

The Ch. 7 Bankruptcy Process

The short version:

- You meet with me for about an hour – no charge.
- If you decide to file you will gather documents needed, and email or bring them to my office and pay the fees. You also do an on-line or over the phone pre-filing credit counseling that is required by the government.
- The quicker you email or bring in the documents, the sooner your case can be filed.
- Several days later after you have provided me ALL the required documents, we meet for about an hour and thirty minutes to finish the paperwork and sign the papers.
- I file your case. You then do a post-filing debtor education counseling on-line or over the phone. If any creditor calls give them my creditor only hot-line number (734) 743-1590.
- We have a short meeting with a bankruptcy trustee about four to six weeks after your case is filed.
- About two to three months after that meeting your case is over and done.

The longer more detailed version:

The initial meeting:

You will meet with me for about an hour at no charge. During that time we will discuss your situation, and I will seek to help you understand what your choices might be. Some of the options include doing nothing, negotiating some kind of payment arrangement with one or more creditors, or filing one of two types of bankruptcy.

If you decide to file bankruptcy:

I will give you a series of documents that will spell out some questions that you will review, list what type of information I need to file a case, and provide some information that you need to read. I will also sign you up for the required credit counseling class which you will take on-line or over the phone.

Part of the first meeting will be a discussion of all the costs and fees that you will be required to pay. Sometimes there may be some uncertainty about the exact cost since there is information that you do not have right away.

You will then gather the appropriate documents and either email them to me, or bring in copies for me to use in preparation of your case. Before your case can be filed you have to pay the agreed fees, and complete the pre-filing credit counseling course that can be done on-line at summitfe.org for \$14.95 or over the phone for \$49.00.

I will get your case ready in a few days, and we will then meet for about an hour and thirty minutes to go over your paperwork. The actual document filed is about 60-70 pages. We will carefully go over each page to make sure you understand each page. (If it is necessary to stop a garnishment or for some other reasons, your case can be filed the day you come in or within 24 hours.)

I will then file your case and get a case number and date for the meeting that we attend with a bankruptcy trustee. The meeting which is called “the creditors’ meeting” or “the 341” is

scheduled for about 4 to 6 weeks after the case is filed. If you live in Washtenaw County the meeting is always on a Wednesday. If you live in Wayne County the meeting is in Detroit.

After the case is filed, assuming you have provided all the required documents, the only thing that you have to do is complete a second course called debtor education and attend the creditors' meeting.

After you file you will receive all kinds of emails and mail from companies telling you that you must complete a debtor education course. These are just advertisements trying to get you to use their service. Ignore these advertisements and use the www.summitfe.org site.

If you have been sued you may also receive something from the court about the lawsuit. This is all normal. Be sure to send me an email or bring me a copy of these court papers.

If you get calls or letters from any of your creditors let me know immediately. Creditors CANNOT contact you in any way after the case is filed.

From time to time you will receive notices from the U.S. Bankruptcy Court. These are all routine matters. If you have a question about them send me an email or text message.