

The Normal Bankruptcy Process for a Chapter 7

(Your case may vary depending on your particular circumstances)

- 1 **Initial Consultation** ~ This is where you and Mr. Casey met and discussed your case in general terms. Mr. Casey explained the Bankruptcy process to you and his process in preparing your case for filing. You also discussed fees and costs and payment arrangements.
- 2 **Workbook, Fees & Credit Counseling** ~ This is where you prepare the Workbook (as best you can) and take the Credit Counseling Course. You will need to return the Workbook, Credit Counseling Certificate and the appropriate fees to Mr. Casey's office.
- 3 **Petition Preparation** ~ Once the items in #2 have been submitted to Mr. Casey's office, he prepares the Bankruptcy Petition and other various documents needed to file your case.
- 4 **Petition Signing** ~ This is where you and Mr. Casey meet to review and sign your Bankruptcy Petition. Mr. Casey may have questions for you, as you may have questions for him. Mr. Casey CANNOT FILE your case until you have signed it (If a husband and wife are filing together, both must be present and sign). At the signing, you will need to bring your pay stubs (for the 60 days immediately prior to filing) and a copy of the last tax return you filed.
- 5 **Petition Filing** ~ Once you have signed the Petition, given Mr. Casey the necessary documents, corrections and fees, Mr. Casey will make the revisions to your Petition and file it. The "Automatic Stay" goes into effect then.
- 6 **341 Hearing** ~ About 4 - 6 weeks after filing you will appear at the Bankruptcy Court to allow the Trustee and any creditors (they usually don't show up) to ask questions. Afterward, Mr. Casey will let you know if any additional information is needed or if there are any problems.
- 7 **Motions** ~ If you are "Surrendering" (giving up) a house or a car or other asset, or if you have a judgment against you that Mr. Casey knows about, then a Motion may be filed and that issue dealt with. Exactly what type of Motion and how it is dealt with will be different in each case.
- 8 **Reaffirmation Agreements** ~ If you are keeping a "Secured" Debt (House, car, or something you are making payments on), you will most likely be required to sign a Reaffirmation Agreement. Mr. Casey will mail it to you, you will need to review it, sign it and return it to the creditor.
- 9 **Financial Management Course** ~ You will need to take the Financial Management Course and get the completion Certificate to Mr. Casey. You will not receive a "Discharge" unless your Certificate is filed with the Court.
- 10 **Discharge** ~ When you receive a "Discharge" your case is over and you are no longer obligated for the debts that are dischargeable.

Mr. Casey's office will be sending you letters throughout your case in an attempt to keep you up to date on the particulars of your case