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INSTRUCTIONS TO CLIENTS TO START A BANKRUPTCY CASE

After you have met with Mr. Carroll, and you have decided to proceed with the filing of a bankruptcy petition, these are the steps you should follow to get your case started:

1. Gather together all of the documents listed on the Document Checklist from this office;
2. Sign and return your Fee Agreement and make a payment of at least \$500.00;
3. Complete your pre-bankruptcy debt counseling (must be done before your case can be filed);
4. If you currently have your checking account at a credit union (such as BECU; Northcoast; etc), **AND IF YOU OWE ANY MONEY TO THE CREDIT UNION**, then you should move your account to a BANK (not another credit union) ASAP. Transfer your funds from the credit union to the new bank account. You don't need to close the credit union account, but you should leave as little money in the account as possible by the time your bankruptcy case is filed. **Switch any and all direct deposits of paychecks, Social Security benefits, etc. to the new bank account.** (Any funds left in the credit union account as of the date we file your bankruptcy case may be lost to you and kept by the credit union).
5. After you turn in your packet of information to our office (completed questionnaire; all documents on the checklist) be sure to promptly respond to any requests for additional documents and continue to provide on-going proof of income while we are working on your case.
6. Be sure to respond to the request from my office to schedule an appointment with you to review your bankruptcy petition once we have it ready to file (you must review it and sign it before it can be filed with the Bankruptcy Court);
7. Pay any additional attorney fees and filing fees that must be paid before the filing of your case, in accordance with the Fee Agreement;
8. After your case has been filed, provide new bank statements for each account which show the balance in each account as of the date your case was filed;
9. Plan to attend the MANDATORY Meeting of Creditors (also called a 341 Hearing) in either Bellingham or Everett. This will take place several weeks after your case is filed. You must attend and you must bring photo I.D. and proof of your Social Security number.
10. Anytime after your case is filed, go ahead and complete the 2nd required bankruptcy counseling session (called a Financial Management Course). Normally you would go through the same agency you used for the 1st course, the Pre-Bankruptcy Debt Counseling.