

BANKRUPTCY PROCEDURE



Information about filing Chapter 7 Bankruptcy using
Attorney Alternatives as your legal form typing service

Attorney Alternatives

444 W. Boynton Beach Blvd.

Boynton Beach, FL 33435

Phone: (561) 731-0092 Fax: (561) 731-4710

www.nolawyersfees.com Email: attorneyalternatives@gmail.com

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Thank you for choosing Attorney Alternatives as your Bankruptcy Petition Preparers. We take great pride in providing you a quality, accurate, and most of all, an affordable alternative to other Bankruptcy Petition Preparers. We at Attorney Alternatives realize that filing Bankruptcy is an important and difficult decision. Please take a moment to read the following pages in order to familiarize yourself with our procedures.

Step One: Pick Up A Bankruptcy Questionnaire At Attorney Alternatives

Attorney Alternatives will provide you with a bankruptcy questionnaire which you must fill out completely in order for us to type your forms accurately. You can pick one up at our office, we can mail or email you one or you can download one at www.nolawyersfees.com/bankruptcyinfo. Nobody enjoys filling out papers, but please realize that this is the SAME packet you would have to fill out even if you were using an attorney while paying THOUSANDS of dollars more in most cases. Please fill out this packet **NEATLY** and **ACCURATELY**. It is better to provide us with MORE information, rather than less.



If you do not fill out your forms neatly or completely, we may charge you an additional fee because it forces us to spend more time getting the information we need from you.

Step Two: Drop Off Your Questionnaire

If you would like us to proceed and type your forms, **50% of our total fee will be due. The remaining 50% will be due within 2-3 weeks, when your papers are typed.**

Step Three: Credit Counseling

After you drop off your questionnaire, please complete your credit counseling course. If you need a list of counseling providers, we would be happy to give you one. After you complete your credit counseling course, you will receive a certificate of completion. This certificate of completion will need to be attached to your bankruptcy forms when you file your papers at court.



Step Four: Review Typed Papers



WE WILL CALL YOU WHEN YOUR PAPERS ARE TYPED AND READY FOR YOU TO REVIEW. If you have provided us with an email address, we can email you the draft as well. We strongly suggest that you take your time and review each and every page VERY CAREFULLY, as you will sign papers under penalty of perjury that the information presented to the court is truthful and correct.

Step Five: Attorney Consultation (Optional)



One very important part of your bankruptcy case is choosing the laws that allow you protect the things you own from being taken from you, including your home, car, bank account and personal property. Since we are not attorneys, we are not allowed to select which laws apply in your case. We have included information in our questionnaire to assist you in performing this very important part of the bankruptcy process. If you do not understand this or do not feel confident choosing the correct laws yourself, we can provide a list of attorneys to assist you. The most affordable of these attorneys charges \$85.00 to review your papers, select the correct laws that apply in your case and speak to you on the phone.

Step Six: Sign Typed Papers

After you approve the accuracy of the information we have typed, please call us for an appointment so you can sign your papers in front of us and we can make your copies and prepare your papers for filing. **At this final appointment, we will need you to bring your credit counseling certificate of completion and your pay stubs from the last two months. The court requires that these items be attached to the papers you will file.**



When you file your paperwork at court, you must pay the Clerk of the Bankruptcy Court a \$299.00 filing fee in CASH or a MONEY ORDER made payable to Clerk, U.S. Court. After this, your case will be in the hands of the United States Bankruptcy Court. For your convenience, we have provided a time line outlining their normal procedures:

Day 1: Date of Filing

The Clerk will file your case while you wait and assign you a case number. We have included a map in this packet to the Clerk's Office



for your convenience. You may also submit your papers for filing by mail, Fed Ex or a courier of your choosing.

One of the new requirements is that you **MUST** complete a financial management course **AFTER YOUR BANKRUPTCY IS FILED, BUT BEFORE YOUR DISCHARGE**. This is **NOT** the same credit counseling course you took before your bankruptcy was filed. We have attached a list of court-approved providers for your convenience.

Within 20 days:

The Clerk of the Bankruptcy Court will mail to you and to all of the creditors listed by you a notice which will provide the date, time, and location of your meeting of creditors. This notice will also contain other important information regarding your case, including the name of the trustee assigned to your case. Notices mailed to your creditors will have your address in the sender section of the envelope so that mail that is incorrectly addressed to your creditors will be returned to you. The address the clerk will use for your creditors will be the addresses supplied by you on your papers.

If you do not receive this notice within 20 days, you are responsible for notifying the court that you did not receive the notice by immediately contacting the Noticing Supervisor, Sheila Skinner at (305) 536-7488 or 536-5216. You may call the court's case information system (available 24 hours a day) at 1-800-473-0226 before the 20 day time period is over to determine if the date has been set in the computer, but you must still call Ms. Skinner if you do not receive a copy within the 20 days.

As soon as you receive your meeting notice, you must send a copy of your most recent income tax return to your trustee. Your trustee's name and address will be listed on your meeting notice. **DO NOT** send copies to the court. **If your trustee does not receive these items at least seven days before the meeting date, he or she may postpone your meeting or dismiss your case.** Some Trustee's may require you to send them additional information or to bring additional items to your meeting. If so, they will send you a letter with details. Please follow their instructions carefully, as this is the person that recommends if your bankruptcy should be approved to the Judge.

On or about 40th day: Meeting of Creditors (341 Hearing)



On or about the 40th day, you will attend a Meeting of Creditors, also known as a 341 Hearing in which a Trustee will ask you several questions about your case. If any of your creditors appear, they will be permitted to ask you questions as well. For your convenience, we have included a map with directions to the office where the meeting is held.

DO NOT GO TO THE COURTHOUSE IN WEST PALM BEACH! YOU MUST BRING YOUR DRIVER'S LICENSE AND SOCIAL SECURITY CARD TO YOUR MEETING. SOME TRUSTEES REQUIRE ADDITIONAL DOCUMENTATION. PLEASE CALL

YOUR TRUSTEE IF YOU ARE NOT SURE. IF YOU DO NOT HAVE THE REQUIRED DOCUMENTATION, THE TRUSTEE MAY POSTPONE YOUR MEETING. YOU MUST APPEAR AT THIS MEETING! IF YOU FAIL TO APPEAR, YOUR CASE MAY BE DISMISSED. If you need to reschedule your meeting (only in emergency cases), please contact the Trustee in your case immediately (see the meeting notice for your Trustee's name and phone number). If your Trustee is able to reschedule your meeting, they will probably ask you to file a notice of the new date and time with the court and notify the creditors.

After your meeting, you must take your financial management course. This is **NOT** the same thing as the credit counseling you did prior to filing your papers. After you have taken your course, you will receive a certificate of completion. **This certificate must be sent to the bankruptcy court and your trustee.** If the court does not have your certificate within 45 days after your meeting of creditors, your case may be closed and you would have to start all over again with the entire process. You can file your certificate in person (same place you filed your papers), or you can mail it (we suggest certified mail).

Sixty Days after your Meeting of Creditors:

By this time you should receive a copy of your Discharge. It is probably a good idea to make several copies of this notice, as you will need it when applying for credit in the future, or when dealing with credit reporting agencies. If you ever need additional copies of your Discharge or bankruptcy papers, contact the court at (561) 514-4100.



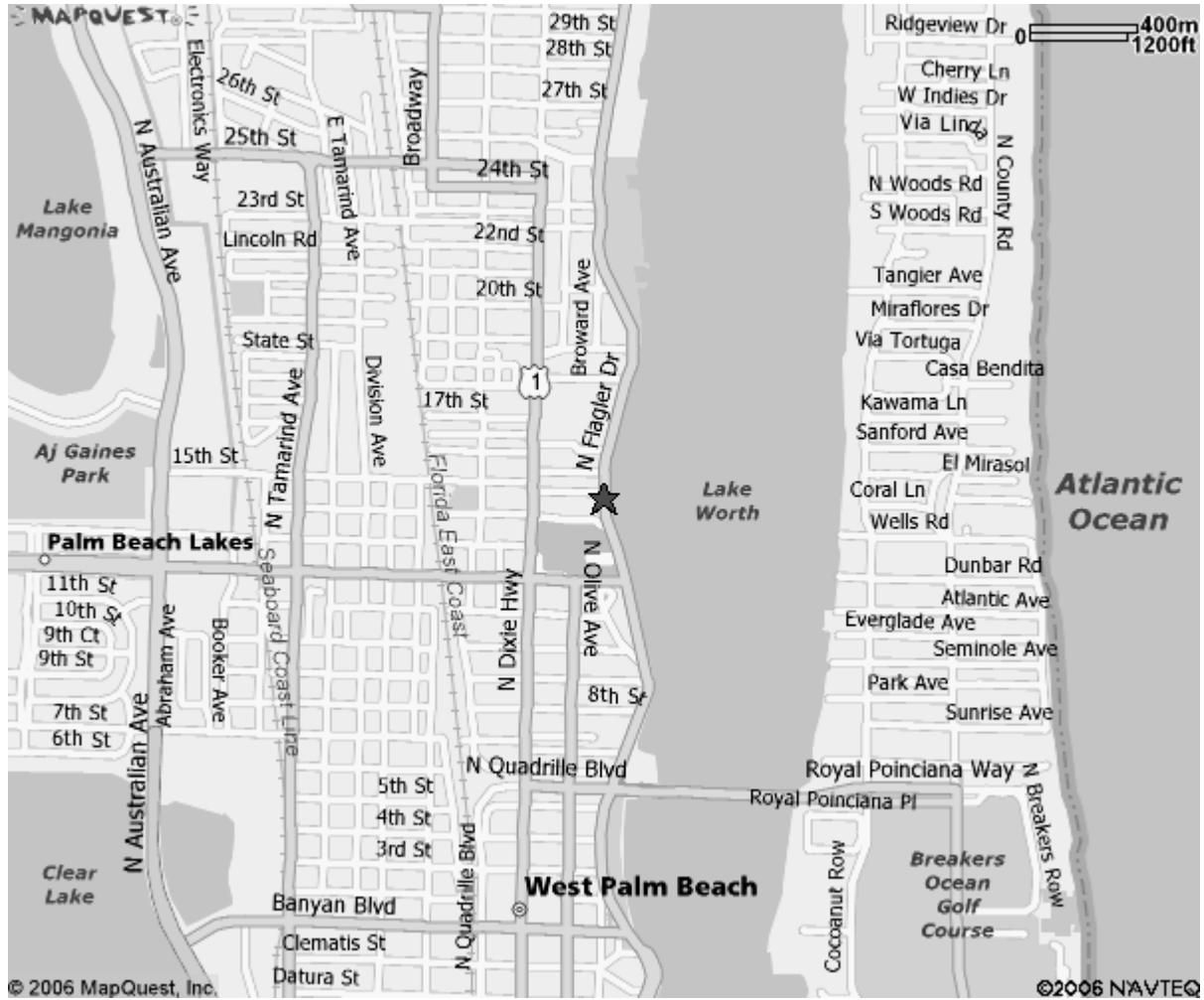
After Your Bankruptcy:

Although a bankruptcy stays on your credit report for a long time, most of our customers wish to start rebuilding their credit immediately so they may apply for a car loan or mortgage in the future. One of Attorney Alternative's staff members is a licensed mortgage broker and would be happy to share his experience with you (at no charge to you) on various credit issues, including:

- ✓ How to increase your credit scores
- ✓ How to understand your credit reports and how to correct errors yourself
- ✓ How to get new credit
- ✓ How lenders view your use of credit
- ✓ Income to Debt ratio and how it affects loan approval

Just call us anytime after your bankruptcy to set up an appointment!

Flagler Waterview Building
(WHERE YOU FILE YOUR PAPERS AND ATTEND YOUR MEETING)
1515 N. Flagler Dr., 8th Floor
W. Palm Beach, FL 33401



Attorney Alternatives Bankruptcy Typing and Preparation Prices

Attorney Alternatives: \$300 for individual, \$350 for married couple (One-half deposit when you drop off the questionnaire you filled out, balance due after we complete your papers). Fee includes typing all forms, form preparation for court, copies for client and creditor diskette. We accept cash, money order, personal checks and debit cards.

Filing Fee: \$299 for bankruptcy court. You will pay this to the court by cash or money order when you file your papers.

Credit Counseling fees: All bankruptcy filers are required to take a Pre-Bankruptcy Counseling Session (prior to filing your case) as well as a Debtor Education Course (after your case is filed). Fees are \$50.00 per person, per course if done over the phone or \$35.00 per person, per course if done online. Total counseling fees for an individual would be \$100 if done over the phone or \$70 if online. For a joint case (married couple), fees would be doubled.

Attorney's fees: There is one part of the bankruptcy process that we, as non-lawyers, cannot perform for you. In order to protect the things that you own (house, car, furniture, bank accounts, retirement accounts, etc.), you must choose the correct law and it must be listed in your bankruptcy case. We will provide you an information sheet on this process but if you do not feel comfortable, we can provide a list of several attorneys who will do this for you. The most affordable charges \$85, which must be paid by money order only directly to the attorney. The attorney will review your papers and speak to you on the phone for approximately fifteen minutes.