

## Office Procedures and checklist

Upon calling our office for a brief evaluation, you will be asked the following:

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

Telephone number: \_\_\_\_\_

County of residence: \_\_\_\_\_

Marital Status: \_\_\_\_\_ Filing Jointly? \_\_\_\_\_

What was your gross income on your taxes last year? \_\_\_\_\_

Number of people in your family? \_\_\_\_\_

Do you own your home? \_\_\_\_\_ If so, what is its value in today's market and how much do you owe on any mortgages and/or home equity lines of credit?

\_\_\_\_\_

How many vehicles do you have? \_\_\_\_\_ What is the value of each one and how much do you owe on them? \_\_\_\_\_

Do you have any other assets, such as RV's, tools, investments, IRA's, boats, etc.? \_\_\_\_\_ What is the value of each one and how much do you owe on them? \_\_\_\_\_

Have you ever filed for bankruptcy before? \_\_\_\_\_ If so, when? \_\_\_\_\_

Have you stopped incurring debt (i.e. using credit cards)? \_\_\_\_\_

Have you made at least two minimum payments on your credit cards since you last charged on them? \_\_\_\_\_

Assuming you qualify for a Chapter 7 bankruptcy according to the above answers, you will be mailed a no obligation packet that includes information regarding bankruptcy, a fee agreement, and our questionnaire. Upon gathering all of the information, you will need to make an appointment to review the information with either my legal assistant or myself. The appointment will take approximately 1 ½ hours. You will need to pay at least \$200.00 toward your fee to be able to inform your creditors that you have retained me.

When your attorney and filing fees have been paid in full, you have provided all of the information to my office and done your credit counseling, we will complete

your petition and schedule an appointment for you to come in and sign the documents. Your petition will be filed electronically with the Court within a day or two. We will receive a court date immediately upon filing your petition. The court usually gives us approximately six weeks notice of the date of the hearing.

The hearing is held in an office before a "Trustee". The Trustee is a person that has been hired by the Court to review your case. At your hearing you will be asked to provide picture identification and your Social Security card. The attorney will be at the hearing with you. You will be asked if everything in your petition was true and accurate on the day that you signed it. The Trustee may have questions for you such as how did you determine the value of your home, does anyone owe you money or can you sue anyone for money. Your creditors have a right to attend this hearing and ask any questions they may have. If the debt is secured by a house or car, they will want to know if you plan on keeping the property and paying for it.

After the hearing, there is a waiting period of approximately three months during which any secured property is dealt with. At the end of that time, you will be granted a discharge. That means the unsecured debt is wiped out and those creditors can never try to collect the debt again.