

## Customer Tasks After First Visit

When you leave this office after your first visit, you will need to carry out certain tasks to make sure your bankruptcy goes smoothly. You will need to:

- Complete our Questionnaire. (It's important that you completely fill in every item. Otherwise, we can't complete your bankruptcy papers.)
- Sign up and complete credit counseling. (*We will give you a list.*)
- Obtain certificate showing that you have completed a credit-counseling workshop.
- Obtain repayment plan, if any
- Obtain most recent tax return or a transcript of the return (*We will provide information on how to get the transcript.*)
- Obtain wage stubs for the last 60 days, if you have been employed
- **Customer Tasks After Signing Your Papers**

Dear Customer: After you sign your bankruptcy papers prepared by this office, there are certain tasks you must complete to accomplish your goal—a Chapter 7 discharge of your debts. These tasks are set out below. If you have any questions about these tasks, you can consult your written resources (for instance, a book or pamphlet), or an attorney you have contracted with to answer all your bankruptcy questions (for instance, the Affordable Access and Advice service offered by Stephen Elias).

- File all the bankruptcy papers prepared by us (*your Bankruptcy Petition Preparer*), your Certificate of Credit Counseling, any repayment plan prepared by the credit counseling agency and wage stubs for the previous 60 days
- Pay the filing fee (\$274 through March 28, 2006 & \$299 on March 29)
- Use first class mail to serve your Trustee with your most recent tax return, or a transcript of the return. The trustee must receive the return or transcript no later than seven days before the date set for the first meeting of creditors. This means you should mail the return or transcript as soon after you file your bankruptcy papers as possible. Failure to meet this deadline may result in your case being dismissed. (*Your trustee and date set for your first meeting of creditors will be provided by the court on the copy of your petition and on the notice of filing bankruptcy sent to you and your creditors.*)
- Use first class mail to serve your Statement of Intention on your Secured Creditors within 30 days after you file your bankruptcy papers. (*Your Statement of Intention is the form where you explain what you plan to do with the property--for instance your car or jewelry--that is collateral for your secured debts.*)

- Attend the Creditors Meeting, often called a “341 hearing.” *(The date of the meeting is on the copy of your Petition and on the Notice of Filing you will received from the court in the mail.*

*Failure to attend this meeting can get your case dismissed, although some trustees give you a second chance.)*

- At the Creditors Meeting, be prepared to fully cooperate with the trustee by answering all his or her questions fully and accurately. Also, bring all documents requested by the trustee before the meeting, and provide all documents requested by the trustee at the meeting. *(Creditors seldom show up, but if they do, answer their questions as well.)*
- Perform Statement of Intention within 30 days after creditors meeting. *(Failure to perform Statement of Intention--for instance, return a car or sign a reaffirmation agreement—can result in the loss of court protection against repossession of the collateral.)*
- Attend Personal Financial Management Counseling within 45 days after your creditor’s meeting. *(We can give you a list of approved agencies that provide this counseling.)*

- File the Certificate of completion of financial management course (Official Form 23) no later than 45 days after your meeting of creditors