



NOT YOUR ORDINARY LAW FIRM.
AND PROUD OF IT

Anastasia Karson, WA & ID
Dennis Wallace (1947 – 2007)

Congratulations – we are about to work together to take the financial stress out of your life. It is incredibly important that we have a good working relationship so that we can have the smoothest petition process for your bankruptcy. A few things to remember:

1. Whenever you have a question, please call *our* office. If you have an attorney in another matter, chances are they are not a bankruptcy attorney. Asking a personal injury attorney about your bankruptcy is almost like asking a podiatrist to check out your teeth. Please call us.
2. We understand that this is a difficult, and maybe embarrassing, experience. We understand. However, this does not mean that we don't need documentation about your finances. Bank statements will be reviewed and questions will be asked. This is for your protection. There is a small tiny place in the world where someone cares how often you buy coffee; it is not here.
3. My job is to find things you may have forgotten to disclose or chose to not disclose because you don't think it matters. First, please don't "choose" what you disclose. That will get you fired instantly. If you forget to disclose information and I discover it, please remember that you did not disclose it, so I will have to ask you a series of questions that will help me understand your ownership or situation. I am not going through your information to be nosy. I am going through your information thoroughly to protect you. Continuing to deny information, or failure to provide requested information, will get you fired immediately.
4. Bankruptcy is confusing. There are no shortcuts. There are no options to omit any information. When asked about information, please do not get defensive. We are not asking for our personal amusement, but rather to complete your petition accurately and efficiently.
5. If we suggest you take specific actions prior to filing (closing a bank account, changing a direct deposit, providing specific information for review, checking on the status of a loan), it is imperative that you do so. Failing to do those things may result in you having a bank account frozen or finding out too late that your credit card is secured by your vehicle.
6. ALWAYS REMEMBER: This is our work. We take pride in it. We are here to protect you. We are not trying to pry into your life for fun. We are trying to help you. Tensions can get high and sometimes we may need to take a step back and a breath. That's okay. This is hard.

PROCESS FOR FILING BANKRUPTCY WITH WALLACE & KARSON LAW OFFICE, PLLC

1. You will be asked for your email address or provided our address to come pick up a “bankruptcy packet”.
2. Gather all of the required documents and information. When you have it completed, or taken steps order documentation required that has not arrived, provide it to the office. There is no appointment for this time: it can be emailed to alkarson@wklospokane.com, dropped off at ACE4SPACE Storage (landlord/official mail stop) in the same parking lot as the office, or mailed to 1618 W 2nd Ave, Spokane, WA 99201. If you email your information, please **rename your file to indicate your name and the contents of the document**.
3. “Required paperwork” is just that. It means it is 100% required to prepare a bankruptcy petition. Delay in providing required paperwork will result in a delay in your case preparation. The paperwork being requested of you should be required by *any* bankruptcy attorney to prepare the most complete petition possible. Please do not provide originals as they are not returned to you and become property of WKLO.
4. When you have provided all of the required information to the office, your file will go to the attorney, who will then prepare a consultation based on all provided information. Anastasia believes that you should be given your options, be able to ask questions of you for clarification, and have a meaningful consultation. Because you do so much before your consultation, you will be aware of what you want to ask the attorney. We provide as much information to you before you come to your consultation, but we provide help as you prepare for your consultation. Do not be nervous to call and ask for assistance if you need it.
5. Your consultation will last anywhere from a half-hour to an hour and a half, depending on your circumstances. At this time, you’ll be able to answer any of Anastasia’s questions to help her better understand your position. You’ll be free to ask questions for your better understanding of the process and how your case will go. It is very common to know the direction, chapter, goals, timeline, and have all questions answered during your consultation. There is no charge for this consultation. A second consultation is \$50 per half hour.
6. After your consultation, you will sign your retainer, the attached communications agreement, provide your picture ID and Social Security card, and make payment. It is preferred to retain the attorney for \$100.00. After you have retained the attorney, you will have the ability to tell creditors to call to verify that you have representation. This will stop many creditors from calling, but it is not guaranteed. You can always make payments at wklospokane.com under the “Pay Here” link.
7. A “checklist” containing a rough draft of your petition and instructions/definitions will be created for your case. There is a date by which the checklist is due; please do not ignore the dates of your bankruptcy timeline. It causes undue stress for all parties. It does require work and your signatures. Do not return a blank checklist. It is a dead giveaway that you did not read any instructions. You will automatically be moved to the following month and will be subject to a hold-over fee. Please call if you have questions.
8. Your returned, completed, checklist and rough draft of your petition are created into your final drafts of a petition. You **must** sign the petition in the office or in front of a notary. If filing jointly, you do not need to sign together.
9. **YOU ARE NOT PROTECTED FROM FORECLOSURE, GARNISHMENT, JUDGMENT, OR ANY OTHER ACTIONS UNTIL YOUR BANKRUPTCY CASE IS FILED. MEETING WITH THE ATTORNEY AND PREPARING ROUGH DRAFT DOCUMENTS IS NOT FILING FOR BANKRUPTCY. WHEN YOU RECEIVE A CASE NUMBER AND A COPY OF YOUR PETITION, YOU WILL KNOW YOUR CASE HAS BEEN FILED.**
10. You must provide **current** paystubs and the **date of filing** bank statements for **all** financial accounts listed in your petition **until we tell you to stop providing them**, even if the balance has not changed. Failure to do so can result in your case being dismissed.

REQUIRED DOCUMENTS FOR FILING BANKRUPTCY

Pay stubs	Six (6) months of all current job paystubs, plus any going forward until filing. Final paystub from any job that was not ended in the last six months. Unemployment distribution, short term disability, long term disability, Social Security, DFAS, all go here.
Bank Statements	ANY financial account that your name is on, as an owner or co-signer. Checking, savings, Certificates of Deposit, retirement accounts. If your name is ON it, it IS considered YOUR property.
Lawsuits	Family law, garnishment, criminal law, civil law. ANY LAWSUITS in which you are currently engaged or have a judgment against you.
Mortgage Statement	This is required for accurate determination of your mortgage under the exemptions.
Car Statements	This is required for accurate determination of your mortgage under the exemptions.
Court Forms	Child support, spousal maintenance, residential schedule are all required if there are children of the marriage.
Insurance Documents	Any insurance policies – term, whole life, short term disability, funeral insurance, etc. and list the beneficiary . Please bring declaration page.
Foreclosure papers	If you are in default on your mortgage and want to file a Chapter 13 to save your home, you must provide the foreclosure papers, default papers, and a <u>CURRENT</u> mortgage statement.

COMMUNICATIONS AGREEMENT

TELEPHONE CALLS: (509) 326-3600

- If no one answers when you call, please leave a message the first time. Please do not repeatedly call until your call can be answered. Your call will be returned as soon as possible. All court proceedings are currently telephonic and repeated telephone calls can sometimes kick the attorney out of a hearing.
- Telephone hours are **Monday – Thursday, from 9:00 a.m. until 5:00 p.m.** A message will be returned during the next day that has telephone hours. (A Saturday message will not be answered until Monday.) We strive to return all calls within 24 hours.
- Should we call you and leave a message, please listen to the message before calling back.
- While we have a Facebook Messenger active, it is not the preferred method of communication. Please either email the office, call, or text (if you have approved text message communication). Google Messenger is similarly an ineffective manner of communication.
- Should you have the attorney's personal phone number or email address, do not use it. *Any* communications regarding your case **must** be directed to an office email address or telephone number. **PERSONAL MESSAGES WILL NOT BE ACKNOWLEDGED.**

EMAIL: alkarson@wklospokane.com

- We strive to answer emails within 24 hours. To be most effective, please include any documents about which you have a question, a preferred method of return communication, and the best time to call you back (or text, if approved).
- Emails sent after regular hours, **Monday – Thursday 9:00 a.m. to 5:00 p.m.** will be answered within the next 24 business hours. (A Saturday email will be responded to on Monday or Tuesday, depending on the nature of the problem).
- Please **do not** include JPEG images of any documents. They cannot be read.
- Please look into an application on your phones that turns such documents into PDF, making them compatible with court requirements. Cute PDF works similarly on your computer – it will turn regular documents into a PDF file.

TEXTING: (509) 326-3600

- This method of communication requires explicit permission. You will be prompted regularly to accept the condition of text communication that it may not be protected by attorney client privilege.
- Texting hours are the same as phone hours, **Monday – Thursday, 9:00 am to 5:00 p.m.**, but the attorney will often answer quick issues. Please be respectful of any time outside of the above hours, including time of messaging, length of conversation, and understanding when there is nothing to be done at the moment.



I, _____, wish and consent to be contacted in the following methods:

Email: _____

Cellphone: _____ Detailed Message: Y / N

Texting: _____ Detailed Message: Y / N

Landline: _____ Detailed Message: Y / N

Alternate contact: _____ NO DETAILED MESSAGE WILL BE LEFT.

The bankruptcy court offers the opportunity for debtors to receive *every* notice that is filed in their case. There are very many filings in every case. An average case will have between 10 – 35 entries. Should you choose, you can receive all of these notices. Often, they are regarding information that may be confusing and cause some anxiety about your case because they are written in legal pleadings. *If you feel this will cause you anxiety, I do not recommend you sign up for electronic noticing.* You **will** receive any motions, pleadings, and other documents that require notice in your case. Singing up for electronic noticing is sort of like asking to see how the sausage gets made.

I would _____ I would not _____ like to sign up for Debtor Noticing through ECF systems.

The following people may pick up paperwork for me: _____.

I understand that no paperwork will be given to anyone but those named after identification has been checked.

Dated: _____

Signature: _____ Print Name: _____

Signature: _____ Print Name: _____