



## McKinney Law Office

### What to Expect: General Timeline of Events

- ✓ Initial Consultation
- Gather Attorney Fees
- Complete Intake Packet (This is provided in your folder)
- Review Chapter Checklist and Sign (This is provided in your folder)
- Gather all documents listed on the Document Checklist (This is provided in your folder)
- Take your Credit Counseling Class
- Schedule a Document Review Meeting
- Attend the Document Review Meeting and bring with you all of the above listed items that you have gathered
- Attend Meeting to review and sign your Bankruptcy Papers
- Take Financial Management Course
- Look in the mail for your Meeting of Creditors Notice
- Assemble documents to bring to Meeting of Creditors
- Attend Meeting of Creditors
- If Chapter 7 wait 60 days for discharge
- If Chapter 13 make timely payments according to your plan, once your plan is fulfilled you will receive your discharge

Please refer to the following pages for a more detailed explanation of this process.

## ↳ Initial Consultation (First Meeting)

At this meeting we discussed if bankruptcy may be an option for you and what kind of relief it may bring. Although we do our best to provide you with as much help as possible at this meeting, unfortunately our time is somewhat limited at this consultation and we may not get to all of your questions or be able to fully analyze your case at the first meeting. If at the end of the consultation you are still in need of additional assistance or information related to your case, we will not be able to provide you that information until you and have signed a Representation Agreement with the McKinney Law Office

## ↳ Document Review (Second Meeting can last up to 2 hours)

Once you have decided that bankruptcy is the right course of action for you to take you must determine when to schedule your next in-office meeting with us.

The timing of the Document Review Consultation will depend on a few things such as: specific time constraints related to your case that were discussed at your consultation; how long it takes you to gather all of the documents we request to see copies of; how long it takes you to save up for the attorneys' fees to file your case; etc.

We request that you schedule your Document Review Consultation only when:

- (1) you have all of your documents gathered for our review (see Document Checklist)
- (2) your attorneys' fees are ready to be paid in full.

We need one week advance notice to schedule your Document Review.

Again, it is important that you have all of your documents gathered and ready to bring to your Document Review Consultation. If you have scheduled your Document Review Consultation appointment but do not think you will be ready in time please call and reschedule the appointment!

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NOTE: your Credit Counseling Class must be completed at least 1 day prior to your Signing Meeting  
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## ↳ Signing (Third Meeting can last up to 2 hours)

At this appointment we will be putting the finishing touches on your case. One of our attorneys will sit down with you and review the documents you are signing. **These appointments are typically scheduled on Fridays only.** To this meeting we will need you to bring:

- (1) Updated paystubs
- (2) Bank balances for the day of signing for ALL open bank accounts

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NOTE: we request you complete your Debtor Education Class prior to your Meeting of Creditors  
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## ↳ Meeting of Creditors (court hearing)

Your Meeting of Creditors will be held approximately 30-40 days after we file your case. Within a week of filing your case, our office, as well as the court, will send you a Notice of the Meeting of Creditors. You must attend the Meeting of Creditors.

The Meeting of Creditors is generally a simple hearing. One of our attorneys will be with you at the hearing. The hearing is neither in a courtroom nor in front of a judge. The hearing is held before a trustee and will last approximately 2-5 minutes in most cases, however approximately 5 cases are scheduled to be heard every ½ hour, which means for trustees may run behind schedule. Once your case is called, you and an attorney from our office will go and sit at the table with the trustee. The trustee will swear you in and then ask questions about your assets, debts and background information. For this hearing please bring:

- (1) Photo Identification
- (2) Proof of Social Security Number (social security card or original W-2)
- (3) **Bank statements for all accounts open on the date of filing that list the balance of your accounts on the date of filing**
- (4) Your Debtor's Education Certificate

IF YOU DO NOT BRING THESE ITEMS--YOUR HEARING WILL BE NOT BE HELD AND YOU WILL BE CHARGED \$200.00 TO RESCHEDULE IT

## ↳ Discharge

If you filed a Chapter 7, the next step is to wait 60 days until you receive your discharge notice notifying you that your debts have been discharged. This 60 day period is generally designed as a waiting period giving creditors time to object or complain about your bankruptcy, however this rarely happens.

If you filed a Chapter 13, you will continue making monthly payments for the duration of your plan which will be between 3-5 years before you get your discharge. In some cases changes will need to be made to your plan including the amount of your plan payment. Please keep in touch with our office regarding changes in income and expenses.