

BANKRUPTCY FILING PROCESS  
*"You can always call with your questions"*

After you have met with us and decided to file for bankruptcy, you need to take the following steps:

**FIRST: Retain our office** for a minimum of \$200 and return the signed fee agreement. We will open a file for you and you can then refer your creditors to our office. The \$200 is applied to the total fees you were quoted.

**SECOND: Pay the balance of the fee** in the fee agreement necessary to file. Gather the documents and prepare the questionnaire which you have been provided. Please fill the questionnaire out as completely as possible. There are several documents you must provide, so you should begin gathering the documents as soon as possible.

**THIRD: Complete the bankruptcy counseling class** required by the new law before a bankruptcy can be filed. This can be completed by phone or online. We recommend Money Management International. Their number is 1-877-895-2227. The cost is \$50. Or you may visit [www.cricketdebt.com](http://www.cricketdebt.com). The cost online is \$35. This can be paid by debit card or you can pay our office and we will give you a special account number. The completion certificate needs to be emailed to [ccc@olsendaines.com](mailto:ccc@olsendaines.com). The bankruptcy needs to be filed within 6 months of course completion.

**FOURTH: Return the questionnaire and other documents** to our office. We will then call you within a few business days to schedule a "filing interview" where we will review the bankruptcy forms and ask you for any additional information.

**FIFTH: Have the "filing interview" with an attorney** from our office. This is normally done over the phone so we can change things as we talk. We will then schedule a signing appointment in our office.

**SIXTH: Meet with an attorney personally in our office to sign** the bankruptcy petition and schedules. We will set a filing date at that time. The bankruptcy is then electronically filed. You will receive a case number.

**SEVENTH: Attend the meeting of creditors** which will be set by the court approximately 4-6 weeks later. An attorney from our office will be at that meeting with you. The meetings normally last around five minutes.

**EIGHTH: Complete the second Debtor Education Course** after your case is filed and provide a copy of the certificate to our office.

*If you have any questions, you can always call our office. If you can't talk to someone immediately, we encourage a telephone appointment. Please note that foreclosures, garnishments, and repossessions are not stopped until we actually file the case with the court.*

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