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DOCUMENTS AND STEPS TO FILE BANKRUPTCY

## 1. GATHER THE DISCLOSURE DOCUMENTS

Deliver all bills and credit reports, except for insurance and utilities that are current  
Deliver 08, 09, 2010 Tax Returns & W-2's Call 1-800-908-9946 and follow the prompts for a transcript or visit the West Chester IRS Office at 9075 Centre Pointe Drive West Chester, Ohio 263-3333

Deliver your Pay History from \_\_\_\_\_ to \_\_\_\_\_, for the last 6 months.  
The payhistory must include the deductions and gross amount for each period.

Deliver your Memorandum Titles for all vehicles, motorcycles, boats  
You may get a copy for a fee from the local Title Division Office.

Deliver your deed & mortgages from the County Recorders Office (8 a.m. - 4 p.m. Monday -Friday at 130 High Street Hamilton if Butler County and Court and Main Street if Hamilton County) Copies received at closing can't be used.

Complete the prefilling online Bankruptcy Counseling service from [cricketdebt.com](http://cricketdebt.com). Click on First Course which cost \$ 36 and use my code **266403**

## 2. REVIEW PETITION, SCHEDULE APPOINTMENT TO SIGN, & PAY

Review the petition you receive in the mail to make sure all of your creditors are listed. It is your responsibility to make sure every asset and debt is on your schedules. The petition can't be filed until you make your final payment.

## 3. ATTEND HEARING WITH DOCUMENTS

I will meet you at your hearing date at the Trustee's Office about 1 month after filing. You are to bring your documents and I will bring my documents. You will receive notice of the hearing date about 1 week after the petition is filed.

## 4. DISCHARGE

You will receive your discharge from the Bankruptcy Clerk of Court no sooner than 60 days after your hearing or 3 months after filing.

**YOU WILL NOT RECEIVE A DISCHARGE UNTIL YOU COMPLETE A SECOND CREDIT COUNSELING SESSION. RETURN TO CREDABILITY.ORG OR OTHER SERVICE TO COMPLETE THE DEBTOR EDUCATION CLASS.**

DO NOT CASH YOUR FEDERAL OR STATE TAX REFUND CHECKS  
CONTINUE TO PAY FOR HOUSE, CAR OR OTHER ITEMS YOU WILL KEEP