



The Quattro Firm About Town

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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.

more on **2**

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.



Robert J. Fraxedas specializes in Estate and Tax Planning, as well as Estate Administration and Litigation. He is a 2015 University of Miami graduate (LL.M. – Estate Planning) and a 2005 University of Florida graduate (J.D.). Robert has been licensed in Florida since 2006, and currently lives in Boca Raton.

Robert regularly presents seminars on estate planning and probate matters throughout the state of Florida. A former president of Citrus Civitan, Robert believes in donating time and hands-on effort to the less fortunate. He has organized fundraising events for people with congenital disabilities, mentors underprivileged school-age children, and volunteers at homeless shelters. He strongly believes in providing all clients the best legal counsel possible, from highly compensated executives to impoverished individuals.



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.



Jennifer Mondone is the office manager of the Quattro Firm. Jennifer grew up in upstate New York. She is a graduate of the Ohio State University where she studied financial management and business administration. Since graduating she's lived in North Carolina and settled in Florida for the last 13 years. This is her first job at a law firm but has previously dabbled in the insurance and mortgage industry, most recently in management for restaurants, from start ups to corporate chains and sales.

Jennifer also assisted in co-creating 2 humans which for the last 6 years has been her main focus and accomplishment. She enjoys spending her time with the family, paddle boarding, volunteering at the kids school, movie nights and anything involving wine or mimosas.



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.



Alexandra Perez is a twenty year old who just completed her junior year as an undergraduate at the University of Central Florida. She attended Suncoast High School in Rivera Beach where she graduated with her International Baccalaureate Degree. Throughout her college years Alexandra has gained a passion for international human rights law through her active participation in International Medical Outreach and Phi Alpha Delta pre-law society.

After her undergraduate graduation, Alexandra plans to participate in the Peace Corps for two years until she attends law school in either Washington D.C. or New York. After law school, Alexandra hopes to practice human rights law domestically or internationally.

Read more about The Quattro Firm at www.thequattrofirm.com

The Quattro Firm About Town



Left: The Quattro Firm sponsored a golf cart in the Golf Cart Parade locally.

+ Our Practice Areas

- 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



Left: The Quattro Firm also participated in a Tree Lighting in town and donated unwrapped toys for needy children.

Right: The Quattro Firm is always up for celebrating holidays.





The Quattro Firm celebrated with its annual Holiday Party with dinner and “White Elephant” gifts.



The Quattro Firm About Town



Left: The Quattro Firm supported Hoffman's Chocolates with their annual Christmas celebrations with Santa.

Below: The Quattro Firm was happy to sponsor the Recital of Lisa's Dance and Exercise's Jewel of Avalon 2 on December 17, 2017.



January Promotion:

In honor of the New Year, we are offering 15% off our up front retainer agreements to anyone who has worked with us before. We appreciate your business and look forward to working with you soon.

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.



Chapter 7 or Chapter 13 Bankruptcy, Which is Right for You?

By Monique L'Italien

Although few individuals actually want to file bankruptcy, there are situations when it is the best choice for dealing with overwhelming debt. That said, there are two main types of bankruptcy that cover most individuals: Chapter 7 and Chapter 13.

For Florida residents who simply want to eliminate their heavy debt burden without paying any of it back, Chapter 7 provides the most attractive choice. In a Chapter 7 bankruptcy you wipe out your debts and get a “Fresh Start”. It is a total liquidation of your assets and the person appointed by the bankruptcy court, the trustee, collects from you whatever assets of yours are not otherwise exempt and sells them to pay your creditors.

You may keep certain secured debts such as your car, your furniture or house by reaffirming those debts. To do so, you must sign a voluntary “Reaffirmation Agreement”. If you decide that you want to keep your house, your car and or your furniture, and you reaffirm the debt, you cannot bankrupt (or wipe-out) that debt again for eight years. You will still owe that debt and you must continue to pay it just as you were obligated to continue to pay it before you filed bankruptcy. It is important to note that in order to reaffirm the debt, you must also bring it current. In other words, if you are three or four months behind, then you must pay the back payments which are due in order to reaffirm it. You can select which debts you wish to reaffirm – you can state that you wish to keep the house and the furniture, but that you want the car and the jewelry to go back to the respective creditors.



Certain debts still cannot be discharged in a Chapter 7 bankruptcy, such as alimony, child support, fraudulent debts, certain taxes, student loans, and certain judgments. However, in most Chapter 7 cases, the debtor has large credit card debt and other unsecured bills (i.e. medical) and very few assets, therefore a Chapter 7 bankruptcy is able to completely eliminate all of these debts.

"I think the best role models for women are people who are fruitfully and confidently themselves, who bring light into the world."

—Meryl Streep

Chapter 7 or Chapter 13 Bankruptcy, Which is Right for You?

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Advantages to a Florida Chapter 7 filing:

1. You receive a complete fresh start. After the bankruptcy is discharged the only debts you owe will be for secured assets which you choose to sign a "Reaffirmation Agreement."
2. You have immediate protection against creditor's collection efforts and wage garnishment on the date of filing.
3. Wages you earn and property you acquire (except for inheritances) after the bankruptcy filing date are yours, not the creditors or bankruptcy court.
4. There is no minimum amount of debt required.
5. Your case is often over and completely discharged in about 3-6 months, after which you can immediately begin to rebuild your credit.



Disadvantages to a Florida Chapter 7 filing:

1. You lose your non-exempt property which is sold by the trustee. If you want to keep a secured asset, such as a car or home, and it is not completely covered by your Florida bankruptcy exemptions then Chapter 7 is not an option for you.
2. If facing foreclosure on your home, the automatic stay created by your Chapter 7 filing only serves as a temporary defense against foreclosure.
3. Co-signors of a loan can be stuck with your debt unless they also file for bankruptcy protection.
4. If you filed a prior case and received a discharge of your debts, you cannot file a second Chapter 7 bankruptcy case for another eight years after you filed the first case.



Alternatively, there are several situations where a Chapter 13 is preferable to a Chapter 7. For instance, a Chapter 13 bankruptcy is the only choice if you are behind on your mortgage or business payments and you want to keep your property, either in Florida or another state, at the end of the bankruptcy process. A chapter 13 bankruptcy allows you to make up the overdue payments over time and to reinstate the original mortgage agreement. In general, if you have valuable property not covered by the Florida bankruptcy exemptions that you want to keep, a chapter 13 filing is a better option. Also, people file Chapter 13 bankruptcy because they have too much income to file a Chapter 7 bankruptcy or have the kind of debt that is non-dischargeable in a Chapter 7 (e.g. certain taxes).

Chapter 7 or Chapter 13 Bankruptcy, Which is Right for You?

By Monique L'Italien

Advantages to a Florida Chapter 13 payment plan:

1. If you choose and you can afford the payment plan, you can keep all your property, exempt and non-exempt.
2. While debts are not eliminated as in a Chapter 7 discharge they can be reduced under a Chapter 13 payment plan.
3. You have immediate protection against creditor's collection efforts and wage garnishment.
4. More debts are considered to be dischargeable (including debt you incurred on the basis of fraud and credit card charges for luxury items immediately prior to filing).
5. If the Chapter 13 plan provides for full payment, any co-signers are immune from the creditor's collections efforts.
6. You have protection against foreclosure on your home by your lender as long as you meet the terms of the plan. There is also an opportunity to apply for modification of the terms of your mortgage.
7. You have more time to pay debts that can't be discharged under either chapter (like taxes or back child support).
8. You can file a Chapter 13 at any time and can file repeatedly.
9. You can separate your creditors by class where different classes of creditors receive different percentages of payment. This enables you to treat debts where there is a co-debtor involved on a different basis than debts incurred on your own.

Disadvantages to a Florida Chapter 13 payment plan:

1. You create a payment plan where you use your post-bankruptcy income. This ties up your cash over the Chapter 13 plan period.
2. Legal fees are higher since a Chapter 13 filing is more complex.
3. Your plan and therefore your debt will last for three to five years.
4. You are involved in the bankruptcy court process for the term of the three to five year plan and under the watchful eye of the bankruptcy court.
5. Stockbrokers, and commodity brokers cannot file a Chapter 13 bankruptcy petition.



This is an overview of Chapter 7 and Chapter 13 bankruptcy. The bankruptcy process is paper intensive and can be confusing. A mistake could be costly and prevent you from filing again for a certain period of time. It is best to consult with a qualified bankruptcy attorney to discuss your situation.

A Note From The Quattro Firm

We hope that you and your families have enjoyed a pleasant holiday and will have a prosperous new year. We hope to celebrate with you in 2018.

Thank you.



The Quattro Firm

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