

## Terence G. Carroll

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### INSTRUCTIONS TO CLIENTS TO START A BANKRUPTCY CASE

After you have consulted with Mr. Carroll, and you decide 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 and complete the Bankruptcy Questionnaire;
2. Sign and return the Attorney Fee Agreement and make the required fee payment according to what type of bankruptcy you are going to file;
3. Complete your pre-bankruptcy debt counseling course online and/or by phone. This must be completed before your bankruptcy petition can be filed with the Court;
4. If you currently have your checking account at a credit union (such as BECU; Northcoast; etc), *AND, IF YOU HAVE A CREDIT CARD OR PERSONAL LOAN DEBT WITH 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. Be sure to check your email on a regular basis and respond to any requests for additional information or documents needed to complete your bankruptcy petition;
6. Pay any additional attorney fees and filing fees that must be paid before the filing of your case, in accordance with the Fee Agreement;
7. After your case has been filed, provide new bank statements for each account which shows the balance in each account as of the date your case was filed;
8. Plan to be available by phone for the telephone hearing with the Bankruptcy Trustee assigned to your case. This hearing will take place about 30 days after your case is filed;
10. Complete the 2<sup>nd</sup> required counseling course, Financial Management.