

JUDITH A.
SWIFT, P.C.



FRIENDS OF CONSUMER BANKRUPTCY SPECIALIST Judith Swift tease that the P.C. after her name (indicating a professional corporation), really stands for “passionate” and “compassionate.” It’s her passion in representing those struggling for financial survival and her compassion for their plight that both define her as a person and distinguish her practice from so many run-of-the-mill consumer bankruptcy offices.

BANKRUPTCY SPECIALIST. Judith is now in her 25th year as an attorney, she has been an

“I LOVE WHAT I DO. I GET SO MUCH GRATIFICATION OUT OF GIVING PEOPLE NEW HOPE AND A FRESH START. I CAN’T IMAGINE DOING ANYTHING ELSE AS SATISFYING.”

accomplished business reorganization (Chapter 11) specialist and was a bankruptcy trustee for 10 years. This seasoned attorney brings skills and experience to her clients that few others in this field can match.

UNDERSTANDING COUNSEL. “I work in the emergency room of the economy,” she says. “Unlike what credit card companies want people to think, bankruptcy is not about deadbeats having a fling and then walking away from their responsibilities. For most people, bankruptcy is precipitated by a drop in income. They lost their jobs and struggled for months to find new ones, which pay far less than their previous salaries. Or they have overwhelming medical expenses. People come to see me only after they have tried everything else. They have depleted their savings, tried to get creditors to lower their payments, sold off what they could to pay their bills, but it hasn’t fixed the problem.”

RELIEF FROM SHAME. For people who were able to pay their bills for decades and took pride in the credit rating they worked so hard to build, and in a society that too often judges a person’s value by the size of one’s paycheck, bankruptcy is equated with personal failure. And that’s devastating for most people. People enter Judith’s office humiliated, often literally sick from months of dealing with creditor threats and constant phone calls night and day.

REGAINING CONFIDENCE. “The constant stress and fear can be paralyzing,” says Judith. “What I do is as much about helping people to regain their self-esteem as to deal with the financial pressures. If they come to me soon enough, I can work with them to help keep assets they may otherwise deplete in a futile attempt to fix a problem and fail, only to find themselves even worse off.”

FIXING PROBLEMS. Judith is a problem solver who works hard to get her clients’ lives back on track. And she does it all with empathy, passion, and compassion.

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Judith Swift is Board Certified in Business and Consumer Bankruptcy by the Texas Board of Legal Specialization.