

After the bankruptcy is filed....

Do Not...

Do not expect to receive regular statements from your home, auto, or other lender once your case is filed. Typically, during the bankruptcy process, you will not receive regular statements from creditors. If you own something that you want to keep by maintaining regular payments, be sure to mail in regular payments on the usual due date, even if you haven't received a statement.

Do not miss the 341 trustee meeting, and do not show up late. If you miss this meeting or if you are late, your case can be dismissed immediately. If the trustee decides to schedule a new meeting rather than dismiss your case, you will be charged \$250.00 for us to attend this rescheduled meeting.

Do...

Do allow your bank account balances to grow, if you so desire. Once your case is filed, there is no longer a need to keep your bank account balances low.

Do think carefully before reaffirming your vehicle, or signing any reaffirmation agreement. Once you have agreed to do so, you will need to pay any deficiency balance in the event that your vehicle is repossessed or you decide to surrender your vehicle. Reaffirmations are only done upon your request.

Do respond to the trustee letter IMMEDIATELY. Include COMPLETE copies of EVERYTHING the trustee requests. This includes your entire tax return, entire bank statements, etc. Failure to do so will result in the dismissal of your case. If the trustee asks for a title to your car and you do not have it because you are still making payments, you can log onto the DMV website at www.azdot.gov/mvd/ (click on online services) and print out a Motor Vehicle Record for the vehicle which can be sent to the trustee in lieu of sending in the title.

Do send in your tax refund check, along with a copy of your taxes, to the trustee the year AFTER you filed your bankruptcy. The Trustee will send you back a prorated portion of your tax refund. The amount will depend on when you filed your bankruptcy the previous year. The later you filed in the year, the more the trustee can take.

Do keep your payments current on any secured items you want to keep (home, car etc.)

Do give your case number to any creditor who is still attempting to contact you after you have filed bankruptcy. They are not allowed to contact you once you have filed.

Do sign up for and complete the post-bankruptcy filing Financial Management Class. This can be done through the same website as the pre-filing class you have already taken.

Do contact any city, county or other government agency who you owed money for PARKING TICKETS, FINES, etc. prior to filing. Even though technically these debts are not dischargeable in bankruptcy, often agencies will forgive or reduce these debts because of your bankruptcy filing.

Do contact us immediately if you receive an inheritance within six months of the Trustee meeting. It will become the property of the bankruptcy estate.

Do let us know if you want to add creditors to your bankruptcy. Due to amendment fees, it will cost \$250.00 to do so. More than one can be added at a time. Please gather together all creditors that you want to add so you only have to pay the \$250.00 fee once. If the creditors are small, you may not want to add them at all. If you choose to add them, provide us the list of the creditors, (including the creditor address, amount owed, account numbers etc.) and a money order for \$250.00 and we will add them for you. Please note that the debts must have been incurred prior to filing the bankruptcy in order to add them.

x _____ Date _____
Client Signature

x _____ Date _____
Client Signature