



WHAT TO EXPECT!

Now that you have made the decision to retain our office to help you in your Bankruptcy matter, we want to prepare you for what to expect during the course of our representation.

1. You must fully complete the Client Questionnaire for Non Business Debtors. For your convenience we have also provided detailed instructions for filling out the questionnaire as well as a Checklist for documents that you will also need to return with the Client Questionnaire.
2. Complete your first Credit Counseling Course from the list entitled “Class before Filing” Please ensure that we receive a copy of your certificate from this course.
3. Pay your attorney fees in full.
4. Return all paperwork to our office for review and inputting.
5. Upon review of your documents, we will contact you for either more information or to schedule an appointment to review the petition. This appointment will take approximately 2 hours.
6. Review Petition with Attorney; provide additional information if needed or review and sign Petition for signing.
7. Our office will File your Petition and other necessary documents with the Court. We will receive your case number and 341 Hearing Date immediately.
8. Within one week of filing your petition, you will receive a letter from the office listing your case number, your 341 Hearing Date, what to bring to your Hearing, and directions to the Court.
9. Take your second credit counseling course from the list entitled “Class Before Discharge” If you choose a class that is on both list you may take the second course from the same place as your first. Provide our office with copy of your certificate for filing with the Court.
10. Attend Hearing.
11. If applicable, provide any necessary documents that the Trustee required from the hearing.
12. Wait! Your discharge is expected approximately 60-90 days from the date of your 341 hearing, assuming that there are no disputes.
13. Receive Discharge. We will be notified via e-mail of your discharge. We will send a letter to you regarding same. You will receive the official discharge from the Bankruptcy Court thereafter. Once we receive this email, we will close your file.

***** Please note – correspondence will be sent via email as much as possible, so PLEASE check your email!!!*****