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HOW TO START YOUR BANKRUPTCY CASE

1. Go to my website (gchlaw.info) and review and complete all forms on right side of page.
2. There is no charge for your first consultation about your financial problems. If necessary, I can see you after you finish work or on Saturdays, as I do not want for you to miss any work. ***You are under no obligation to hire me to file your bankruptcy case.***
3. In our initial meeting I will explain the difference between Chapter 7 and 13 bankruptcies and advise you which one is better for you. You can only file a Chapter 7 or a Chapter 13 case every eight (8) years. If you have filed a Chapter 7 case during the last eight (8) years, you can file a Chapter 13 case at any time. If you have filed a Chapter 13 case during the last eight (8) years, you can still file a Chapter 7 case. You can only file under the same chapter every eight (8) years.
4. Feel free to contact me anytime you need to do so. Never feel like you are bothering me. Your job is to furnish me with all the information which you need to successfully complete your bankruptcy. My job is to represent you diligently and professionally before the bankruptcy court to the full extent of the law.
5. Correspond with me by email if possible so we can download your information into the computer. This creates a permanent record of all your information and allows me to determine if you are missing any information.
6. You may call me up until 6:00 Monday through Saturday. In case of a ***real emergency***, you can call me anytime.
7. You will have no trouble reaching me. Except in rare occasions, I return each telephone call the same day it is received. I check my email messages throughout the day and reply the same day to messages I receive during normal business hours.

8. Do not incur any more debt after you decide to file for bankruptcy. Immediately stop using any credit cards and shred them.
9. Your bankruptcy case will generally be filed within two (2) business days after I receive **ALL** required information. Emergency cases to stop foreclosures, sheriff's levies, garnishments, evictions, etc. are filed ahead of cases that do not require expeditious filing.
10. Answer all questions on the Questionnaire, but skip any question you do not understand. Contact me by telephone, email or come in for help with any form(s) or matter. Please use a Word Perfect or Word format and at least a 14 pt. font.
11. Furnish us with **ALL** documents listed on the "Mandatory Documents" form.
12. Complete Schedules A, B, I and J and the Statement of Financial Affairs and email, fax or bring them to my office.
13. The Bankruptcy Court requires all debtors to take two (2) consumer counseling courses over the internet or by telephone. You will be given a card with all the information you need to know about completing these courses. You cannot file your bankruptcy petition until you have completed your Credit Counseling Course. You must complete a Financial Management Course within five (5) days from the date your case is filed. **If you do not timely complete your Financial Management Course, you will have to pay \$260 to the Bankruptcy Court to reopen your case.**
14. If you have any trouble taking your Credit Counseling and/or your Financial Management course, please contact BK Class at 1-800-252-5277, bkclass.com for any help you need.
15. I will order your credit report from all three agencies which will be downloaded directly into my computer. The cost is \$20 for an individual and \$40 for a husband and wife. I then compare the debts you have furnished me copies of with your credit report, to make sure none have been left out. Any debt(s) which you fail to list will not be discharged. (***You must list all your debts except utility bills***). Even if a debt has been written off by a creditor, it may still be able to sue you later on, so it is important that you list ***every possible debt*** you may be liable for, including those which you intend to "reaffirm" (continue paying in the future).

16. The bankruptcy Court will mail you a notice of the date of your hearing which will be held approximately 30-45 days after your case is filed. You **must** attend the hearing and bring with you your (1) driver's license(es) and (2) Social Security card(s). If you fail to bring them with you or fail to attend your hearing, a new hearing date will be set and you will have to attend.
17. Your bankruptcy case can be filed electronically at any time 24/7/365.
18. As soon as your case is filed, the Court issues an "automatic stay" (injunction) and will notify each of your creditors not to call, write, email or contact you at home or at work. The bankruptcy court can award you money damages against any creditor which violates the Court's order.
19. The Court will send you a notice of the date and time of your "341 hearing" which will be set for approximately 45 days after you file. The hearings are held in Room 103, United States Courthouse, 120 Spring Street, Gainesville, Georgia. Try to arrive at least 15 minutes before your hearing is scheduled. Hearings are conducted by an attorney called a "Trustee." After your case is called it normally takes no more than ten (10) minutes to complete the hearing. You can plan on being at the courthouse for one hour or less. The hearing poses absolutely nothing for you to fear or worry about. No one will be rude to you or ask you why you are not going to pay them. You will be treated with respect by the Trustee and any creditor who appears at the hearing, but generally, creditors do not appear. In the rare occasions on which creditors do appear, it is usually for the purpose of asking you to sign a reaffirmation agreement or to make arrangement to pick up property you are surrendering.
20. A map and driving direction to the Bankruptcy Court may be found on my website: gchlaw.info
21. As soon as your case is electronically filed, the clerk will mail a notice to all of you creditors and they will not be allowed to contact you again.
22. As soon as your case is filed, I will email or telephone you and give you your case number. If a creditor calls you before they receive written notice from the bankruptcy court, simply give them your case number and they will not contact you again.