



STEPS THROUGH THE BANKRUPTCY PROCESS. PLEASE READ.
(PLEASE KEEP DURING THE BANKRUPTCY PROCESS)

AFTER FIRST CONSULTATION: You received a packet through the mail or e-mail that contains a 1) Check List of Documents Needed; 2) Online Credit Counseling Provider(s) Pamphlet(s); 3) Bankruptcy Questionnaire Form; 4) Bankruptcy Disclosures; 5) Bankruptcy Information Sheet; and 6) The Attorney Fee & Engagement Agreement.

1) ***Checklist of Documents Needed:*** I need everything on this list that applies to you. The most important documents I need are proof of income from employment (if employed) in the form of pay stubs and/or a printout of the gross income (with deductions) you received the 6 months prior to the date of your 2nd appointment at my office. Why? Because I need to file the pay stubs you received the 60 days prior to the filing of your case with the court, and I need to show the court how much income you earned from employment the 6 months prior to the month your case was filed.

I also need to provide the court with your last filed tax return and let the court know how much gross income you have earned the 2 years prior to the filing of your case and the year-to-date income for the year in which you are filing.

2) ***Online Credit Counseling:*** This credit counseling can be done online, or over the phone. It takes at least an hour to complete the credit counseling online. The credit counseling consists of some reading and you providing information about your financial situation to the credit counseling provider. Once you have completed the hour of online counseling, you must next communicate with a credit counselor either through e-mail, or over the phone. Once you have communicated with a credit counselor, you will be e-mailed a *Certificate of Credit Counseling*. You should be able to enter my information so I can receive the Certificate of Credit Counseling as well. This certificate is filed with your case. You cannot file bankruptcy without this certificate in most circumstances.

3) ***Bankruptcy Questionnaire Form:*** This form needs to be filled out prior to our 2nd appointment. I will go through the questionnaire form with you, so if something on it needs clarified, you can leave a question blank, and I will go over the question with you over the phone or at my office.

4) ***Bankruptcy Disclosures:*** This is for informational purposes. Please read. Sign and date the last page.

5) ***Bankruptcy Information Sheet:*** This information sheet is **required reading**. Please read. The court will ask you whether you read and received this information sheet, and your answer must be, "Yes."

6) **Attorney Fee & Engagement Agreement:** Please read. Please initial each page, then sign and date the last page. I will sign and date the agreement at the 2nd appointment. I will make a copy of this agreement for my records and provide you with the original for you to retain.

Once you have gathered all the documentation that applies to you on the Checklist of Documents Needed, filled out the Questionnaire Form, signed the Disclosures, signed the Fee Agreement, and read the Bankruptcy Information Sheet, you can make a 2nd appointment.

THE SECOND APPOINTMENT:

At the 2nd appointment, you will be retaining me as your attorney to represent you through your bankruptcy. The fees and costs need to be paid at this time. Please see the Attorney Fee & Engagement Agreement on how I accept payment.

During the 2nd appointment, I will meet with you to go over the paperwork provided to you after the first consultation appointment. This 2nd appointment takes approximately 1 to 1 ½ hours. During the appointment, I will download and provide you with your bankruptcy credit reports from *Experian, Equifax, and Transunion*. The reports provide a liens and judgments report, eight-year bankruptcy search, credit score, post-bankruptcy credit score predictor, a list of your creditors, bankruptcy-specific addresses, account numbers, and approximate amount of debt owed to each creditor. I will also make copies of everything you signed and dated, go through the questionnaire form with you, and give you legal advice concerning your case.

After this appointment, I will prepare your case file, and once our office has completed a draft of your file, I will have you review the case file prior to filing your case. I will e-mail the draft of your case file for review and signing through a legally binding electronic signature gathering company called *eSign Genie*. I will have tabs where you can initial and places for you to sign electronically with the click of a mouse or tap of your finger. If everything on the draft looks good and there are no errors or omissions, I can file your case electronically with the court.

AFTER I FILE YOUR CASE:

After I file your case, I will email you a pdf copy of the *Notice of Chapter 7 (or 13) Bankruptcy Filing*. The Notice of Chapter 7 (or 13) Bankruptcy Filing will also be mailed to your mailing address. I will request bank statements from all bank accounts that you had open on the date of filing your case at that time. The details of the time frame for the statements needed will be in that e-mail I send you about 1 to 2 days after I file your case.

THE MEETING OF CREDITORS:

About a month after your case is filed, I will prepare for and join you at the Meeting of Creditors. Due to the Covid-19 pandemic, the Meeting of Creditors currently takes place by telephone rather than in person at the Federal Building. The date, time, telephone number and access code for the meeting will be mailed to you by the Bankruptcy Court about a week after your case is filed. Our office will also email you a copy of the same Bankruptcy Notice the court mails you with all the information you will need to prepare you for the meeting.

BEFORE, OR WITHIN 60 DAYS AFTER THE MEETING OF CREDITORS:

- **Personal Financial Management Course -**

During the period after your case is filed, you need to complete a Personal Financial Management course also known as a Debtor Education Course. The course can be done online or over the phone. The course takes 2 hours to complete. Upon completion, you will

receive a Certificate of Completion, which will likely be emailed to me from the provider of the course. I will remind you of the requirement to take the course after I file your case. If you do not take the course, I will make sure you know to complete it before your case closes. You are required to complete this course before your case closes, otherwise, you will not receive the benefit of the Bankruptcy Discharge.

- **Reaffirmation Agreement(s) -**

If you have a car loan or mortgage loan, the lender will likely e-mail or mail me a reaffirmation agreement. My Attorney Fee & Engagement Agreement, Disclosures, and Information Sheet all discuss Reaffirmation Agreements. I will walk you through this process if it applies to you and your case.

- **Pay the Balance of Your Filing Fee if the Whole Amount was Not Paid at Filing -**

If you chose to pay your filing fee in monthly installments at filing, you will have a balance owed to the court after your case is filed. The court requires that you pay the filing fee balance within 3 months after your case is filed. You can pay the balance to the court online or through the mail in the form of cashier's check or money order. The court will provide you with a schedule of when payments are due and how to make the payments.

THE DISCHARGE ORDER AND CLOSING OF YOUR CASE:

Approximately 90 days after your case is filed, and if you have done everything required that applies to you as discussed above, you will receive the Bankruptcy Discharge Order. Shortly after the Discharge, your case will close. Once you receive the Discharge Order, I will email you a pdf copy of the Order and let you know that your case Discharged. A paper copy of the Discharge Order will also be mailed to your mailing address and to all your creditors/notice parties. Your creditors will be put on notice that you received the discharge of all your legally dischargeable debts.