Dear Client(s):

Thank you for selecting us to represent you in filing your Chapter 7 case. Please read through these instructions before beginning the Questionnaire.

Questionnaire Instructions

The bankruptcy case that you will be filing requires a great deal of information and paperwork processing before it can be filed. You are the only one that has much of the information needed. Since you will be required to attest (under penalty of perjury) that the information is true and accurate, we cannot fill out the questionnaire for you.

When working through the Questionnaire, you MUST:

1. Answer all of the questions in the Questions in the Questionnaire, even if your answer is "No" or "None". If you return the Questionnaire without the needed information, it will have to be returned to you to complete which will delay the preparation of documents which are needed to protect you from creditors.

2. List your assets and provide values. Remember, the values you provide on the schedule of assets is not the value you paid for the various items, but the value of them in their condition used – i.e. what would this item cost if I were buying it today at a thrift store?

3. List all of your creditors. Only creditors you list in the Questionnaire with complete, correct mailing addresses will be included in your case. Creditors you may have discussed with our staff or your attorney but do not list in the Questionnaire may *not* be included. **You may not get a discharge from any creditor that you do not list with a correct mailing address.**

4. Call or email if you need help. Our phone number is **(323) 400-5602** and all Bankruptcy questions can be emailed to hamid@jabbarlegal.com. If there are questions which you do not understand, we suggest you mark those questions and complete the remaining portion of the questionnaire.

When you have fully completed the Questionnaire, return it to our office with your remaining payment(s). We can only accept payments by cash, cashier's check or money order made payable to "Hamid Jabbar". (Do not send cash if you are returning the Questionnaire by mail.).

Mandatory Credit Counseling

In order to file a bankruptcy, every filer is required by law to complete a Credit Counseling course approved by the U.S. Trustee's office. You must complete the Pre-Bankruptcy Course and have a certificate of completion sent to our office. Many of our clients choose to complete their counseling with one the following providers:

Cricket Debt Counseling: www.cricketdebt.com (Please note that we do not have a law firm code; Simply leave that question blank. When you call them after completion to verify your identity, please ask them to fax or email us a certificate. Our fax number is (602) 467-3151 and certificates can be mailed to hamid@jabbarlegal.com).

Allen Credit & Debt Counseling Agency: www.acdcas.com.

Documents We Require

1. Copies of Federal & State Tax returns for the prior two (2) years;
2. Pay stubs for the past two (2) months, including spouse;
3. If you have a 401(k), I.R.A. retirement account, or Annuity, the most recent statement for any such account;
4. All collection letters, copies of lawsuits, complaints, attorney notices, etc. for all debts;
5. If you own real estate - copy of deeds, and any mortgages, liens, etc. (if you have these readily available);
6. If divorced, a copy of the divorce decree, any order regarding property settlements within the past three (3) years, and alimony or child support orders in effect or amendments thereto;
7. A photo copy of your state issued ID (driver's license) and social security card. IF YOU CANNOT FIND YOUR SOCIAL SECURITY CARD PLEASE CALL US IMMEDIATELY.

Questionnaire Checklist

_______ I have completed the Questionnaire in its entirety.

_______ I have completed the required Pre-Bankruptcy Credit counseling.

_______ I have provided copies of all the requested documents.

_______ I have paid the remainder of my fee.

_______ I have my social security card and driver's license.

_______ I have had all my questions answered.

400 N. Genesee Ave | Suite 7 | Los Angeles | CA 90036
(323) 400-5602 | (602) 467-3151 fax
www.jabbarlegal.com

When Papers Will Be Ready to File

Unless priority filing is requested, cases will be ready to be filed in approximately 2 to 4 weeks *from the return of the questionnaire and all requested information* (depending on our case load).
☐Check here if you want your case filed sooner as a priority filing (there may be an additional charge). Give the date do you want the papers ready to be filed: __________
Indicate the reason that you want the case filed on that date: __________________________
____

- ☐*Stop foreclosure.* Give date the foreclosure sale is scheduled: ____________________
- ☐*Stop judgment or garnishment.* Attach a copy of all court papers you have received.
- ☐*Stop sale of repossessed vehicle.* Give date vehicle was repossessed: ______________
- ☐*Stop repossession.*
- ☐*Other.* Please explain: ____
  ____
  ____

Final Signatures

Prior to filing your case, you must review the petition and schedules and sign them. We utilize an electronic filing system but must retain an original signed copy for our records. You may choose to:

> Make an appointment to come by our office to sign them.
>
> My appointment is at _______________________ (date/time)
>
> or
>
> You may print and sign the petition and schedules on your home computer. If going this route, you may drop off the signed papers M-F during our normal business hours (8 am – 5 pm) or mail them to our office. Your case will be filed once the signed petition and schedules are received.

*If you are completing the questionnaire on paper (vs. online) please write legibly.

What Happens After Your Case is Filed

1. Within a few days after filing, you will receive a Case Number. If you have not received the case number from our office, please call or email us. Any creditors that contact you after your case has been filed should be informed of the Case Number. You may provide our firm's information. Creditors will be notified at the addresses you provided in your Questionnaire within two (2) weeks of filing.

   My Case Number is ____.

2. Within a few days after filing, you will also receive a date and time for your 341 Meeting of Creditors. You must attend this meeting in person. An attorney from our office will meet you there 15 minutes prior to your scheduled meeting time.

   My 341 Meeting is on _________________ (date) at ___________ (time).

3. Within a week or so after filing, the Trustee assigned to your case will send you a separate questionnaire and request for documents. Most Trustees require copies of 4 months of bank statements, tax returns, car titles, deeds, and other proof of the information we listed in your filing. **You must send these documents directly to the Trustee**.

   I mailed the requested documents to my Trustee on ________ (date).

4. At your 341 Meeting of Creditors, you will be required to show proof of your Social Security Number and provide a picture ID. Do not forget to bring your Social Security Card and picture IDs to the 341 Meeting of Creditors or you will have to return to the Court at a later time.

What Happens After Your 341 Meeting

Within 45 days of your 341 Meeting, you must complete a Course on Financial Management and have the certificate sent to our office. You may use the same provider with whom you took the initial credit counseling course.

I completed my Financial Management Course on ______________ (date) and sent my attorney a copy of the certificate on _____________________ (dated).

If you have timely completed your Financial Management Course, you will receive a Discharge of your Debts approximately 60 days after your 341 Meeting.

Frequently Asked Questions

Q: When will my case be closed?

A: Your case will be closed when your Trustee finishes administering your case and after your discharge has been entered. In most "No Asset" Chapter 7 cases, your case will be closed soon after you receive your discharge. If the Trustee has assets to administer, your case may remain open for some time. Remember, you receive all the benefits of the Chapter 7 from the moment of filing so the date your case is closed has very little significance.

Q: What if I think I am receiving a tax refund?

A: Tax refunds are great when you are not filing Bankruptcy and not so great when you are filing. The reason is that tax refunds owing prior to filing your case but that you receive later are property of your bankruptcy estate. The concept is simple and a common scenario is provided as an example. Let's say that you file a bankruptcy on September 1, 2010. At that time, the 2010 tax year is 8/12 completed (August is the 8th month). Let's say your bankruptcy is completed, discharged, and closed in December of 2010. Now let's imagine that in April of 2011 you get a $10,000 tax refund for the 2010 tax year. Even though your bankruptcy is over, your tax refund is partially attributable to pre-Bankruptcy income. In normal circumstances, you must give your tax refund directly to your Trustee and you will receive a pro-rata share back. In the example provided, you would give the $10,000 check to your Trustee (do not endorse or sign it) and you will receive a check back from him/her for 4/12 of the refund amount ($3,333.33). In Chapter 13 cases, tax refunds are considered diverted or deferred compensation and the Trustee will take them into account in determining your available disposable monthly income.

Q: What if I just received a tax refund and my case has not yet been filed?

A: If you just received a tax refund but have not filed a bankruptcy yet you may want to wait to file until you have spent the tax refund. In this scenario, the tax refund is simply money in your pocket or account, as the case may be, and if you are filing in Arizona you are only allowed to exempt $150 in one bank account ($300 for married filers). Please contact our office to discuss the best strategy for timing of your bankruptcy filing.

Q: What if I have unfiled tax returns?

A: You must file them prior to our office filing your bankruptcy case. Call us if you need a referral to a CPA.