

# Law Office of David A. Bhaerman, LLC

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## BANKRUPTCY OFFICE PROCEDURE

1. Follow the instructions and gather all of the paperwork on the Information Checklist. You should have **NO MISSING DOCUMENTS**.
2. Provide the most current items, and make sure you continue to update as you get new paperwork (like paystubs and bank statements).
3. Put your paychecks in date order to make sure that none are missing.
4. Provide the requested paperwork even if you wish to keep the item and “are not putting it in the bankruptcy.” Examples of this are cars that are not paid off that you want to keep.
5. Provide only copies of your documents (such as taxes and car titles) as **ORIGINAL DOCUMENTS ARE NOT RETURNED**. The cost for me to make copies is \$50 minimum.
6. Drop off your paperwork. **YOU DO NOT NEED AN APPOINTMENT** to drop off paperwork. The office is open 9 a.m.-5 p.m. Monday through Friday and 10 a.m.-2 p.m. on Saturdays. There also is a secured lockbox by the front door where you can drop off paperwork or payments in a sealed envelope with my name on it. The receptionist cannot answer questions or make copies.
7. Take your credit counseling (first) course according to the directions on the handout. Do not take the course from any other provider. The course is available on the computer and by telephone, and you should expect it to take at least one hour. The course must be taken before you schedule an appointment to file your case.
8. Pay all of your retainer. Once you have paid at least \$100.00, you should tell all creditors who call that you are filing bankruptcy and your attorney is David Bhaerman at 614-834-7110.
9. Once your retainer is paid in full, and after you have turned in all your paperwork and taken the first course, please **CALL MY OFFICE AT 614-834-7110 TO SCHEDULE AN APPOINTMENT TO FILE YOUR CASE**. Your case is not filed until you come to that appointment to read and sign the petition that I have prepared. Let me know again if you have a garnishment or a pending sheriff sale of your home.
10. When you come to the filing appointment, you must bring all new paystubs and bank statements since you last dropped off your paperwork, and ATM receipts for all bank accounts showing the date-of-filing balance in each. Please try to spend down your account balances to approximately \$400.00 per person who is filing. Do not schedule your case to be filed soon after a regular date that you receive money. Your case can’t be filed unless I have updated paperwork.
11. When you call my office, please leave a message and phone number. I may be in the office and unable to answer the phone, but I will call you back. I also communicate by e-mail.

## **OTHER IMPORTANT INFORMATION ABOUT FILING BANKRUPTCY**

1. The only thing that stops a garnishment, sheriff sale or lawsuit is the bankruptcy filing itself. Creditors can still contact you until the case is filed. The case is not filed until you come to my office to read and sign the bankruptcy petition. You will get a case number after the case is filed with the court.
2. You must list all of your creditors, even if a debt will not be discharged (like student loans, taxes or domestic support obligations) and even if it is an item that you “are not filing bankruptcy on” (like cars or houses).
3. You must list all of your assets, even if you think it has little or no value (like junk cars or costume jewelry). A claim or lawsuit that you may have against someone else is an asset.
4. Do not use or pay any credit cards or other unsecured debt for at least 90 days prior to filing or at least from this day on. Do not obtain any new credit.
5. **DO NOT PAY BACK ANY FAMILY MEMBERS OR FRIENDS.**
6. Obligations such as student loans, domestic support obligations, court fines, and most delinquent taxes should be assumed to NOT be discharged in bankruptcy.
7. You must continue to make payments on items you want to keep (like cars and houses).
8. Do not sell or give anything away. Do not transfer car titles or deeds out of your name.