

CHAPTER 7

Please refer to this sheet from time to time to recap your initial consultation. We will go over everything once more at your final signing once your petition is prepared.

To recap our consultation, please note the following important aspects of your case:

- 1) **Immediately mail the Cease and Desist Notices to all creditors who are currently harassing you to stop their phone calls. If they are not calling, you do not need to send them the Notice. Certified mail is recommended but not necessary.**
- 2) **Should a creditor call you from here on out (and they will stop once they receive the Cease and Desist Notice), simply give them my name, phone number, and advise them you are filing for Chapter 7 Bankruptcy protection in San Diego County, CA. Please remember to keep track of all creditor correspondence on the “Green Sheets” so we may pursue them for violations of various state and federal laws if they continue to call. (These lawsuits typically will pay for your bankruptcy!!!!)**
- 3) **Do not make any further payments to anyone from here on out (except of course monthly necessities such as rent, utilities, etc.), with the exception of mortgage or car payments if you plan on keeping the house or car. Additionally, please stop all payments to secured creditors who financed big ticket items such as jewelry, high-end electronics, appliances, and furniture. (We will need to negotiate the balances down on these creditors about 2 months after your case has been filed should you desire to keep the merchandise.)**
- 4) **If you receive any legal documents between now and the time we file your case, such as a lawsuit, judgement, lien, wage garnishment, etc., please drop a copy off at my office immediately for review. Any lawsuits that result in liens on your personal residence if you own it, will require separate bankruptcy court proceedings to remove the liens.**
- 5) **If you currently owe your bank any money (such as a Wells Fargo MasterCard and you bank at Wells Fargo), you should immediately withdraw all money from the account and bank elsewhere until your case is filed. If you bank at a Credit Union, please remember that you will need to keep and reaffirm all your debts with that creditor if you desire to maintain your bank account and credit privileges with them.**
- 6) **The worksheets and supporting checklist of documents is the most important part of your case. Please complete the worksheets thoroughly to the best of your ability and supply all the highlighted documents on the checklist. Incomplete worksheets and missing documents will be returned and will only delay the filing of your case and prolong your final signing interview. Also keep in mind that your case will be thoroughly examined by the Trustee and Bankruptcy Court. You should also note that the Southern District of California in which your case will be filed in is one of the STRICTEST districts in the United States. That means you must disclose everything; all assets, all debts, and all income and expenses(including that of your spouse even if you are filing individually)!**

- 7) **The sooner your final payments are made, the sooner your case will be filed and discharge entered. Therefore, we encourage you to pay your case off sooner than the payment plan calls for. You do not need an appointment to drop off the worksheets and may leave them with my receptionist at any time. We also have a 7 day/24 hour drop slot through the back door.**
- 8) **We generally only need about 24 hours to process your case once we receive the worksheets, although we can do emergency filings in as little as 5 minutes if you are under a pending garnishment. Once we have completed processing your case, we will call you to set up a time for signing which generally lasts 30 to 60 minutes. IT IS EXTREMELY IMPORTANT that you bring to your signing any missing documents and other information we tell you when we schedule your appointment.**
- 9) **If you are on a payment schedule, please remember to make your payments timely to this office. The creditors rely upon our representations concerning the filing date, which in turn is directly based upon the payment schedule. If you do not pay as agreed, not only will the creditors question whether you may be filing and then eventually contact you, but it may also jeopardize closure of your case. You can pay by check, cash, money order, debit ATM card, and even credit card if you sign an agreement to keep said debt despite the bankruptcy. Your timely payments will also lay the foundation to your future financial responsibility.**

You are not alone in this world of credit and many famous and important people have also had to file, including but not limited to Abraham Lincoln, Thomas Jefferson, Larry King, Redd Foxx, Toni Braxton, Debbie Reynolds, M.C. Hammer, Donald Trump, Burt Reynolds, Anna Nicole Smith, Kim Bassenger, Orange County, Enron, Mike Tyson etc.

In fact, your legal rights to Bankruptcy Protection is one of the reasons our forefathers fled England and Europe and founded this Country as evidenced by the Bankruptcy principals found directly in the body of the United States Constitution. Bankruptcy also has biblical roots stemming back thousands of years and can be found in the Old Testament of the Bible, Deuteronomy 15:1-2.

You can also take confirm in the fact that you are also in good hands. You have retained one of the largest Bankruptcy Filing Firm in San Diego County whose reputation is highly respected by the Bankruptcy Court and Trustees. We have successfully filed and brought to discharge over 10,000 cases to other San Diegans with situations no different than yours. Michael Doan is also recognized by the California State Bar as a **Board Certified Specialist** in Consumer Bankruptcy Law through the American Board of Certification.

Should you have any questions or concerns on your case, please call us at (760) 450-3333 or email us at mike@debtwipeout.com.