



## Getting Ready for your Bankruptcy Case

Congress has placed roadblocks to filing bankruptcy cases. You can't file a bankruptcy case at the very last second. Bankruptcy cases require careful planning and preparation

***LAKELAW CANNOT HANDLE BANKRUPTCY CASES ON AN "EMERGENCY" BASIS.***

**IF YOU ARE FACING FORECLOSURE OR OTHER REMEDIES IN THE STATE COURT, WE CAN'T FILE BANKRUPTCY ON THE EVE OF YOUR COURT DATE. IF YOU ARE CONSIDERING SEEKING BANKRUPTCY RELIEF, WE MAY BE ABLE TO APPEAR FOR YOU IN STATE COURT TO DEFER OR DELAY FORECLOSURE OR JUDGMENT.**

**THERE WILL BE ADDITIONAL ATTORNEYS FEES AND COSTS FOR REPRESENTATION IN THE STATE COURT. DON'T WAIT UNTIL THE LAST MOMENT!!**

If you and we don't prepare for your bankruptcy case very carefully, your case can be dismissed. That will make it all the more difficult (and expensive) to file your case again correctly.

So you must gather and organize all necessary paperwork before you see us or any other bankruptcy attorney. Here are some things that you will absolutely have to organize for us:

- Itemized monthly income and supporting documents to show how calculated over the prior 6 months
- Tax returns to be filed at any time during the case and for the year immediately prior.
- Interests in educational accounts, qualified state tuition programs, individual retirement accounts, 401k plans, retirement or pension plans, 403b plans or any similar pension or retirement plan
- Photo identification and social security card or other proof of social security number issued by some governmental authority
- Pay stubs or other evidence of payments from employers if any, within 60 days of filing.
- Evidence as to how much you owe each of your creditors.
- A current credit report
- The name, address and account number of each of your creditors as well as the years in which you incurred the debt and what you incurred the debt for.
  - The address of each of your creditors must be the address they give you in a billing advice twice within the past 60 days; otherwise we must find an address at which your creditor wishes to be notified. If you don't give us the right address

and we can't find an approved address, your debt to that particular creditor will not be discharged.

- We can amend your list of creditors after you file the case, but there will be additional fees and court costs for doing this.
- An itemized listing of your personal property as well as your best estimates as to the replacement value of this property. You may need to have a service provide this information for you at a moderate additional charge.
- An itemized listing of your real estate as well as your best estimate as to the fair market value of the property. You may need to have an appraiser provide this information for you at a moderate additional charge.
- Your most recent statement for each checking account, savings account, brokerage account, retirement account, thrift savings account, annuity or any other asset you own which might be readily converted to cash. Please note that you must verify your account balances on the date you file your bankruptcy case.

You can complete a questionnaire in the privacy of your home through our website (look on the lower right of the home page) to provide this detailed information to us at your own pace.

Before you can file your case, you'll have to get a briefing from a not-for-profit credit counseling service approved by the Office of the United States Trustee. We anticipate that the charges for this will also be reasonable and that this won't take very long, but you will have to provide a certificate that you have received this briefing before we can file a case for you. If you need help in finding out how to get this briefing, we can direct you to qualified counseling services who can provide this briefing to you for a reasonable fee.

As a "Debt Relief Agency" - the Bankruptcy Code's term for a bankruptcy lawyer who helps people file bankruptcy cases - we are required to give you several notices at different various times while we are helping you. We also have to have a written fee agreement with you. We have to ask you to sign these documents and we have to keep them for at least two years. We don't want to make this complicated for you and we are working hard to handle these details in a systematic way so that your case will proceed in the dignified and professional manner you expect.