

BANKRUPTCY TIMELINE-CHAPTER 7

****Before you can begin the bankruptcy process, please call for a free initial appointment to meet with the attorney to find out which bankruptcy is right for you and the amount of the fees. Please note that each bankruptcy is unique and therefore only an attorney can quote a price for your bankruptcy****

1. Fill out the "Easy Bankruptcy Form" and gather all required documentation that the attorney will request from you during your initial consultation (pay stubs, bank statements, taxes, etc)
2. Bring in the "Easy Bankruptcy Form" and all required documentation to our Venice or Bradenton office. The paralegal will review your submitted material and send a letter to the address listed on the "Easy Bankruptcy Form". When you receive this letter call our office to schedule your next appointment with the paralegal. Anyone in the office can set up this appointment for you. Note: Please have at least \$400.00 of the retainer paid by the time you meet with the paralegal. Create a list of questions about your case for your meeting with the paralegal.
3. Meet with the paralegal to review paperwork. Paralegal will explain and sign you up to take your first credit counseling course. Note: You may need a second appointment to meet with the paralegal before your case can be filed. At your meeting with the paralegal she will review your entire Easy Bankruptcy Form, your current and past income, and you will be able to ask questions about your case.
4. Take your first counseling course
5. Make your final payment for the bankruptcy retainer
6. Your case will be filed when we have all necessary paperwork, full payment is received, and you have taken your first credit counseling course.
7. The most important things you should do for the rest of your bankruptcy is to READ YOUR MAIL. If you have questions about something you received in the mail from your Trustee, creditor, or attorney, please visit our "I Got Something in the Mail" tab on our website before contacting our office. www.bankruptcyfitzhugh.com
8. Approximately seven to fifteen days from the day your case is filed you will receive in the mail a "341 Notice of the Meeting of Creditors" form which will list the day, time, and location of your meeting with your Trustee. When you receive this letter: First, take your second credit counseling course Second, attend the meeting listed in the notice Third, a staff member from our office will be contacting you to request any additional documents not yet received or not previously requested.

9. At your meeting with your Trustee, if they should request documentation that you believe you have already supplied to our office, send it to them again. Failure to supply the Trustee with required documentation may cause the dismissal of your case.
10. You should receive your Discharge approximately 6 months from the date your case was filed.
11. Depending on various factors you are limited in the amount of property you can retain in a Chapter 7. In cases where you are not keeping a homestead the limit is \$1,000.00 for an automobile and \$5,000 for other personal property per debtor. If you have a home that you are keeping then the limit is \$1,000.00 for an automobile and \$1,000.00 for any personal property per debtor. Other exemptions for other property are also available.

BANKRUPTCY TIMELINE-CHAPTER 13

****Before you can begin the bankruptcy process, please call for a free initial appointment to meet with the attorney to find out which bankruptcy is right for you and the amount of the fees. Please note that each bankruptcy is unique and therefore only an attorney can quote a price for your bankruptcy****

1. Fill out the "Easy Bankruptcy Form" and gather all required documentation that the attorney will request from you during your initial consultation (pay stubs, bank statements, taxes, etc)
2. Bring in the "Easy Bankruptcy Form" and all required documentation to our Venice or Bradenton office. The paralegal will review your submitted material and send a letter to the address listed on the "Easy Bankruptcy Form". When you receive this letter call our office to schedule your next appointment with the paralegal. Anyone in the office can set up this appointment for you. Note: Please have at least \$400.00 of the retainer paid by the time you meet with the paralegal. Create a list of questions about your case for your meeting with the paralegal.
3. Meet with the paralegal to review paperwork. Paralegal will explain and sign you up to take your first credit counseling course. Note: You may need a second appointment to meet with the paralegal before your case can be filed. At your meeting with the paralegal she will review your entire Easy Bankruptcy Form, your current and past income, and you will be able to ask questions about your case.
4. Take your first counseling course.
5. Make your final payment for the bankruptcy retainer.
6. Your case will be filed when we have all necessary paperwork, full payment is received, and you have taken your first credit counseling course.

7. The most important things you should do for the rest of your bankruptcy is to READ YOUR MAIL. If you have questions about something you received in the mail from your Trustee, creditor, or attorney, please visit our "I Got Something in the Mail" tab on our website before contacting our office. www.bankruptcyfitzhugh.com

8. Approximately seven to fifteen days from the day your case is filed you will receive in the mail a "341 Notice of the Meeting of Creditors" form which will list the day, time, and location of your meeting with your Trustee. When you receive this letter: First, take your second credit counseling course Second, attend the meeting listed in the notice Third, a staff member from our office will be contacting you to request any additional documents not yet received or not previously requested.

9. At your meeting with your Trustee, if they should request documentation that you believe you have already supplied to our office, send it to them again. Failure to supply the Trustee with required documentation may cause the dismissal of your case.

10. Your first payment to your Chapter 13 Trustee is 30 days from the date your case was filed and on that day of each month thereafter until you are finished making payments, 36-60 months later. The payment information is listed in a form that will be mailed to you called the "Order Establishing Duties of Trustee and Debtor." See [I Got Something in the Mail](#).

11. Your initial payment amount may be adjusted upward or downward. We file our cases with as low amount as we can, in the hopes of saving you money.

12. You will receive a recommendation from the trustee, either favorable or unfavorable. Because we file a low amount most of the recommendations are unfavorable. This is a recommendation by the trustee only. The judge makes the final ruling called "Confirmation".

13. Complete your annual tax returns the same way you have in the past; you will need to mail them to a different address. Until your case is confirmed you must mail all tax returns to the following address:

Internal Revenue Service, Attn: Special Procedures, PO Box 17167, STOP 5730, Ft Lauderdale, FL 33318