

# Local Attorney Advises Clients on Bankruptcy Solutions

By **PARIMAL M. ROHIT**  
Special to **India-West**

BUENA PARK, Calif. — In these tough economic times, many struggling individuals and families seek to get their finances back on



Attorney Andrew Cho.

track by hitting a "start over" button. All too many times, that reset button is bankruptcy.

According to Buena Park attorney Andrew Cho, bankruptcy may not be the best choice, let alone the only option.

While the Law Offices of Andrew S. Cho is a bankruptcy firm, Cho advises against pursuing bankruptcy as a primary option.

"The average, ordinary, conventional, traditional bankruptcy lawyer only really thinks in tunnel vision. There are two tunnels to go down, either Chapter 7 or Chapter 13. I think it's completely outdated for the times, and I think it is not in the best interest of the client," Cho explained to **India-West**.

"It ultimately

cripples the consumers, the clients, permanently, to one extent or another, for the rest of their lives. There is a permanent federal record of it, and it's online. In fact, it will survive you."

Cho stressed that he might be able to find an alternate solution to bankruptcy for certain clients.

"If they are younger, I say don't do it," he advised. "Bankruptcies last ten years on credit reports when other derogatory items last for only seven years. Seven years is better than forever."

Managing law offices in Buena Park, Ontario, Milpitas, Dallas, and Manhattan, Cho said it is his mission to advise his clients from

making the wrong legal decisions in attempting to rectify their financial miscalculations.

"I am a bit of anti-lawyer. You don't have to file bankruptcy. It really is overkill, as it does more harm than good in the long run, in my view," Cho told **India-West**. "What we do here is, we understand how (our clients feel). People come to us to deal with their debt in a totally alternate way."

His advice: "Don't pay 30 percent interest for the rest of your life. Don't pay minimum payments for 30

years. Don't go to debt counselors, don't go to credit counseling."

In advising his clients on alternatives to bankruptcy, Cho said that his law practice, which offers affordable credit repair, has developed a gamut of solutions as strategies.

"I've learned the value of leverage: leveraging a system, leveraging a practice, leveraging a firm," Cho said. "We think we have the fastest way to pay off, the easiest and the least damaging. We think it's a much better solution, better for you psycho-socially as well, and emotionally."

Cho hopes to rectify financial quandaries with a legal solution,

even for those clients who do not retain him.

"There are alternatives out there (to my practice), but they don't do what I do," Cho said, adding that as many as 80 percent of his clients have high credit card debt. "There is credit counseling offered by credit card companies, debt consolidation, bankruptcy; fourth is what I do, and fifth is borrowing money."

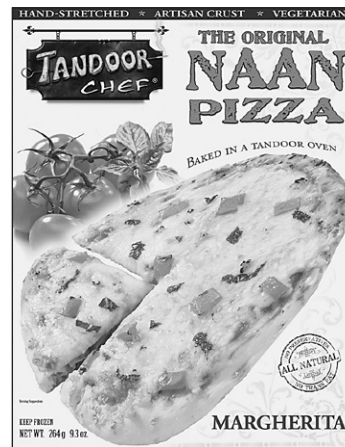
Cho noted that those who are behind on their credit cards should seek his advice. He can be reached at his law firm by calling (714) 656-3825 or by visiting his Web site at [www.buenaparktopatorney.com](http://www.buenaparktopatorney.com).

## Naan Pizza Margherita Wins Taste Test Award

By a Staff Reporter

Tandoor Chef's Naan Pizza Margherita won the grand prize in the pizza category at Cooking Light's first Taste Test Awards recently. The Sept. 17 edition of the magazine will provide taste test results in blind tasting by judges in 32 categories of 200 food products typically found on grocery shelves.

Tandoor Chef is a leading product line of Union, N.J.-based



Tandoor Chef's Naan Pizza Margherita.

Deep Foods, a second-generation, family owned maker

of Indian cuisine. The company has been in business since 1977.

The Original Naan Pizza is the first of its kind and offers an innovative option in frozen foods for consumers. Available in four gourmet varieties, the product is being rolled out nationwide at Whole Foods and other outlets.

The other three varieties of Naan Pizza are Cilantro Pesto, Roasted Eggplant, and Spinach & Paneer Cheese.

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