

The first step in filing your Chapter 7 case is to set up your free consultation with Johnson and Wilk by calling (866) 297-4341. At the consultation, your attorney will review your income, debts, and assets to determine if you are eligible to file a Chapter 7 and to answer any questions you may have. Once you retain Johnson and Wilk, you will receive a packet from us describing the documents we need to prepare your case and the questionnaire that will need to be completed and returned to your attorney. Also, we will set up your credit counseling and debtor education courses (which is a requirement under the bankruptcy laws). The credit counseling and debtor education courses can be done online or over the telephone, but the credit counseling course must be completed before we can file your case. The debtor education course will be completed after your case is filed. If you have questions regarding the documents or the questionnaire, you can call your attorney and they will gladly help you out.

Once the questionnaire and the documents have been completed, we will schedule another appointment with your attorney to review the documents and the questionnaire to make sure everything is complete and accurate. Then your attorney will prepare your bankruptcy petition and have it completed within a few days. We will call you and schedule an appointment with your attorney to review page by page your petition and to sign and date the petition.

After your petition has been reviewed by you and your attorney, the credit counseling course has been completed, and all corrections have been made, we will file your case. Filing your case is done electronically. That means we log into a site on the bankruptcy courts website and upload your petition. This site is secure, and Johnson and Wilk takes all precautions to ensure that your petition is safe and secure while filing. Once your case is filed, we will receive your case number immediately and your creditors meeting date within a few hours. Once we have all this information, we will mail you your case number, your Judges name, your trustee, the date and time of your creditors meeting, and directions on how to get to the bankruptcy court (and places to park).

Your creditors meeting will take place approximately 5 weeks after your case is filed. You are required to attend this meeting, and your attorney will be there with you. You are required to have picture identification and proof of your social security number. The Trustee will swear you in and proceed to ask you questions about your income, debts, assets, prior bankruptcy filing, and so on. Your attorney will meet with you prior to your creditors meeting and explain what to expect at your meeting. Your creditors have a right to attend this meeting and ask you questions pertaining to your petition, but usually your creditors do not attend the meeting.

At the conclusion of your creditors meeting, there is a 60 day waiting period before you can receive your discharge from bankruptcy. Also, within 45 days of your creditors meeting you must complete your

debtor education course and have it filed with the court. If you do not complete this course, then your case will be dismissed. Once your debtor education course has been filed with the court and the 60 day waiting period has expired, you will receive a discharge order, signed by your Judge stating that your dischargeable debts have been discharged. You will want to save this order, along with your petition for future reference if creditors are calling you for payments on debts that were discharged in your Chapter 7 bankruptcy.

For more information, or to set up your free consultation with an attorney from Johnson and Wilk, email us at info@johnsonwilk.com or call (866) 297-4341.