

I get asked this many times and it is a very good question. Simply stated, it will be quicker than you think. In the [Eastern District of Michigan, Detroit Division](#) the time it takes to complete your Chapter 7 is about 3-4 months.

Here is the breakdown. The process starts when you file your bankruptcy petition. This is done electronically, and with me it is usually within minutes after you leave my office.

Once the court receives your petition, they will schedule your creditors meeting, or [341 meeting](#) (called this because of section 341 in the bankruptcy code). Your meeting will be scheduled about 5-6 weeks after your petition is filed. Within hours of filing your case, I will know when your meeting date will be. So you don't have to worry that you need to take off work at the last minute.

If your meeting goes well, and the [Trustee](#) is satisfied with your answers at the meeting, they will then file a report with the court stating that no other action needs to be taken.

After your meeting, the Trustee and your creditors will have 60 days to object to your discharge. After the 60th day, they can no longer object to any discharge. The Bankruptcy Court will enter an order discharging your debts, and you will receive a copy. Keep in mind, the Court is back logged and you may not receive your

order right after the 60th day. It could be a few weeks afterwards, so don't panic.

It's important to know that the Trustee may still file a Motion to Dismiss if they later discover you hid or concealed assets. Just because the 341 meeting has been completed, don't think you are out of the woods. The Trustee doesn't have a deadline to file. If they find out about it later, they can motion to have your case dismissed. If your case is dismissed, then it would be like you never filed (you won't get your attorney fees or filing fees refunded). Always be upfront and honest with your attorney. I can protect 98% of what you tell me, but I won't be able to protect 98% of what you don't tell me.

If you are thinking of bankruptcy, call your Detroit Bankruptcy Lawyer at (586) 439-4297, Extension 0, and set up your free consultation. The only cost is the time you spend with me getting this valuable information