As a rule, they do not return family members’ phone calls unless they are a witness - assistant public defenders just do not have the time they need.

At the same time, an Initial Consultation with a private defense attorney can be emotionally gut wrenching: thousands of dollars are required for the entire fee up front. Most people can come up with some of it, but criminal defense lawyers definitely do not like payment plans. If a case

closes before payment has been made, no further payments will be made.

After a traumatizing arrest and the start of prosecution, most people want to tell their story and have someone understanding to talk to. But most attorneys do consultations that are 15 minutes or less. This is long enough to give a fee quote and that's about it.

The reason for this short appointment is simple: how would you like to stop work for other clients and do three or four new clients appointments only to find out that none of them can afford to retain legal services? This is why most lawyers only give 15 minutes of their time.

Here are Mr. Cobb's Three Payment Arrangement Rules:

Misdemeanors: 50% of the fee down with the other 50% balance due in 30 to 60 days.

Felonies: 50% down with the balance of the fee due in 30 to 90 days.

Full fee up front on Violations of Probation, House Arrest or Community Control.

Cobb explained that the reason for a full fee up front on violations of supervision is due to the speed at which they move through the system. A misdemeanor VOP on a DUI or a battery could be done with court in less than thirty days. A felony VOP moves through the courts almost as fast. Local Okaloosa or [Walton County criminal defense lawyers](#) routinely require up front fees on all of the cases they handle so they do not get stiffed after working on a case.



CRIMINAL TRIAL

Florida Bar Board Certified Logo: Only officially certified criminal trial lawyers may use this.



Happy Holidays from Cobb Law Firm

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