

### **STEPS TO FOLLOW FOR CHAPTER 7**

1. Complete the Questionnaire;
2. Complete credit counseling course;
3. Provide the completed Questionnaire and required documentation to our office;
4. Sign the Retainer Agreement and disclosures;
5. Pay in full the legal fee and court costs;
6. You sign Chapter 7 Petition;
7. Provide us with Credit Counseling Certificate;
8. We file the papers in court;
9. We go to court with you 30 days after the papers are filed;
7. You provide us with the second Credit Counseling Certificate; and
8. Receive discharge.

### **STEPS TO FOLLOW FOR CHAPTER 13**

1. Complete the Questionnaire;
2. Complete credit counseling course;
3. Read Chapter 13 Procedures;
4. Provide the completed Questionnaire and required documentation to our office;
5. Sign Retainer Agreement and disclosures;
6. Pay in full the legal fee and court costs;
7. You sign the Chapter 13 Petition and Plan;
8. Provide us with Credit Counseling Certificate;
9. We file the Chapter 13 with the Court;
10. We go to court with you 30 days after the filing for your meeting of creditors;
7. After the filing you make your plan payment every 30 days from the date your Chapter 13 Plan is filed;
8. After the filing you make your regular monthly mortgage and auto payment as they come due;
9. You go to court for your Hearing On Confirmation to approve your plan: and
10. You make your plan payment and monthly mortgage payment and or auto payment for the life of your plan.