

WHAT HAPPENS NEXT – AFTER MY FREE CONSULTATION

1. I will decide which month I want to file my case. If I am ready and the fees are not an issue, I will be filed in the next filing cycle (last week of the every month). If I need to file earlier because of a garnishment, foreclosure, etc., there will be an expedited fee of \$150.00.
2. A “checklist” will be prepared for my case. It will have two parts: one will be a rough draft of my actual bankruptcy petition and the other has information, deadlines, definitions, and places for me to provide information. Any information that was missing, not provided, or not available at the time of my consultation will need to be disclosed in this checklist.
3. This checklist has a deadline. If I don’t return it by that deadline, I will be pushed to the next month, at a charge of \$150 for requiring the petition to be rewritten in its entirety.
4. I will need to pull my credit report from www.annualcreditreport.com and transfer all of the information (with complete addresses) to the provided Creditor History Sheet. Additionally, I need to gather bills and collections notices to include on the creditors list. **I UNDERSTAND THAT I NEED TO LIST EVERY SINGLE DEBT I OWE.** I cannot decide who I “get” to file bankruptcy on - medical debt, student loans, mortgages, domestic support obligations, credit cards, collections, and even that pesky lawncare bill. I will not give bills to Wallace & Karson Law Office. They will be returned to me.
5. I understand I can prepay for a thorough credit report pulled by Wallace & Karson Law Office and I need to pay for this service even if I *do not* retain Wallace & Karson Law Office.
6. I have to take 2 Credit Counseling courses and receive a certificate for each.

FEES

1. My petition will not be filed until I have paid my attorney fee in full. I am fully responsible for my filing fee.
2. I must tell Wallace & Karson Law Office *at least one week ahead of filing* that I need to pay my filing fee in installments so that an application can be prepared.
3. I can tell any creditors that contact me after I have paid on my attorney’s fee to call Wallace & Karson Law Office. If I tell them to call the office before I have made payment, the creditor will be told I am not represented.

AFTER FILING

1. I will be called about one week after my case is filed to pick up my petition, Notice of Filing, and instructions about documents required.
2. My case number is on the front page of my petition. I understand that I need to use this to obtain my PERSONAL FINANCIAL MANAGEMENT certificate. If I do not complete the counseling, my case will be dismissed.
3. I will provide the bank statements for any open account on the *day my case was filed* as soon as possible to the office. Failure to provide the documents may result in your case either (1) continued to the next court date, for which I will have to pay \$150 to reschedule the attorney to appear with me or (2) motioned for dismissal.
4. I will provide any requested documentation to the office.

MEETING OF CREDITORS (COURT)

1. I understand that I have to appear at ONE court appearance when I file for bankruptcy protection. There may be more appearances if the Trustee and/or the Court deem them necessary. There will be an additional cost for these appearances. Typically, a second appearance is the result of something not being disclosed fully, accurately, or completely withheld.
2. The Trustee at my Meeting of Creditors will ask me a series of yes or no questions (ex: Did you read the petition? Is the signature your own? Do you know of any errors or omissions? Did you fairly value your property?).

3. The Trustee is required to verify your Social Security number and picture ID. Failure to bring these documents will result in my case being either (1) continued to the next court date, for which I will have to pay \$150 to reschedule the attorney to appear with me or (2) motioned for dismissal.

WHAT CAN MAKE THE PROCESS EASIER FOR ME?

1. If I have a question, I need to call the office. I have to remember that every bankruptcy is entirely different from any other case that went before mine. My case is my own, with my own issues and problems, and my cousin's best friend's sister's bankruptcy is not mine.
2. I have to trust my attorney, be present and active in my bankruptcy preparation, and remember that the information I am being asked to provide *is only in my possession or is limited to my personal ability to obtain it*. Wallace & Karson Law Office, PLLC, does not have possession of my bank statements, tax returns, credit reports, lawsuit paperwork, title reports, paystubs, or any other information that is specific to my case. I UNDERSTAND I HAVE TO PROVIDE THE INFORMATION.
3. I have to be accurate and honest in my descriptions of property and valuation. I understand that there are severe penalties and/or jail time that can result from not disclosing information, or inaccurately disclosing information, in my bankruptcy petition. I will not hide property or information from the attorney, because this only causes problems. I will remember that I am dealing with the FEDERAL GOVERNMENT and they know more about me than I probably do.
4. I will send emails as often as possible because it will cut down on my personal travel time, reduce my stress about being at the office by closing, and will help to maintain an accurate record of my bankruptcy process.
5. If I need to have someone help me with my case, I will provide that name and number to the attorney. No information will be disclosed or distributed without an identifying name.

COMMON ISSUES IN BANKRUPTCY

1. I forgot to add a creditor. I will wait for a few weeks, make sure that there are no other creditors I forgot to list, and then send the addresses, account numbers, and names of all missed creditors for amendment. The cost of this is \$91, plus mailing.
2. I know I cannot purchase anything of value during my bankruptcy without the court's permission *if I am in a Chapter 13*. If I am in a Chapter 7, I know I should call my attorney with any questions before I take any action.
3. In a Chapter 13, my first plan payment is due within 30 days, which is before my employer will likely get my wage directive. I understand that I should make the payment on my own the first month.

BANKRUPTCY MANTRA: I will remember that my attorney is on my side. I will provide all information asked of me, so that I can get through this and start over. I've got this and my attorney's got me.