

Client Instructions

YOU MUST READ THIS DOCUMENT VERY CAREFULLY

If you are being sued, are in foreclosure, or being garnished, contact our office for Instructions on an emergency signing. It is our Firm's policy that we file within 3 months from the date of retainer, your projected filing date is XXXXXXXX.

The following information provides a summary of the steps that you need to take so that we can successfully assist you in filing your Bankruptcy.

Step One: Send in your Retainer Fee and/or payments towards your full Fees Complete _____

If you have not already done so at your consultation, you should send in your initial retainer fee of at least \$200.00 so that we may start processing your file and take care of creditor harassment for you. Also, continue to send in payments towards the balance of your fees to keep your case active. If you opt for a payment plan instead of paying the balance in full, then we should receive regular payments from you in order to keep your case active. This is partly because your creditors will constantly contact us to ask for the status of your filing. **The number that you should refer creditors to is (216) 586-6600.**

Step Two: Review the Client Checklist and submit documents Complete _____

Please review the documents we have sent including the client checklist. Please sign all documents sent by our office and return, including the monthly expense worksheet. The document check list contains documents that are required for the filing of your bankruptcy case. You should start gathering these documents, requesting copies from your employer, tax preparer, IRS, insurance company, bills, lawsuits, etc. Send the documentation to our office as soon as you are able. **Please note that any taxes you have not filed in the past 3 years (or more) must be filed prior to your 341 hearing.**

Step Three: Pay Remaining Balance of Attorney Fees Complete _____

We cannot file your case in Court until your full fees are paid off. In most cases, the faster you file, the faster you can start to rebuild credit. You do not need to continue to pay creditors that will be included in your bankruptcy but you should continue to pay any creditor (such as mortgage, car loans, student loans, utilities) that you either want or have to keep. You *are not* able to keep *any* credit card.

Step Four: Obtain Your Credit Counseling Certificate Complete _____

You will have to contact the company InCharge® Bankruptcy Courses at 1-866-729-0049 or at www.PersonalFinanceEducation.com and use the code **luftmanheck1** to take the credit counseling course. There is an additional charge for this service which is paid directly to them. (the certificate is only good for 180 days).

Step Five: Setting Your Petition Signing Appointment Complete _____

Once we have received your final payment, all your documents and your credit counseling certificate, you should contact our office to set up your signing appointment. You will need to bring the following information to your signing, as it pertains to you.

1. Your photo ID and Social Security card
2. Any new creditors you may have located
3. Any paystubs that you have received recently and have not yet submitted
4. You will need to bring contact information for your payroll or bank if you are being garnished
5. Bank account balances as of that date
6. Any other information unique to your case

Step Six: Your Signing Appointment/Filing your Bankruptcy

Appointment Date _____ Appointment Time _____ am / pm