



The Quattro Firm  
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## Welcome to The Quattro Firm

At the Quattro firm, we believe in viewing our client as a whole person as opposed to just a set of legal issues. We believe that in order to be a successful advocate, we must be able to understand the full needs of our clients, not just the legal needs. By using this full understanding, we advocate with compassion.

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## Meet The Quattro Firm



**Nicole McNamara Quattrocchi** is the founding member of the Quattro Firm. She is a 2008 Southern Methodist University Law School graduate and a 2004 Wake Forest University Graduate. Nicole is a licensed Texas attorney where her practice involved mostly civil and commercial litigation. Nicole has been licensed in Florida since 2014 and has centered most of her practice on domestic relations law.

Nicole has spent a lot of time volunteering in her legal career whether it be through pro bono cases or through assisting at the Hurricane Katrina Relief Clinic in law school. Nicole believes in viewing the client as a whole person and not just a specific legal issue and therefore has, thus far, taken every case that the firm can handle, regardless of inability to pay. She is a passionate and compassionate attorney who looks forward to working with people across the spectrum of life with all of their legal needs.



**Holly Kimmel** is an experienced litigator, focusing her practice on complex business litigation and family law matters. As a firm believer in continuously enhancing her legal skills, Ms. Kimmel participated in extensive mediation training and is a Supreme Court Certified Family Law Mediator in the State of Florida. She also earned a master's degree in social work and became certified as a coach to better understand and assist her clients in both family law and business disputes.

Holly is admitted to practice in the State Courts in Florida and New Jersey, and all three U.S. District Courts in Florida. Holly is passionate about traveling and immersing herself in different cultures, outdoor adventures, and spending time with her now-adult daughters. She devotes her spare time to coaching women through their divorce and rebuilding their lives.



**Melanie Bruchet** is a 2012 graduate of Mercer University's Walter F. George School of Law in Macon, Georgia, where she received her J.D. and a Certificate in Advanced Legal Writing, Research, and Drafting from Mercer's top rated legal writing program. Melanie served on the Board of Directors for the Stonewall Bar Association of Georgia as well as completed internships at CASA (Court Appointed Special Advocates) for Children and the U.S. Attorney's Office for the District of New Jersey.

Melanie has presented nationally on the subjects of human trafficking and LGBT youth in the juvenile court system. She also co-authored an amicus brief to the Georgia Supreme Court on the issue of post-separation custodial rights and the emotional effect on children of divorced parents. Melanie maintains an active bar license in Georgia and is sworn in to both the Georgia Court of Appeals and the Georgia Supreme Court. A South Florida native, she currently lives in Asheville, North Carolina.



**Monique L'Italien** is a civil and commercial litigator and appellate attorney who has practiced in Florida since 2001. She has broad experience at the trial and appellate levels in federal and state court. Her practice areas include bankruptcy, contract disputes, family law, real property and some criminal. Prior to entering private practice, Ms. L'Italien was an Assistant Attorney General for the State of Florida, handling criminal appeals and civil litigation matters.

Ms. L'Italien earned her B.A., cum laude, from Trinity College in Washington D.C and her J.D. from Vermont Law School. Ms. L'Italien enjoys traveling, running, spending time with her animals including her horse Dancer, an off track thoroughbred rescue, and doing other animal welfare work.

Read more about The Quattro Firm at [www.thequattrofirm.com](http://www.thequattrofirm.com)

## Meet The Quattro Firm



**Maria Kontos** obtained her Bachelor of Arts from Florida Atlantic University in 1995. Ms. Kontos has over 16 years of experience working on complex and voluminous civil, criminal and family law cases which involve organizing thousands of documents, discovery and file organization.

Ms. Kontos is intricately involved in the defense of all of the firm's clients' cases and takes great pride in assisting and working toward a favorable outcome in each case.



**Shavonne M. Pierre** is happy to be a member of the Quattro Firm. She is a graduate of South University where she studied and received her Bachelor Degree in Legal Studies. She has over 18 years experience in the legal field working for several prestigious firms in the Palm Beach County area. Her previous work experience has been in Insurance Defense, Civil Litigation, Securities & Arbitration, Commercial Litigation, Worker's Compensation, Family Law and Personal Injury. Shavonne has 4 children that are her main focus as well as her budding legal career.



**Sarah Kontos** has been working professionally in accounting since 2005. Her experience includes conducting, supervising, and reviewing annual audits, bookkeeping and payroll, and compilations and examinations of the financial records of a wide range of businesses including non-profits, law firms, restaurants, 401(k) plans, and other service industries.

Sarah attended Florida Atlantic University earning her degree in Mathematics and attending an additional two years of studies in Accounting and Business Administration. She is originally from West Palm Beach, FL. She is a supporting member of Compass Lake Worth, United Way and Farm Sanctuary, and she volunteers at various fundraising events for local charities.



**Carol Goldberg** is the File Clerk and Paralegal Assistant at the Quattro Firm. She is a lifelong resident of Palm Beach County. She received her BA Degree in Social Work and her Paralegal Certification from Florida Atlantic University. She is an advocate for the elderly and disabled. She has worked extensively for Elder Law firms processing Nursing Home Medicaid and Estate Planning. She also worked for many years at DCF, processing Medicaid for the Disabled. She believes in the strength of family, and a good cup of coffee!

Read more about The Quattro Firm at [www.thequattrofirm.com](http://www.thequattrofirm.com)

## The Quattro Firm About Town



Far Left: The Quattro Firm supports the Annual Golf Cart Parade of Lake Clark Shores.



Left: Shavonne, Carol and Nicole enjoy a working lunch.

Below: The Quattro Firm was happy to sponsor Lisa's Dance and Exercise's December Swan Lake Recital.

### + Our Practice Areas

- Adoption
- Bankruptcy
- Business Formation
- Civil Litigation
- Commercial Litigation
- Contract Drafting & Review
- Corporate Matters
- Estate Planning
- Family Law & Domestic Relations
- Family Law Mediation
- General Litigation
- Immigration
- LGBT Issues & Custody
- Marital Contracts
- Probate Litigation
- Probate Administration
- Wills & Trusts



## The Quattro Firm Holiday Party



The Quattro Firm's annual Christmas Party was a lot of fun with great laughs, white elephant gifts and a lovely meal.



## The Quattro Firm Holiday Party



### Women In Business Promotion:

**We support other women in business. If you're a woman in business (as an owner or otherwise) and you like discounts, mention the newsletter and we will give you 10% off!**

**As always, please follow us on social media. If you'd like to submit a review either on Facebook or through our website, please get in touch with us.**



## I Previously Filed For Bankruptcy, Can I File Again? Yes, You Can!

By Monique L'Italien



Life can be messy so there are times when it could make sense to file bankruptcy more than once. Perhaps you fell back on hard times after your first bankruptcy was complete: unexpected medical emergencies, job loss or a divorce. Although not recommended, technically you can *file* for bankruptcy as many times as you feel appropriate. However, you are only able to obtain a *discharge* of your debts in the new case if there was an adequate amount of time between each bankruptcy filing.

It's important to note the differences between Chapter 7 and Chapter 13 bankruptcy

before we discuss how often you can file for this type of protection.

### Chapter 7 vs. Chapter 13 Bankruptcy: What's the Difference?

Chapter 7 bankruptcy is a process that helps consumers liquidate their assets and pay off delinquent debts. While Chapter 7 bankruptcy allows consumers to keep some of their personal assets up to certain limits, consumers typically choose this type of bankruptcy when they don't have many assets to protect. Chapter 7 bankruptcy can take three to six months to complete, but it does allow consumers to discharge delinquent debts and get a fresh start.

With Chapter 13 bankruptcy, consumer debts are restructured instead of discharged. Consumers typically choose this type of bankruptcy because they have assets to protect, such as significant equity in their home. Once the Chapter 13 bankruptcy process begins, a court-approved debt repayment plan is set up and followed over three to five years. At the end of Chapter 13 bankruptcy, consumers will have been able to keep all their property and pay off unsecured debts included in their bankruptcy.



**"First, Think. Second, dream. Third, believe. And finally, dare.**

**—Walt Disney**

## I Previously Filed For Bankruptcy, Can I File Again? Yes, You Can!

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### Are There Limits to How Often You Can File Bankruptcy?

While nobody dreams of filing bankruptcy someday, there are situations where bankruptcy is not only the best solution but the only way delinquent debts can be resolved. If someone finds they have an expensive medical condition and racks up hundreds of thousands of dollars in medical debt, for example, they may never pay those debts off through traditional means.



The designated “waiting limits” between each bankruptcy filing depend on the type of bankruptcy you last filed for as well as whether your previous case was successful (discharged) or dismissed.

If the previous bankruptcy case was successful, then traditional waiting limits (which we’ll cover more below) apply. However, the law has prohibitions to prevent serial filers — or consumers who seek to file bankruptcy over and over — from taking advantage. Consumers who file for Chapter 7 or Chapter 13 bankruptcy within one year of having a bankruptcy case dismissed must prove in court why their new bankruptcy case will be successful when their last case was not.



If they successfully prove their case, then an automatic stay — which prevents civil lawsuits and collection actions from proceeding against you — may be granted. If a new bankruptcy case is filed within a year of two previous bankruptcy cases being dismissed, on the other hand, an automatic stay will not be granted right away. Consumers may, however, ask the bankruptcy judge to impose the automatic stay for a specific length of time if they believe their situation warrants it.

### If Your Previous Bankruptcy Was a Chapter 7:

If you previously filed Chapter 7 bankruptcy successfully, this means you may have had some of your assets liquidated to pay off delinquent debts. You also had debts included in your bankruptcy discharged. You must wait at least eight years before you can file for Chapter 7 bankruptcy again. Keep in mind, however, that the eight years begins from the original date of filing and not the original date of the first Chapter 7 bankruptcy discharge.

You may, however, file a Chapter 13 bankruptcy and receive a discharge after a successful Chapter 7 case after waiting only four years. Occasionally you can file a motion for Chapter 13 bankruptcy sooner than four years after a Chapter 7 bankruptcy and that this scenario is a lot more common than people think. It’s so common, in fact, that attorneys have come up with a slang term to describe a Chapter 7 bankruptcy followed promptly by a Chapter 13 bankruptcy. This slang term, which is not really a type of bankruptcy at all, is called a “Chapter 20.” Some courts allow this type of case to proceed and others do not.



## I Previously Filed For Bankruptcy, Can I File Again? Yes, You Can!

By Monique L'Italien

### If Your Previous Bankruptcy was a Chapter 13:

If you successfully filed for Chapter 13 bankruptcy in the past, this means you had your debts restructured so you could pay them off over three to five years. This also means that you were able to keep your personal property throughout the bankruptcy process.



If you are in a position where you need to file bankruptcy again after a Chapter 13 bankruptcy, you will find that the waiting limits aren't quite as severe.

You can file for Chapter 7 bankruptcy any time after a Chapter 13 bankruptcy provided your previous bankruptcy case resulted in you paying off all debts included in the case. The court may, however, allow another discharge if the old case paid at least 70% of your creditors and the new Chapter 13 plan was proposed in good faith and represents your best effort.

If your Chapter 13 bankruptcy did not result in you meeting these requirements, then you must wait six years from the date of your Chapter 13 filing to file for Chapter 7 bankruptcy.

If you filed for Chapter 13 in the past, you are also eligible to receive a discharge in a Chapter 13 case as long as the first case was filed more than two years before the new one.

Before you meet with an attorney, try to gather some information on your previous bankruptcy. Create a file of paperwork of earlier bankruptcies that includes information on dates and debts discharged.

If you find you can't file for bankruptcy again for several years, don't despair, there might be other options to consider that could leave you better off. Depending on your reason for considering bankruptcy in the first place, those alternatives may include: dealing with creditors directly, negotiating payment agreements, settling debts, and or engaging in administrative remedies such as income-driven repayment on federal student loans and offer in compromise for tax debts.

If you have filed bankruptcy before and feel you may need to file again, you should consult with a bankruptcy attorney who can walk you through your options and help you determine your best course of action, whether it is bankruptcy or other non-bankruptcy solutions to avoid being forced into a decision that may not be the best one for you.



## A Note From The Quattro Firm

Thank you for your continuing to read our newsletter and support our endeavors. We look forward to assisting your legal and other needs.

Thank you.



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## The Quattro Firm

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