

ABOUT US

At the Law office of E. R. Mousa, we know honest , hardworking people sometimes fall behind on their debts. Loss of a job, a bad divorce, or unexpected medical expenses can devastate a family's finances. Instead of working with people to work out a fair resolution, many creditors would rather sue them, garnish wages, and seize property. That's where we step in. We can help protect your property from creditors and eliminate debts through Bankruptcy.

Who am I?

I'm E. R. Mousa , and I am the founder of the Law Office of E. R. Mousa, P.A., based in Jacksonville, Florida. The firm's bankruptcy practice extends throughout Northeast Florida.

I am a member in good standing of the Florida and Georgia bar associations, and am admitted to practice in all Florida Courts and The United States District Court for the Middle District of Florida. Since I began practicing law in 1985, I have filed over 1000 bankruptcy cases.

Why do I help people with Bankruptcy?

After I opened my Law Office, I represented working people in a variety of areas. I did a substantial number of bankruptcy cases, as well as divorce, probate, personal injury and general civil cases. But when a very close Aunt and Uncle's family business failed, I knew I had to devote my practice exclusively to bankruptcy.

My Aunt and Uncle had a very successful wholesale business supplying retail establishments with bakery and food products. Things were going so well, that they decided to substantially expand their operations in 2006. In 2008 everything fell apart. The unexpected recession hit hard. Most of their customer's businesses closed or reduced their purchases, and my Aunt and Uncle could not pay their debts. To make things worse, they personally guaranteed their debts. Their creditors were ruthless, and had no sympathy to their situation. I 'll never forget seeing my Aunt and Uncle 's confused faces as they dropped a stack of lawsuits, as big as a phone book , on my desk pleading for relief.

That experience had a lasting impression on me. I knew right away I wanted to exclusively practice bankruptcy law to guide families through situations like that. I make sure that people I work with have someone they can trust to provide clear-headed guidance on how to protect their property from creditors and eliminate debts. But we don't stop there. We then give them exclusive tools to help them easily and systematically rebuild their credit score in 12 to 24 months.

That is what I do for my clients.

What do we do?

Chapter 7 Bankruptcy - This is often referred to as straight or liquidation bankruptcy and is the most common. In exchange for eliminating unsecured debts, the Courts allow the Debtor to keep most, or often all of their property. The whole process typically takes about 3 to 6 months to complete.

Chapter 13 Bankruptcy - This bankruptcy is appropriate for Debtors who need to catch up on a house or car payment, do not qualify for Chapter 7 because of substantial income, have substantial assets, or have certain debts like taxes or student loans which are nondischargeable in Chapter 7. The Debtor makes monthly payments to the Court over 5 years to pay off their creditors.

Debt defense and consultation - Sometimes Bankruptcy is not appropriate so we assist the client in defending and resolving their debts with creditors

Credit Rebuilding - There are many law firms in the area that can get you a discharge. What makes us stand out is we do not stop helping you after the bankruptcy case is complete. We know your bankruptcy stays on your credit history for up to 10 years, and you need to rebuild your credit score as fast as possible. After extensive research, we partnered with a provider that can help you simply and systematically transform your credit score to the 700's in 12 to 24 months. We are the only law firm in the area to provide this unique system.

What to do next?

If any of these situations apply to you, then I recommend that you schedule a free consultation for us to talk. I'll help you find a solution to resolve your debt issues. If you already made an appointment to talk, I look forward to meeting you and getting started.