


**BANKRUPTCY IS A LOT OF WORK. THIS IS YOUR BANKRUPTCY. IF YOU WANT TO BE SUCCESSFUL, YOU MUST COMMIT TO DOING IT RIGHT. ASK QUESTIONS and FOLLOWING DIRECTIONS.**



**LEARN ABOUT CHAPTER 7 BANKRUPTCY**

Education is very important when deciding your best option. First, watch the court videos, next print the Arizona exemptions. Finally, do a very good job completing the on-line questionnaire.

**YOUR FREE PHONE CALL:**



Other options: NFCC.org, referral to another attorney, work with creditors.

If Diane agrees to help you, during the call she will tell you the fee and what you need to do next, plus what not to do. **PLEASE TAKE NOTES.**



**THE "WHAT'S NEXT" EMAIL**  
If Diane agrees to help, she will send an email with a link to our web site. Order your free credit reports. **VERY IMPORTANT**—print & read instructions for MyCaseInfo.

**MYCASEINFO:**  
Diane will send an invitation to access MyCaseInfo. This will take 6-8 hours, but to make your life easier, please use the instructions to fill out MyCaseInfo (see the 'What's Next' email).

**FINISH MYCASEINFO:**  
Once you have done a **very** good job completing all the information in MyCaseInfo, press the button "send to attorney", so we will receive it. Please call if you have any questions.

**BAD JOB:** Occasionally a client does not do a good job on MyCaseInfo. If so, Jay will send it back to fill in missing information. We don't want that to happen. If you have questions, first read the instructions, then call Jay.

**GOOD JOB:** If you did a good job filling out MyCaseInfo Diane will call to schedule your first appointment on Zoom.



**FIRST ZOOM MEETING** First, call to schedule your meeting. Diane will send instructions about required documents, signed retainer & paying a fee. Next, you will meet Diane & Jay on Zoom (2.5 to 3 hours) to review & edit your MyCaseInfo. After the meeting, you will receive a PDF draft of the forms to review and edit. Read instructions on how to edit the PDF draft.

**DEALING WITH CREDITORS AND PHONE CALLS:** Once you sign the retainer and paid a fee you may give callers our contact information. This stops calls, but not lawsuits. To do that, the bankruptcy must be filed with the court.

**READY FOR YOUR NEXT MEETING?** Call to schedule your next virtual meeting, but only after you edited the forms, are ready to pay the balance of the fees and court fees, and followed Diane's advice to fix things. She will send instructions.

**OUR NEXT ZOOM MEETING:** The day before the meeting, send the additional documents & pay any balance due. Next, you will meet with Diane and Jay for 1 to 1 1/2 hours to finalize your changes to the forms. After the meeting the amended forms will be emailed to you to review & sign. Once you email or fax the signed forms back, we can move forward to file your bankruptcy. You must immediately mail us the original signed pages.

**CREDIT COUNSELING COURSE:**  
The credit counseling course must be completed before bankruptcy is filed. Suggestions were in 'What's Next' email, or call our office.



**FINAL REVIEW BEFORE FILING**  
After you email/fax the signed pages, Diane will review your documents and call you if there are any questions. It is possible it may be necessary to wait to file. Remember all information must be up to date & accurate.

**FILING DOCS WITH THE COURT:**  
After we receive your signed documents and review the documents, we will file your bankruptcy, send you a copy of the documents, and an instruction letter. In 2 weeks the court will notify your creditors about the filing. Meanwhile, give them the case number and our contact info.

**DIANE'S INSTRUCTION LETTER:**  
After filing, Diane will send you a letter with your case number, information about your meeting with the trustee, including sample questions, reminder about the financial management course, plus much more. **REMEMBER- ANY FUTURE INHERITANCE or DIVORCE RIGHTS IS AN ISSUE.**

**FINANCIAL MANAGEMENT COURSE**  
Take the second class BEFORE the trustee meeting & send Jay a copy. See suggestions in Diane's instruction letter.



**PREPARING FOR THE 341 or 'CREDITOR'S MEETING'**

Diane's instruction letter (sent when your case was filed) gave specific information about this meeting. Don't miss this meeting. Call Diane before the meeting to discuss "what's next".

**DIANE WILL EXPLAIN WHAT TO EXPECT NEXT...**

Including the discharge process, how to deal with creditors (now and years later), and the trustee's role to completing their work & closing your case.

**THE TRUSTEE'S INFORMATION**

As Jay mentioned during our Zoom meetings, he will send you forms to fill out and return to him, along with any additional documents. Jay will then send that information to the trustee. **Please NEVER respond directly to the trustee.**

**ATTEND THE CREDITOR'S MEETING'**

Diane's letter will explain the 341 meeting with the trustee is by phone or Zoom. **BE ON TIME.** Other people, who filed when you did, will be on the phone or Zoom.

If you fail to appear your case may be dismissed, or a new date set. There is an additional fee for Diane to attend a second meeting.



**THE DISCHARGE**

Your discharge will be entered by the court approximately 3-4 months after the case was filed, but only if you completed the financial management course. Otherwise your case could be closed with **no discharge**. A creditor has a right to object to a discharge, but that is very rare.

**THE CREDITORS**

Only the creditors (including collection companies) listed in your bankruptcy documents will know about your bankruptcy and be discharged. Debts that are not discharged are some taxes, student loans, child support, alimony, fraud or if the court determines a debt should survive due to unique circumstances. The discharge form does not specifically identify the debts that are discharged.

**DIANE'S EMAIL—"ALMOST THERE"**

Once the discharge is entered you will receive Diane's email with a sign "Almost There" to remind you the bankruptcy is not over until the trustee finishes his/her work. The email will include a copy of the discharge and an instruction letter. If possible, Jay and I would really appreciate a review or two about your time with our office.



**THE TRUSTEE**

The trustee's job is to determine if you have non-exempt property to liquidate in order to pay money to your creditors (and the trustee). This process is called the "administration of the estate". If you have tax refunds, or other non-exempt property, the trustee will decide whether it is worth his/her time to pursue. If you refuse to comply with any request your discharge will be revoked. (**very bad result because the debts can never be discharged**).

**THE TRUSTEE DECIDES THERE IS NOTHING TO LIQUIDATE IS A NO ASSET CASE**

If the trustee makes that decision, he/she will file their final report with the court. Normally this takes a few weeks, but each trustee is different, so it could be more.

**TRUSTEE DECIDES TO LIQUIDATE PROPERTY IS AN ASSET CASE.**

The trustee can sell non-exempt property to you, at auction or hire a realtor (home appreciation after filing the bankruptcy inures to the estate). The trustee may wait to see if there is a tax refund. Depending on what the trustee liquidates, this process can take several months or even years to complete. There is no way to push the process, which is why earlier I suggested you sell all non-exempt property before filing bankruptcy in order to eliminate this very lengthy delay which can affect your ability to rent, buy a home or just move on.

**TRUSTEE FILES HIS/HER FINAL REPORT WITH THE COURT**



**CLOSING THE CASE**

Once the trustee files their final report the US Trustee will review the file and, 99% of the time closes your case.

**PLEASE NOTE:** Later the trustee can reopen your case if you did not disclose all your assets, committed fraud or if there is a change—such as a large tax refund or lawsuit settlement.

**FIREWORKS EMAIL FROM DIANE**

Once the court enters the order closing your case we will send an email with fireworks. This means that both you and the trustee have done everything necessary to complete your bankruptcy.

Again, Jay and I would really appreciate a review or two about your time with our firm.

