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STEPS TO FILE BANKRUPTCY

1. DELIVER, FAX, OR E-MAIL DOCUMENTS & SCHEDULE APPOINTMENT TO SIGN

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 we have your final documents:**

Debts and all bills, except for insurance and utilities, unless in arrears.

2006, 2007, & 2008 Tax Returns (not just w-2's) Call 1-800-829-1040
We will call for transcripts if your copies are lost - 2 week delivery time.

Deliver Paystubs or call Employer and request Pay History for the last 6 months up until the last pay & fax to 785-2531.

White Memorandum Title for all vehicles and contract, if available. Copies available from Clerk Title Division for \$ 5. **Registration is not acceptable.**

Deliver your deed & all mortgages from the County Recorders Office (8 a.m. - 4 p.m. Monday -Friday at Court and Main Street in Hamilton County or 130 High Street in Butler County - next to Elder Beerman on Main Street) **The copies you received at closing can't be used.**

Obtain Certificate of bankruptcy filing from your home or our office on internet at CCCS-express.org (\$ 50 charge - not part of filing fee)

2. ATTEND HEARING WITH ALL 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.

3. DISCHARGE - 60 days after your hearing - 90 days after filing
YOU WILL NOT RECEIVE A DISCHARGE UNTIL YOU COMPLETE A SECOND EDUCATION SESSION AFTER YOUR FILING (\$ 50).