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PERSONAL AND CONFIDENTIAL

I realize how hard it may have been for you to reach out. You can begin to relax now – together, we can take care of this. But, we are going to need you to help us, help you. First, I need you to read all the information and documentation that we send you. Next, I need you to understand how crucial time and documentation is to bankruptcy. Every question we ask, and every document we request, is needed to advise you correctly, and to prepare your case. If you do not answer questions completely or accurately, or if you neglect to submit **all** required documentation, you will cause unnecessary delays and costs.

**A. CREDIT COUNSELING**

The court also requires you to take two debtors counseling courses. Together they range from \$5 - \$50 each. Debtor's counseling is required by the government and the first course has to be completed before we can file. You can do it online at [www.bkhelp.org](http://www.bkhelp.org). You can have the certificate emailed directly to me. You are free to use any of the approved credit counseling agencies found at [http://www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm). I think Consumer Credit Counseling is the company that charges \$5. Other companies charge between \$17 - \$50. You can pick whomever you choose.

**B. DOCUMENTS REQUIRED BY GOVERNMENT**

The government requires that each bankruptcy filer receive certain documents. They are attached. It is a lot of information, but please read all of it. You will have to sign that you read it, and will be responsible for the information contained therein.

**C. TAX TRANSCRIPTS**

Clients must immediately go to <http://www.irs.gov/individuals/article/0,,id=232168,00.html> and order their tax transcripts for the last three years for Chapter 7's and four years for Chapter 13. Forward the transcripts (preferably by fax) to the office immediately. ALSO, fill out IRS Form 8821 and forward to attorney.

**D. THE QUESTIONNAIRE**

1. The questionnaire is really long. It is basically all the questions the government asks. If you use the paper version, please draw a line through, or write N/A for any section that does not apply to you.

2. You also have the option of answering the questions online. The web address to fill out the questionnaire online is <http://www.StopMyBills.com> I will provide the log –in info. once you've made the first deposit. When you get to the part where you are requested to list your creditors, **please list the collection agency (if there is one) under the remarks sections - with all their contact information, account numbers, etc.** Be mindful that if you start the online questionnaire and ultimately do not file bankruptcy, you will be charged a \$50 fee.
3. Below is a list of documents you will need to gather to fill out the questionnaire. It is a long list, but **THEY ARE NEEDED TO COMPLETE YOUR FILE.**
4. Even if you decide to fill out the electronic questionnaire, I need you to fill out the **Consultation Questionnaire and Household Goods Checklist.** Both are important and help determine which direction to take your case.

#### **E. PAYMENT**

Once you decide to hire WilksLaw, you will have several options as to how to proceed. You can pay in up to three installments for Chapter 7's. A Chapter 13 filing allows you the opportunity to pay most upfront and to pay the rest through the plan. The exact amounts will be spelled out in the retainer. If you choose to use the payment plan option, we will begin the paperwork upon receipt of the first payment. With the second payment, we will submit the draft petition to you for your review; with the last payment I will submit your filing with the court. Of course, you can pay all at once, and I will usually file within 7 days.

#### **F. MEETING US & GETTING STARTED**

WilksLaw is a sort-of out of the box, high quality, low cost, flexible office. Here are your options relating to meeting and payment. There are a few options available to get started.

1. Bring all your paperwork and payment to 8201 Corporate Drive, #500, Hyattsville, MD 20785 and have a proper sit down OR
2. Bring all your paperwork and payment to a coffee shop or eatery convenient to you & we'll buy your lunch! OR
3. Fax/email paperwork and pay at [www.paypal.com](http://www.paypal.com) to Misty@WilksLawOffice.com (no account needed) or mail payment OR
4. **Use Rapid Import (mentioned above), pay at [www.paypal.com](http://www.paypal.com) to Payments@WilksLawOffice.com (no account needed) or mail payment and fax documents.**

Let me know which of these options work for you (or if you have any other ideas). Do not hesitate to write or call if you have additional questions.

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**WilksLaw**