



Bankruptcy Process: What to Expect

- 1. Pre-bankruptcy Credit Counseling** - You must undergo credit counseling from an approved agency within the six month period before filing for bankruptcy. This type of counseling will often take only an hour or two, is frequently conducted over the phone or Internet. You will need to provide proof that you have attended. [Click here for a list of approved credit counseling agencies.](#)
- 2. Bankruptcy Petition Review** - Once a bankruptcy petition is typed and prepared, clients will participate in a petition review with the attorney to go over the petition and confirm that their bankruptcy paperwork is thoroughly and diligently prepared.
- 3. Creditors Notice** - After the petition is filed, your creditors will receive a notice that you have included them in your petition. This letter notifies them of the automatic stay on your accounts. Approximately three to six weeks later there will be a 341 Meeting of Creditors that you must attend.
- 4. 341 Meeting of Creditors** - This meeting is the one and only court appearance most bankruptcy filers will have. Although the hearing is straightforward, we understand that most of you have never been involved in a court proceeding and that this can be a very stressful event. It is important to have the attorney you met and consulted with be by your side.
- 5. Follow Up & Negotiation** - Following the 341 Meeting of Creditors, we provide services to get you through to your bankruptcy discharge, including assisting with reaffirmations on secured debts, negotiating with bankruptcy trustees, responding to Motions for Relief from the Automatic Stay, and confirming Chapter 13 Plans.
- 6. Discharge** - If you are in a Chapter 7 bankruptcy, you will receive your discharge within 3-5 months after filing. If you have filed a Chapter 13 bankruptcy, the discharge will not be granted until after the completion of your Chapter 13 Plan, which is 3-5 years after filing. Regardless, of the time between filing and discharge, we make it our priority to aggressively represent you from the first step to the last.

**Set up a consultation with one of our experienced attorneys today.
Contact Bellah Perez, PLLC at 602-252-9937.**