

Frequently Asked Questions

What do I do about all the collection calls?

Once your attorney fees have been paid, you can then advise creditors that you have retained a bankruptcy attorney and you may give them our name and number. Please note that creditors do call our office to verify representation and if you are not our client we will let the creditor know that you have not retained the attorney for bankruptcy. Also note that creditors have the right to contact you up until you meet with your Trustee approximately 45 days after your case is filed, but most creditors stop calling once they find out you have retained an attorney for bankruptcy.

When will my case be filed?

All cases are filed every Friday after you have signed the final paperwork with the paralegal, supplied all necessary documentation, and taken your first credit counseling course.

When will my bankruptcy be over?

Each chapter is different. A chapter 7 bankruptcy MAY be Discharged as soon as 3-6 months from the date your case is filed. If you have an asset case (see "Services" tab, chapter 7 description) then your case will take longer to discharge. A chapter 13 bankruptcy will be discharged after all your payments to the trustee have been made.

I have just made my last payment to my Chapter 13 Trustee, when will I get my Discharge?

Please allow a minimum of 60 days from your last payment made to receive your Discharge.

What hearings do I need to attend?

Unless our office contacts you, the only hearing you need to attend is the 341 Meeting of the creditors, which is the meeting with your Trustee. A copy of this notice will be mailed to you 7-10 business days from the day your case is filed.

What will happen at my 341 Meeting of the Creditors, my meeting with my Trustee?

Please see "Trustee Meeting" tab on this website for more details. You MUST bring your driver's license AND social security card to this meeting. If you do not bring your driver's license AND social security card to this meeting, your Trustee will reschedule the meeting and you will need to attend the meeting again to provide the missing documents. We also advise clients to bring all documents that you provided to our office (tax returns, bank statements, pay stubs, etc), as well as a copy of your petition (stapled form about 30-50 pages long that you signed containing all your asset, liability, income, and expense information). The Trustee will ask you questions listed in the petition.

Will Murray be at my meeting with the Trustee?

Either attorney Murray Fitzhugh, Laurie Blanton, or Lynn Ramey will be at your meeting with your trustee to represent you. The trustee wants to speak with you and not the attorney, so you should not be worried if the attorney does not speak. The attorney's job is to answer and legal questions, should they arise.

I provided all my originals to your office, when do I get them back? Please pick up, or make arrangements to have all originals mailed to you approximately one week prior to your meeting with your Trustee. We are now 100% electronic with the Trustees office and no longer make copies of compliance information that you provide. We strongly encourage you to provide our office with copies, rather than your originals, but in either case, copies and originals will be returned before you meet with your trustee (see "Timeline" and "Trustee Meeting" tab). Please keep all original/copies returned to you until your case is Discharged (Chapter 7) or Confirmed (Chapter 13)

INSTRUCTIONS FOR BOTH COURSES HOW AND WHEN DO I TAKE MY FIRST COURSE?

First Course by Phone: Complete the budget section provided by the paralegal and call 888-425-3453. **This course must be completed before your case can be filed.** This course has already been pre-paid for by our office.

First Course by Internet: Go to www.bkhelp.org Click on the giant button with a picture that says "Pre-Bankruptcy Counseling Click Here" Click "By Internet" and fill out the remaining information requested. When finished or if you should have any problems with the website, call 888-425-3453.

This course must be completed before your case can be filed. This course has already been pre-paid for by our office.

HOW AND WHEN DO I TAKE MY SECOND COURSE?

Second Course by Telephone: Once you receive your 341 Notice of the Meeting of Creditors, this is the piece of paper that our office made an example copy of in your 341 Review Packet which tells you when and where to attend your meeting with your Trustee, call 888-425-3453 to let them know you are ready to take your second course. They will send you a book in the mail and require a telephone course as well. Follow the instructions provided to you. **If you do not receive your book, call 888-425-3453. This course has already been pre-paid for by our office. Your second course MUST be completed after your case is filed, but before your meeting with your Trustee.**

Second Course by Internet: Once you receive your 341 Notice of the Meeting of Creditors, this is the piece of paper that our office made an example copy of in your 341 Review Packet which tells you when and where to attend your meeting with your Trustee, go to www.bkhelp.org Click on the giant button with a picture that says "After Filing Debtor Education Click Here" Click "By Internet" and fill out the remaining information requested. **When finished or if you should have any problems with the website, call 888-425-3453.** This course has already been pre-paid for by our office. **Your second course MUST be completed after your case is filed, but before your meeting with your Trustee.**