

Overview the Bankruptcy process

- 1) You will meet with the Attorney Kathryn Bourn or Lillian Watson, with the Creditor Worksheet filled out. Discuss your situation, what are your debts, assets, income and other facts related to your case with Lillian.
- 2) Sign a retainer agreement hiring GFB law office listing all the fees, and pay the down payment. (Once you have signed the retainer agreement and paid the down payment, we have started to work for you. You can refer any creditors calling you to our office and we will talk to them on your behalf)

The fees you pay this firm will include:

Two mandatory classes that are requirements to complete.

A credit report, which you will receive a copy to verify your creditors and to add missing ones.

The Bankruptcy court filing fees that we will pay.

The GFB law office fees to build the bankruptcy court file, the e-filing and to represent you at the mandatory 341a Trustee hearing in Portland.

- 3) You will need to bring in the required documents we request and complete paying the Bankruptcy fees.

Once the entire Bankruptcy fee has been paid, as per the retainer agreement, we will begin entering the data building your Bankruptcy file. As we move forward with your bankruptcy, we will be requesting updated documents from you.

- 4) We will sign you up for your first Mandatory class and E-Mail you the class information. This class needs to be completed before Lillian can file you.
- 5) Once you have completed the first class call us and schedule a FILING date to come and set with Lillian to do a final review of your case. At that appointment you will need to provide missing documents or complete any missing information that we need. Sign your Bankruptcy documents and the attorney will electronically file, e-file, your Bankruptcy.
- 6) At the e-filing you will receive your Bankruptcy case number, and the Mandatory Court date that you will need to attend. It is called a 341a hearing or Trustee hearing. Generally, your 341a hearing is about 30 days from your filing date. This date cannot be missed. If you miss the 341a hearing your case could be dismissed.
- 7) After the filing we will sign you up for the Second Mandatory class that needs to be completed before the 341a hearing, if you do not complete your second class in a timely manner your Bankruptcy could be dismissed.
- 8) The hearing date has arrived! Following the driving directions in the packet that Lillian gave you will attend the Mandatory 341a Trustee hearing. The driving directions and address will also be in your second-class notification E-Mail we send you. You will be required to have in your possession your **valid driver's license** and your **Social Security card** at the hearing.

During the hearing the Trustee may ask questions or require more documents from you.

- 9) The 341a Trustee hearing is over, But wait we need additional documents from you to provide to the Trustee, such as current pay stubs, bank statements, and any additional documents the trustee may have requested. Lillian will explain the dates of the pay stubs and bank statements needed.