

WHAT YOU NEED TO DO TO COMPLETE YOUR BANKRUPTCY

In order to file your bankruptcy in a timely manner we will need you to complete the following before we can begin processing your bankruptcy.

➤ **FEES**

You must have paid both your attorney and court fees in-full before we can begin processing your bankruptcy.

Please complete the payment of all attorney and court fees prior to delivering to our office any of the documents listed below.

➤ **CONSUMER CREDIT COUNSELING CERTIFICATE**

You must take an approved credit counseling course and receive a Certificate of Credit Counseling. See page 2 for a recommended provider of Credit Counseling. This certificate is only valid for 180 days.

This course costs around \$60.00 and is the responsibility of the client.

➤ **CLIENT QUESTIONNAIRE**

Complete the attached client questionnaire and return to our office.

➤ **PAY STUBS**

We will need originals or copies of pay stubs for the six months previous to filing your bankruptcy. Please note these pay stubs must be itemized. They must list gross earnings per pay period and all deductions listed separately.

➤ **TAX DOCUMENTS FOR THE LAST TWO YEARS**

We must have a copy of the previous year's tax return and the adjusted gross income (AGI) from the year prior to that. For example, since it is 2011 we would need a copy of your 2010 tax returns and the amount only of your adjusted gross income (AGI) for 2009.

WHAT TO DO AFTER YOUR CASE IS FILED

➤ DEBTOR EDUCATION COURSE

You will need to take an approved debtor education course and present the Certificate of Debtor Education to us prior to your Meeting of Creditors. See the section below for a recommended provider of Debtor Education.

This course costs around \$60.00 and is the responsibility of the client.

Where is Your Case Number?

You will receive a copy of your petition and your notice of bankruptcy filing in the mail. Look for the case number of your bankruptcy on the notice of bankruptcy filing. You will need to give this case number to your debt education consultant.

➤ CREDIT COUNSELING AND DEBTOR EDUCATION RESOURCES

Below is an approved credit counseling agency that provides Credit Counseling and Debtor Education.

GreenPath, Inc.
Farmington Hills
38505 Country Club Drive, Suite 120
Farmington Hills, MI 48331-3403
1-800-630-6718
Web: www.greenpath.com
Available over the phone or online

You may also find a list of other approved credit counseling and debtor education service companies at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/>.

➤ MEETING OF CREDITORS

After your bankruptcy is filed, you will receive a notice in the mail from the Bankruptcy Court informing you about the Meeting of Creditors, also known as the 341 meeting. This is a 15 minute meeting with the Trustee, which is the attorney that represents your creditors. Even though this meeting does not take long, it is required that you attend in order for your bankruptcy to be completed and your debts to be discharged. You also must bring the following documents to the Meeting of Creditors:

- Driver's License or State-Issued I.D.
- Social Security Card/Proof of Social Security Number
- Bank statement(s) as of the date of file.

HOW TO CONTACT US

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NOTICE OF FEDERAL LAW REGARDING BANKRUPTCY

Federal law requires that each debtor be informed of the following:

- That the debtor may represent himself, can hire an attorney, or bankruptcy petition preparer.
- That the law requires a written contract specifying what the cost will be and what the attorney or preparer will do.
- That the debtor or the attorney should analyze the debtor's eligibility.
- That a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly.
- That the debtor will have to attend the required first meeting of creditors.
- That in chapter 7 the debtor may be asked to reaffirm a debt.
- That in chapter 13 the debtor will repay creditors what the debtor can afford over 3 to 5 years. That the bankruptcy case may also involve litigation.
- That only attorneys, not bankruptcy petition preparers, can give legal advice.
- That if a person 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.
- That all assets and 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 5065 of the Bankruptcy Code must be stated in those documents where requested after a reasonable inquiry to establish such value.
- That we are a “debt relief agency”.