

**Bankruptcy Intake**

How did you hear about us? Referral Phone Book Internet Website TV Radio Other \_\_\_\_\_

*All information is strictly confidential, so please answer truthfully and completely. Federal law requires that your bankruptcy petition contain all of the following information. We can only advise you based on the information you provide us.*

**By signing here, I certify that the information contained in this document is true and correct as to the best of my knowledge.**

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

**YOUR INFORMATION:**

Name: First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_  
 Nicknames/Other Names in last 6 Years: \_\_\_\_\_ Race: \_\_\_\_\_  
 Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Marital Status: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
 Cell Phone: \_\_\_\_\_ Email: \_\_\_\_\_  
 Address: \_\_\_\_\_ Apt. \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Mailing Address (if different): \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 County: \_\_\_\_\_

Employer (full company name): \_\_\_\_\_  
 Employer Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Job Title: \_\_\_\_\_ How Long Employed: \_\_\_\_\_

**SPOUSE'S INFORMATION:**

Name: First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_  
 Nicknames/Other Names in last 6 Years: \_\_\_\_\_ Race: \_\_\_\_\_  
 Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Marital Status: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
 Cell Phone: \_\_\_\_\_ Email: \_\_\_\_\_  
 Address (if different): \_\_\_\_\_ Apt. \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 County: \_\_\_\_\_

Employer (full company name): \_\_\_\_\_  
 Employer Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Job Title: \_\_\_\_\_ How Long Employed: \_\_\_\_\_

**HOUSEHOLD INFORMATION:**

**Who lives in your household?**

Male/Female (Circle) Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_  
 Male/Female (Circle) Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_  
 Male/Female (Circle) Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_  
 Male/Female (Circle) Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_  
 Male/Female (Circle) Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_  
 Male/Female (Circle) Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

GENERAL QUESTIONS:	NOTES
<p>1. Have you ever filed for bankruptcy before? <b>Yes / No</b> If yes, provide details:            Case No. _____ Date filed: _____ Location: _____</p> <p>2. Has your spouse ever filed for bankruptcy before? <b>Yes / No</b>. If yes, provide details:            Case No. _____ Date filed: _____ Location: _____</p> <p>2. Have you used credit cards, cash advances, or new loans in the last 90 days? <b>Yes / No</b></p> <p>3. Have you been involved in any lawsuits or administrative proceedings within 1 year? <b>Yes / No</b>            If yes, please list case name and number: _____            _____</p> <p>4. Have any creditors attached, garnished or seized any property within the last year? <b>Yes / No</b>            If Yes, please explain: _____</p> <p>5. Is your name on the title to anyone's home, bank account, or other property? <b>Yes / No</b>            Whose property? _____            Address: _____            Describe property: _____</p> <p>6. Have you cosigned for anyone or has anyone cosigned for you (and the debt is not paid in full)?  <b>Yes / No</b> For whom? _____            For what? _____            Cosigner address: _____            Creditor name: _____</p> <p>7. Have you lived elsewhere in the last three years? <b>Yes / No</b>            Address #1 _____ From _____ To _____            Address #2 _____ From _____ To _____</p>	

REAL ESTATE INFORMATION:	NOTES
<p>1. Do you own any real estate? <b>Yes / No</b> Date of purchase: _____            Location: _____            Value: _____ Basis for Value? _____            Mort. Co. #1: _____ Amount Owed: _____            Mort. Co. #2: _____ Amount Owed: _____            Other names on deed? _____ Other real estate: _____</p>	

OTHER ASSETS:	NOTES
<p>1. Accounts Receivable due to you or your business? <b>Yes / No</b> _____</p> <p>2. Alimony, child support, divorce or property settlements due you? <b>Yes / No</b> _____</p> <p>3. Do you anticipate a tax refund for this year? <b>Yes / No</b> If so, how much? _____</p> <p>4. <b>Do you have a claim against another person?</b> _____            (If you do not list a claim, you could lose it in a future court proceeding.)            Your Attorney Name: _____            Foreclosure _____</p>	

Repossession _____ Lawsuit Pending _____	Garnishment by _____ Lien by _____
5. Do you own a business? <b>Yes / No</b> If yes, list the name, assets, value: _____ _____	
6. Do you have a timeshare? <b>Yes / No</b> _____	
	\$Amount (garage sale values)
7. household furnishings _____	\$ _____
8. clothing and jewelry _____	\$ _____
9. equipment _____	\$ _____
10. business interest/stock etc _____	\$ _____
11. IRA/401(k) at: _____	\$ _____
12. Bank Account at: _____	\$ _____
Account at: _____	\$ _____
Account at: _____	\$ _____
13. Security deposits _____	\$ _____
14. Other items worth more than \$200*** _____	\$ _____
_____	\$ _____

VEHICLE INFORMATION:	NOTES
1. Automobiles, trucks, trailers, motorcycles, snowmobiles and other vehicles & accessories? <b>Car #1.</b> Year. _____ Make _____ Model _____ Mileage _____ Finance Co. _____ Loan Balance _____ Length of Loan _____ months  <b>Car #2.</b> Year. _____ Make _____ Model _____ Mileage _____ Finance Co. _____ Loan Balance _____ Length of Loan _____ months  <b>Car #3.</b> Year. _____ Make _____ Model _____ Mileage _____ Finance Co. _____ Loan Balance _____ Length of Loan _____ months	
2. Boats, motors & accessories? <b>Yes / No</b> Explain: _____	
3. Any other personal property? <b>Yes / No</b> Explain: _____	

Monthly Income:	Major Monthly Expenses:
<b><u>Your Income</u></b> Other Income Sources – Monthly Amount: Employment: _____ Alimony/Child Support: _____ Social Security: _____ Unemployment: _____ Pension/Retirement: _____ Rental Income: _____ Public Benefits: _____ Other: _____	Rent/Mortgage payment: _____ Second Mortgage payment: _____ Car payment #1: _____ Car payment #2: _____ IRS repayment: _____ Monthly credit cards: _____ Monthly medical expenses: _____

**Spouse Income**

Other Income Sources – Monthly Amount:

Employment: \_\_\_\_\_

Alimony/Child Support: \_\_\_\_\_

Social Security: \_\_\_\_\_

Unemployment: \_\_\_\_\_

Pension/Retirement: \_\_\_\_\_

Rental Income: \_\_\_\_\_

Public Benefits: \_\_\_\_\_

Other: \_\_\_\_\_

Total Monthly Income: \_\_\_\_\_

**DEBTS**

**Attorney Notes**

**Priority debts**

Taxes owing to: \_\_\_\_\_ \$ \_\_\_\_\_  
which years \_\_\_\_\_ return filed? \_\_\_\_\_

Child support owing to: \_\_\_\_\_  
\$ amount \_\_\_\_\_ monthly \_\_\_\_\_

Spousal support owing to: \_\_\_\_\_  
\$ amount \_\_\_\_\_ monthly \_\_\_\_\_

**Nondischargeable debts**

Fines, which court? \_\_\_\_\_ \$ \_\_\_\_\_  
monthly \$ \_\_\_\_\_

Restitution \_\_\_\_\_ \$ \_\_\_\_\_  
monthly \$ \_\_\_\_\_

Student loan \_\_\_\_\_ \$ \_\_\_\_\_  
monthly \$ \_\_\_\_\_

**Every other debt in order of size with the largest first**  
**(if more attach a list)**

Name of Creditor	Amount	Account number
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

**LAWSON LAW CENTER,, LLC – INITIAL  
CONSULTATION AGREEMENT & REQUIRED NOTICES****INITIAL CONSULTATION AGREEMENT**

Today I had an initial consultation with Lawson Law Center, LLC, hereinafter the “Firm.” I was advised that the firm is a debt relief agency as defined in the Bankruptcy Abuse and Consumer Protection Act of 2005 (“BAPCPA”), and that it helps people file for relief under the bankruptcy code.

I understand that there is no charge for the initial consultation. The firm provides the following services at the initial consultation: (1) a description of the relief available, the benefits and risks of filing for bankruptcy under Sections 7, 11, 12, & 13 of the Bankruptcy Code; (2) a preliminary analysis based on the information I have provided about my income, expenses, assets and liabilities; and (3) a discussion of the documents and information I need to provide to the Firm if it appears from the analysis that bankruptcy may be an appropriate remedy for me and a discussion of my alternatives if it appears from the analysis that bankruptcy may not be an appropriate remedy for me.

I have been informed and understand that this Firm, will not provide any services to me other than specifically stated in this agreement. I understand that this Firm will not provide legal services to me until I complete the Bankruptcy Questionnaire, provide all of the information requested of me, and complete my first credit counseling course. If I want this Firm to provide additional services, I will sign a separate agreement detailing those services and their cost.

**BAPCPA REQUIRED NOTICE NO. 1 – § 342(b)(1) &  
527(a)(1) of the Bankruptcy Code****PURPOSES, BENEFITS AND COSTS OF BANKRUPTCY**

*This discussion is intended only as a brief overview of the types of bankruptcy. You should not decide whether or not to file for bankruptcy relief solely on this information. Bankruptcy law is complex, and there are many considerations that must be taken into account in making the determination whether or not to file. Anyone considering bankruptcy is encouraged to make a decision only after seeking the advice and assistance of an experienced bankruptcy attorney.*

When a person is discharged in bankruptcy, he or she is relieved from liability for most debts incurred before the bankruptcy was filed and protected from future collection of those debts. The purpose of bankruptcy is to give you a "fresh start," and the bankruptcy code is interpreted by the Courts to give effect to these words.

**Types of Bankruptcy**

Bankruptcy is a legal way to avoid paying people what you owe them. The Bankruptcy Code is divided into chapters. The chapters that usually apply to consumers are Chapter 7, where most or all of your debt is wiped out, and Chapter 13, which involves a repayment plan.

In most cases, once you file your case, the “Automatic Stay” immediately goes into effect. The Automatic Stay means that a bankruptcy filing automatically stops, or stays, and brings to a halt most lawsuits, repossessions, foreclosures, evictions, garnishments, attachments, utility shutoffs, and debt collection harassment. Generally, creditors cannot take any further action against you or your property without permission from the Bankruptcy Court.

Chapter 7. Chapter 7 is designed for people who are having financial difficulties and are not able to re-pay their debts. Under the changes to the Bankruptcy Code that took effect October 17, 2005, you can usually qualify for a Chapter 7 if your average gross monthly income for the last six months is below your state’s Median Income, your gross income less certain expenses is below your state’s Median Income, or you can show “special circumstances” that would allow you to qualify for Chapter 7. The filing fee for a Chapter 7 is \$306.00.

Under Chapter 7, you can usually keep (exempt), most or all of your assets under either Missouri/Kansas law or, if you have not lived in MO/KS for the past two years, under the state’s exemption law that applies to your case. Most retirement accounts and pensions are also exempt in whole or in part. Secured property, normally your car and house, may not have any net equity, in which case you can keep them as well. The Trustee liquidates most non-exempt property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code. Once your Chapter 7 case is over, you receive a Discharge. The discharge prevents your creditors from taking any steps to try to collect their unsecured debt. They cannot call you, write you, sue you, or take any steps that could be considered an attempt to collect its debt. If you want to keep property that has a lien on it, you must keep your payments current, and may be required to reaffirm your debt. **Some debts cannot be discharged.** Typical examples are child support, alimony, and other domestic support obligations, some taxes, student loans, criminal restitution, and debts for death or personal injury caused by operating vehicles while intoxicated.

Chapter 13. Chapter 13 is a valuable tool that lets you catch up overdue mortgage or car payments, taxes and domestic support obligations. It also applies where you have the ability to repay some or all of your debts over time. You must have less than \$307,675 in unsecured debt (such as credit cards and doctor's bills) and less than \$922,975 in secured debt (such as mortgages and car loans) to qualify for Chapter 13.

The filing fee for a Chapter 13 is \$281.00. Under Chapter 13, you keep all of your property, both exempt and non-exempt, as long as you resume making your regular payments on secured debt and keep current under the repayment plan that you propose. In certain circumstances it may be possible to reduce a car payment. A repayment plan can last for up to five years. After finishing your payments, most of your unsecured debts are discharged.

Chapter 11. Chapter 11 is designed primarily for business reorganization, but is also available to consumer debtors. Its provisions are quite complex. In the vast majority of cases, Chapter 11 is inappropriate for most consumer debtors.

Chapter 12. Chapter 12 lets family farmers repay their debts over a period of time, and is in many ways similar to a Chapter 13.

**Credit Counseling.** Reputable credit counselors can advise you on managing your money and your debts. They may also be able to develop a plan to repay your debts. Unfortunately, many credit counselors are not reputable and charge high fees and contributions that will cause you to fall deeper into debt and damage your credit rating. Furthermore, many misrepresent their non-profit status and/or their affiliations with religious or charitable organizations, and are little more than collection agents for the credit card companies.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you are required to take two short credit counseling courses, one before you file bankruptcy, and one after you have filed. We will refer you to a reputable credit counselor who has been approved by the United States Trustee Department for these courses.

**BAPCPA REQUIRED NOTICE NO. 2 – § 527(a)(2) of the  
Bankruptcy Code  
NOTICE OF MANDATORY DISCLOSURE TO  
CONSUMERS WHO CONTEMPLATE FILING  
BANKRUPTCY**

*Please Note: These Notices are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, these notices are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief.*

1. All information that the assisted person is required to provide with a petition thereafter during a case under this title is required to be complete, accurate and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.
3. Current monthly income, the amounts specified in section 707(b)(2) and, in a case under chapter 13 of this title, disposable income (determined in accordance with section 707(b)(2)), are required to be stated after reasonable inquiry; and
4. Information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

**BAPCPA REQUIRED NOTICE NO. 3 – § 342(b)(2) of the  
Bankruptcy Code  
FRAUD & CONCEALMENT PROHIBITED**

If you decide to file bankruptcy, it is important that you understand the following:

1. Some or all of the information you provide in connection with your bankruptcy will be filed with the bankruptcy court on forms or documents that you will be required to sign and declare as true under penalty of perjury.
2. A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a bankruptcy case shall be subject to fine, imprisonment, or both.
3. All information you provide in connection with your bankruptcy case is subject to examination by the Attorney General. This includes but is not limited to documents provided by you, conversations with the attorney, attorney's notes or case logs.

**BAPCPA REQUIRED NOTICE NO. 4 – § 527(b) of the  
Bankruptcy Code  
IMPORTANT INFORMATION ABOUT BANKRUPTCY  
ASSISTANCE SERVICES**

*Please Note: These Notices are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, these notices are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief.*

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone. The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine. An attorney can help guide you through this intricate process, making it easier and less stressful for you.

- Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations.
- To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court.
- You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you will be questioned by a court official called a "trustee" and, much more rarely, by creditors.
- If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts. It may not be in your best interest to reaffirm a debt.
- If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which, if held, will be before a bankruptcy judge.
- If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you will want to find out what should be done from someone familiar with that type of relief. However, please be advised that in most cases, you will only be concerned with Chapter 7 and Chapter 13.
- Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

**Acknowledgement of Receipt**

I acknowledge that I have received from Lawson Law Center, LLC an Initial Consultation Agreement and a copy of all Notices mandated under Sections 342(b)(1); 527(a)(1); 527(a)(2); 527(b); and 342(b)(2) of the United States Bankruptcy Code.

If my spouse was not present when I received a copy of the Agreement and Notices, I hereby acknowledge receipt of said notices on behalf of my spouse, and promise to provide my spouse with either a copy of these notices or the opportunity to read and review my copy.

Date: \_\_\_\_\_

Sign: \_\_\_\_\_

Print: \_\_\_\_\_

Sign: \_\_\_\_\_

Print: \_\_\_\_\_

**You will need to provide prior to the date of Filing**

1. Pre-filing certificate of completion of consumer counseling. Many providers of these counseling sessions send the certificate directly to our office, but the ultimate responsibility for getting us the certificate remains with the client – this session covers the topic of alternatives to bankruptcy<sup>1</sup>
2. The monthly bank statement received for each bank account **which includes the date of filing.**
3. Last two year's filed tax returns (1040)
4. List of all assets you own – you may not pick and choose which assets you would like the court to know about – you will be asked about this at the meeting of creditors
5. List of all debts, names of creditor, amount owed, account number and address -Again, do not pick and choose...list all debts you owe anyone – you will be asked about this at the meeting of creditors – if you do not list a creditor, the Dow Law Firm requires payment up front of a minimum of \$150 to amend the schedules

**You will need to provide before 15 days prior to the date of discharge:**

1. A second certificate of completion of pre discharge counseling – covers the topic of budgeting. *If we are required to remind you to take this course because we received court notice that it has not been taken, we charge \$100.*

**Important dates and bankruptcy terms**

**Pre-filing** – Before the date of filing

**Date of Filing (DOF)** - The date the Petition and Schedules are electronically filed in the bankruptcy case – this date is very important because the Petition and Schedules must be complete and accurate as of this date

**Trustee** – A local attorney hired by the court to review your Petition and Schedules for completeness and accuracy – he tries to recover nonexempt assets to sell and distributes the proceeds to the unsecured creditors

**Meeting of Creditors** – This is also known as the “341 Meeting” because of the bankruptcy code section that requires this meeting to take place. During a Chapter 7 or 13 bankruptcies, a meeting is held with the debtor, debtor’s attorney, bankruptcy trustee, and any creditors who wish to attend. This meeting is the primary time that a trustee will inquire about the debtor’s financial situation. The debtor is always under oath during this questioning. In many cases the meeting of creditors is the only time the debtor meets the trustee in person.

**Pre-discharge** – Before the date of discharge, For example you must take a second consumer counseling session pre discharge.

**Discharge** – The bankruptcy’s desired effect – takes away the creditors right and ability to collect the debt – the actual discharge occurs 60 days after the Meeting of Creditors in a Chapter 7 – notice of the granting of the discharge will be sent to you in the mail to the address you gave us to give the court.

**Non dischargeable** – Those debts which remain after bankruptcy, for example student loans

**Priority Debts** - Certain debts, like many taxes, that take priority and may remain after bankruptcy



**Exemptions** – Those assets you get to keep during and after the bankruptcy – such as your house, cars etc. – you should review these carefully with us – if there is no exemption, say, for example, a timeshare in Hawaii, the Trustee will sell that asset and give the money to the unsecured creditors

**“Do not include in my bankruptcy.”** – Does not mean anything to anyone – tell us what you want with respect to a debt or asset. All assets and debts are to be shown in the schedules. - Do not ask us to “Not include an asset or debt in your bankruptcy.”

### **23 Steps to a Fresh Start through Chapter 7 Bankruptcy**

1. After you meet with me and decide to hire me, you will receive the complete intake packet from me for you to take home. Then entire packet can usually be completed in an hour or two.
2. If you want us to open a file for you and begin taking your creditor calls, you must return the signed attorney fee contract and pay your initial payment for representation. We begin to represent you when the entire first payment amount is paid. You can then refer creditors to me. I will verify legal representation and advise them not contact you in the future. We will verify that you have retained our firm for the purpose of filing a bankruptcy. You should maintain a phone log of these companies in the event that the collection calls turn into harassment calls and the creditors violate the Fair Debt Collection Practices Act.
3. Once you completely finish the intake packet questionnaire (part of which you completed on your first meeting with us) you should return it to me. You also need to collect all the documents we have requested on the checklist in order to provide them to my bankruptcy assistant, Kelley. At this stage, if you have questions about what documents are missing from your file, just call Kelley (816-842-6700), and she can answer your question regarding the packet.
4. Very Important: you must finish collecting all of the necessary documents that we have requested in order for us to prepare your bankruptcy papers, including 6 months of bank statements, 6 months of paystubs or other documents evidencing your income stream, and 2 years of tax returns.
5. If you wish, you can set an appointment with Kelley to go over your packet and make sure nothing is missing. This is the time scheduled to go over what you have provided and to determine if you have missed anything. Feel free to call and check with me if we can proceed with your bankruptcy preparation at this point.
6. If your packet and documents look “good to go”, we can proceed to draft your bankruptcy papers after you have made your second payment to us. We will not proceed to drafting unless you have made the full first and second payments to us AND you have completed all requests for information.
7. Once we are processing your case in phase two, it is a good time for you to complete the first of two required classes: the consumer credit counseling class. The class must be completed before I can file your case. In the retainer packet that I gave you, I provided a list of companies that provide this class. Upon completion of the class, you will receive a certificate that we MUST file with your case. The certificate that you receive from this credit counseling entity is good for only 180 days. After that you will need to take another class to renew your pre-filing certificate.
8. Remember that you will be under a continuing duty to fax, mail, or email us copies of your continuing paystubs and bank statements until your case is filed. If you missed anything else, we will request it and you need to provide it immediately. We need you to continue to update us with pay stubs and bank statements each month until your case is filed with the bankruptcy court. Your case is not filed until we have a case number for you.
9. While your case is in process with us, you may receive summons and petition, or a garnishment, from a creditor. This would happen if a creditor sues you before I get your bankruptcy filed. If this happens, remember that I only represent you in the bankruptcy filing. We do not automatically represent you in the civil collection proceeding. If you want separate representation in the collections lawsuit, I can usually provide representation for an additional fee. Call me if you are sued so that I can explain what to do next.
10. As we process the case, we will check for any lingering items that need to be produced in order to complete your case for filing. We are unable to proceed to filing if we cannot complete the processing of the case. Once we have provided you with the list of remaining items necessary to get to filing, you will



have twenty (20) days to get us the requested information. If you do not comply with the request, we reserve the right to close your file and dismiss you as a client.

11. We will send you a completed petition for your review as soon as we have it ready. You can review it at your leisure at home, checking it for accuracy, and making notes of any changes you believe may be needed. Once you have reviewed all of the papers we have prepared, you can schedule your pre-filing meeting with us.
12. You must pay your remaining third payment, along with the filing fee, either during or prior to our pre-filing meeting.
13. This pre-filing meeting allows you, the debtor, to meet with me personally, while we review your petition together for final changes. If there are any portions of your documents that need corrected, this is the time to correct them. This is also the time to ask your “big picture” questions about the bankruptcy, if you haven’t already. Once all changes are marked and agreed to by the client and attorney this meeting is concluded. Then, we will make any remaining changes to prepare a final draft for filing with the court.
14. We will send you the final version of the petition (by email if you prefer) for review and final signatures. You can stop by the office to do the final signing, if you prefer. This should only take a few minutes, since any necessary changes were already discussed at the pre-filing meeting.
15. NOW, WE CAN FILE YOUR CASE WITH THE COURT.
16. After your case is filed, you will receive a case number. It will be a two digit number representing the year and then a 5 digit case number representing the number of cases filed in the bankruptcy court for that year. For example: 10-01234 - 7 represents the one thousand two hundred and thirty fourth Ch. 7 bankruptcy case filed in 2010.
17. We will provide you via regular mail, fax, and/or email, the scheduled time of your creditor’s meeting, a/k/a the “Section 341 meeting.” This is the one court hearing all debtors MUST attend as part of your case. You will also receive information from the Court as to who your assigned trustee is and where your court case will be heard.
18. Now that your case is filed and you have a case number, you need to complete the second counseling class that is required by the bankruptcy code. This class is called the “financial management course”. You cannot complete this class until after you have filed your bankruptcy. You can probably use the same company you used for your credit counseling class in the beginning, if you wish. Or chose a different one from the list we provided to you. Once you have completed the class, you will receive a certificate which you must make sure gets to our office for filing with the bankruptcy court. Without this course certificate, you cannot receive a discharge from the bankruptcy court.
19. At your Section 341 Creditor’s meeting, I will go with you to the meeting, or make arrangements for another attorney to be there if I have a conflict. You should write down any questions you have and give them to me before the meeting begins, so that I can answer any questions you might have.
20. Sometimes, the trustee in your case might want more information about your case, or we decide during the meeting with you that something in your case needs to be changed. If this happens, it’s not a huge problem – I will address the matter and help you take any necessary steps to get your bankruptcy completed.
21. In a typical Chapter 7 case, approximately 60 – 90 days after your meeting of creditors, if you have completed your debtor education class requirement and supplied any additional requested information to the trustee, you will receive your Chapter 7 discharge in the mail. It will go to both your mailing address and our email inbox. This represents the end of your bankruptcy.
22. As soon as you have received the discharge in the mail, you will begin rebuilding your credit. We can provide you with good resources on how to do this at your request.
23. If you receive contacts from creditors after the bankruptcy, do not fear and do not think that there was something wrong with your bankruptcy. There is an entire market for what we call ‘zombie’ debt and when it comes up, I can deal with the creditor who failed to recognize your discharge. This is called a violation of the discharge order. Please contact me if this happens.