



LYNN LAW GROUP

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QUICK START GUIDE BANKRUPTCY THE PROCESS

1. Initial consultation
2. Decide whether to file and which bankruptcy chapter
3. Provide documents to our office (see other side)
4. Take the pre-filing credit counseling class (see next page)
5. Wait 10-14 days while we prepare the paperwork; signing at our office
6. Case is filed; receive §341 Notice of Meeting of Creditors Notice; you **MUST** attend this meeting
7. Attend the §341 Meeting with your ORIGINAL SOCIAL SECURITY CARD and driver's license
8. Take pre-discharge course (see next page). You **WILL NOT** receive a discharge without this course.
9. If there are no issues, receive discharge 60-90 days after §341 Meeting (Chapter 7)
10. Fill out a DSO form and send to the court (Chapter 13). Forms are available at <http://lynnlawgroup.com/forms.html>
11. Chapter 13 debtors receive a discharge after ALL payments are made to the trustee (typically 3-5 years)

DOCUMENTS NEEDED FOR BANKRUPTCY:

DO NOT GIVE US ORIGINALS - COPIES ONLY WITH NO STAPLES!

- Copy of Social Security Card and Gov't ID/Driver's License
- Tax Returns (personal and business) for the last 2 years: _____
- Paystubs for the last 6 months (IT MUST BE THE LAST SIX MONTHS): _____
- All debt statements (auto loans, mortgages, credit cards, medical bills, etc) regardless of whether you are "keeping" something
- All vehicle titles/registrations; appraisal of vehicle if recommended (Ken Frey 239-910-3549)
- Credit counseling course at <http://ccadvising.com>. The course costs \$9.76. Details are not important; the class takes 1 hour to complete—if you spend any longer, you are wasting time
- Debtor Education class at <http://beadviser.com> **AFTER** your case is filed; you will need your case number—it is on EVERY document you will get from the court

For Chapter 7, we'll need the above PLUS these documents:

- Bank Statements for the last 3 months
- Payoffs for all vehicles/boats
- Residential Lease

Contract Pricing

Chapter 7

Attorney Fee: _____
Filing Fee: \$335

Total: _____

Must all be paid prior to filing

Chapter 13

Attorney Fee: _____
Filing Fee: \$310

Total: _____

Paid upfront to file: _____
(Balance paid in plan)



**WE DO ACCEPT CREDIT/DEBIT CARDS BUT
THERE IS A 4% CONVENIENCE FEE**