

L A W O F F I C E S O F
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How to Move Forward

Chapter 7

Attorney's Fees \$ _____
Filing Fee + \$ 306

Chapter 13

Attorney's Fees \$ _____
Filing Fee + \$ 281

1. Pay all attorney's & filing fees or at least \$500 to get started and pay remainder as soon as you are able.
(Note: all fees must be paid prior to filing with court – no exceptions)
2. Provide our office with:
 - a. Personal Bankruptcy Worksheet
 - b. 2011 tax return (or most recent – Note if Chapter 13: you must timely file your tax returns)
 - c. paystubs or self employment worksheet covering the past 6 months
 - d. credit card statements (most recent; 1 from each)
 - e. auto loan statements
 - f. mortgage statements
3. Provide our office with Certificate(s) from Credit Counseling Class (*valid only 180 days*): See below.

BEFORE you file: Credit Counseling Class www.debtorwise.org 800-870-2222

Certificates of completion of this class is required. [Set aside 1½ hours.]

Enter access code: dauidbk1 (which allows our office to access your certificate)

[District = Northern District; Oakland Division] [Remember: Certificates are valid for only 180 days!]

AFTER you file: Financial Management Class www.debtorwise.org 800-870-2222

Certificates of completion of this class is required to obtain your Discharge. [Set aside 2 hours.]

Enter access code: dauidbk1 (which allows our office to access your certificate)

[District = Northern District; Oakland Division]

REQUIREMENT: Identifications and Social Security Cards

Each person must take to court: (1) a valid driver's license or valid state identification; and (2) a Social Security card – No Exceptions. If you do not have both, contact our office immediately.

WARNING Bank Accounts: If you owe money to a financial institution where you bank, do not leave any significant amounts in that particular bank account. *For example: If you owe \$2,000 on a "Wells Fargo Bank Visa" and have \$500 in your "Wells Fargo Bank" account, Wells Fargo has the right under California law to setoff the \$500 from the \$2,000 owed.* If that happens before your bankruptcy is filed, you may not be able to get the funds returned. You can leave the bank account open, but only keep a small balance in it.

Firm Policy on Bankruptcy Drafts

General policy of the firm for clients who have agreed to retain the Law Offices of David A. Arietta for the purposes of preparing a petition for bankruptcy relief:

- If at any point in the process you decide to terminate David A. Arietta as your counsel prior to your bankruptcy filing, the amount of any refund due to you (the client) will be at the discretion of attorney David A. Arietta based on the work performed to that point.

Frequently Asked Questions

How do I get creditors to stop calling me?

Upon payment of at least \$500, you can direct calls from creditors to our office.

When do I receive a draft of my paperwork?

Upon payment of at least \$1,000, we will send a draft of your paperwork to you via email or regular mail. Note: Priority is made for those clients who have paid attorney's & filing fees in full.

When can I file?

Once all fees are paid, all required documents are provided, AND you have reviewed your draft, we can then schedule a signing appointment to file.