

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.

PLEASE NOTE THE FOLLOWING IMPORTANT ASPECTS OF YOUR CASE:

- 1) Should a creditor call you from here on out (and they will stop once they receive the Cease and Desist Notice), simply give them our name, phone number, and advise them you are filing for Chapter 7 Bankruptcy protection. Please remember to keep track of all creditor correspondence on the Call Log Sheets so we may pursue them for violations of various state and federal laws if they continue to contact you. (These lawsuits typically will pay for your bankruptcy!!!)
- 2) Do not make any further payments to anyone from here on out (except of course monthly necessities such as rent, utilities, etc.), except for 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. (Sometimes we may need to negotiate the balances down on these creditors after discharge should you desire to keep the merchandise.) **DO NOT MAKE ANY FURTHER CHARGES ASWELL!!**
- 3) If you receive any legal documents between now and the time we file your case, such as a lawsuit, judgement, lien, wage garnishment, foreclosure notice, etc., please provide our office a copy 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.
- 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 that creditor 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 discharge entered. Therefore, we encourage you to pay your case off sooner than the payment plan calls for.

- 6) We generally only need a few days to process your case once we receive the worksheets and documents, 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.

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 Bassinger, 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.

Lastly, you can rest assured that you are in good hands. You have retained one of the largest Bankruptcy Filing Firms in Southern California, whose reputation is highly respected by the Bankruptcy Courts and Trustees. Doan Law Firm has successfully filed and brought to discharge over 25,000 cases with situations no different than yours. Our Senior Partner, Michael Doan, is also one of San Diego's three **Board-Certified Specialists** in Consumer Bankruptcy Law through the American Board of Certification, with over twenty-five (25) years' experience.

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