

## 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 3 for a recommended provider of Credit Counseling. **This certificate is only valid for 180 days.**

**The cost of this course is the responsibility of the client. IF YOUR CERTIFICATE EXPIRES YOU WILL HAVE TO PAY FOR THE COURSE A SECOND TIME.**

➤ **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.

➤ **VEHICLE TITLES**

We must have copies of titles to any and all vehicles titled solely in your name or jointly with another person.

➤ **RECORDED MORTGAGE, DEED and/or LAND CONTRACT**

You must obtain a copy of your recorded mortgage, deed or land contract if one exists. If your mortgage has been paid then please provide a copy of the Release of Lien.

➤ **PROPERTY TAX STATEMENT or MORTGAGE STATEMENT**

Please provide a copy of your most recent property tax statement(s) for any and all real estate held solely in your name or jointly with another person. You may also provide your most recent mortgage statement showing how your escrow funds are distributed.

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

We must have copies of your tax returns for the last two years. For example, since it is 2011 we would need a copy of your 2010 and 2009 tax returns.

➤ **BANK STATEMENTS**

Please provide copies of your bank statements for the last four months leading up to your date of file for any and all bank accounts held in your name.

➤ **INVESTMENT STATEMENTS**

If you have any investment accounts such as a 401K, IRA or pension you must provide our office with the most recent statement showing the value of the account.

➤ **FINAL JUDGMENT ENTRY OF DIVORCE**

If you are divorced please provide our office with a copy of the final judgment entry for your case. If you do not have this document please contact the attorney that represented you in your case.

## **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.

**THE COST OF THIS COURSE 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**

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](http://www.greenpath.com)**  
**Available in 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/>.

## **HOW TO CONTACT US**

**Stephen T. Priestap, Attorney at Law**  
**703 North Morenci Road**  
**Mio, Michigan 48647**  
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**Fax: 419-243-9304**  
**Email: [office@priestap-law.net](mailto:office@priestap-law.net)**

## **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”.