

CHAPTER 13

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

PLEASE NOTE THE FOLLOWING IMPORTANT ASPECTS OF YOUR CASE:

- 1) DO NOT MAIL THE CD (CEASE & DESIST LETTER) OUT TO ANY VEHICLE CREDITOR, IF YOU INTEND TO KEEP THE VEHICLE. IF THEY CALL, ADVISE THEM THAT YOU WILL BE TAKING CARE OF THE DEBT IN THE NEAR FUTURE.
- 2) Should a creditor (except a vehicle creditor) call you from here on out, simply give them our name, phone number, and advise them that you are filing for Chapter 13 Bankruptcy protection in San Diego, County, CA. Please remember to keep track of all creditor correspondence on the Log Sheets so we may pursue the creditors for violations of various state and federal laws if they continue to call.
- 3) Do not make any further payments from here on out (except for monthly necessities such as rent, utilities, etc., and car only if we specifically told you). Additionally, please stop all payments to secured creditors who financed big ticket items such as jewelry, high-end electronics, appliances, and furniture.
- 4) 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 the Credit Union, if you desire to maintain your bank account and credit privileges with them.
- 5) The sooner your final payments are made, the sooner your case will be filed and a discharge entered. Therefore, we encourage you to pay your case off sooner than the payment plan calls for. Once you are paid-in-full, please contact our office to schedule an appointment to turn in and review the supporting documents. We generally only need a few days to process your case once we receive ALL your documents.