

# Bankruptcy Timeline (v86)

Call anytime between 10:00 am and 10:00 pm any day of the week.

(919) 627-7748

<https://CameronBK.com>

[Sheree@CameronBK.com](mailto:Sheree@CameronBK.com)

8019 Atamasco Circle

Raleigh, NC 27616

**Please print this document and check off each box when the task is completed. This is a living document, i.e. it is always being updated. you can go to <http://BKTimeline.com> to get the latest version.**

**Please go over this document thoroughly. It will have the answers to the VAST majority of your general bankruptcy questions.**

**We do everything we can to make this as easy as possible for you. We will bend over backwards to help, but you must do your part too.**

**Bankruptcy is like eating an elephant - one bite at a time. Don't get overwhelmed! If you do get overwhelmed, call Kerry!**

- 1) Free Consultation. We can do more later, if needed. Kerry is available for any questions from 10:00 am to 10:00 pm seven days a week at **(919) 627-7748**. If you call during the times listed you will get Kerry, not an answering service or another person. This is very unusual for a law firm. If he is on the phone with someone else, he will call you right back. This is a lot of information and difficult to digest in one setting, so please call me with ANY questions.

Sheree (the attorney, [Sheree@CameronBK.com](mailto:Sheree@CameronBK.com) ) answerers email by 2 business days. She does not generally get on the phone except for emergencies and at the signing and review of your petition (usually for 1.5 hours). **If you don't get an answer within that time, call Kerry.**

Sheree is a Board Certified Consumer Bankruptcy Specialist, in the top 3.9% of all bankruptcy attorneys in the country.

- 2) **VERY IMPORTANT!!!** Before you get a loan, buy something of value, sell, give anything away, or be given anything of value, including money, OR GET MARRIED or DIVORCED, change names on vehicles, ask **Attorney Sheree Cameron** first. ONLY Sheree! ANY changes in your finances can upend your bankruptcy! Do NOTHING financial without asking Sheree!!!

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- 3) STOP using credit cards, lines of credit, and loans. If you have used credit for a luxury item or cash advance in the last 90 days, make sure you tell both Kerry and Sheree!
  
- 4) After paying at least \$500 of the attorney upfront fee **and sending in the contract**, we can take creditor calls. When a creditor calls, give them:
  - a) our name (Cameron Law), and
  - d) our address: 8019 Atamasco Circle, Raleigh, NC 27616, and
  - b) our number **(919) 627-7748**, and
  - c) type of bankruptcy (Ch 7 or Ch 13)

THIS DOES NOT MEAN YOU HAVE FILED, it means you are filing. If the creditor asks for your case number, say you haven't been issued one yet because you haven't filed, but you do have attorney representation and for them to contact us for everything. This DOES NOT stop legal proceedings like a repo, garnishment, or foreclosure.

- 5) We also HIGHLY recommend you put our phone number in your phone so you know it is us calling. Our primary number is **919-627-7748**. ALSO please insure you keep your voicemail clear so we can leave messages.
  
- 6) We HIGHLY recommend you get a dedicated **https://Gmail.com** account just for bankruptcy communication (we use gmail, so there are fewer issues).
  
- 7) We do nearly everything we can online through email, the phone, and a computer or tablet connected to the internet. We do not use "texts" as a means of communication about your case except in emergency. We will only text if we are NOT able to contact you via email or phone calls. For legal reasons please refrain from texting us.
  
- 8) Change banks/credit unions if you owe any money to them or have an "auto-draft" to any creditors. They can do a set-off and take money you owe them out of your account. Companies/people with judgments can also sometimes take your money out of your bank account, so it is safest to take all your money out of your bank if you have a judgment.

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You don't have to close the account, just don't use it in the bankruptcy.

**DO NOT use Wells Fargo, Bank of America or Truliant.** If you are using either Wells Fargo, Bank of America or Truliant, change your bank accounts to a different bank even if you don't owe them any money. You can keep your original accounts open; just empty them,

## **Banks/Credit Unions we recommend in order:**

- 1) State Employees Federal Credit Union (State Employees and Family only) -  
<https://ncsecu.org>
- 2) Pentagon Federal Credit Union (Anyone)  
<https://www.PenfFed.org/>
- 3 Langley Federal Credit Union (Anyone)  
<https://www.LangleyFCU.org/>
- 4) Self Help Credit Union (Anyone- Raleigh/Durham/Throughout NC)  
<https://www.Self-Help.org/>
- 5) Mechanics and Farmers Bank (Anyone- Raleigh/Durham/Throughout NC)  
<https://www.MFBOnline.com/>
- 6) WoodForest National Bank (anyone -In Walmarts - high fees)  
<https://www.Woodforest.com/>

Please note this is not an exhaustive list. There are many good (or "ok") bank and credit unions. Credit unions are usually better than banks.

- **9) Find your Social Security Card.** If you don't have one, IMMEDIATELY request a replacement.  
<https://www.ssa.gov/myaccount/replacement-card.html> - We need a SEPARATE labeled photo (jpeg) of it. This is VERY important. It can be emailed to us or uploaded on your secure portal. If you can't find your Social Security Card, ask me what you can use instead it.
- **10) We need a SEPARATE labeled photo (jpeg) of your **unexpired driver's license** or State ID (just front of license.). This is VERY important. It can be emailed to us or uploaded on your secure portal.**

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- 11) We need a SEPARATE labeled photo (jpeg) of **your face holding up your drivers license or State ID** next to it. This is to insure someone else is not trying to file bankruptcy in your name. It can be emailed to us or uploaded on your secure portal.
  
- 12) **ALL DOCUMENTS (except your labeled Driver's License or labeled State ID and labeled Social Security Card and selfie ) MUST BE UPLOADED ON THE QUESTIONNAIRE AS A PDF, OR EMAILED AS A PDF, OR MAILED/DROPPED OFF AS HARD COPY. Please don't staple them together.**

If we get documents in formats other than in PDF, regular email, or hard copy we may not be able to read them. PLEASE NO JPEGS! We will ask for them again in PDF format. I will be happy to go over how to do this and even be on the phone to walk you through this. If you can't scan to labeled PDF (you can do this with any smart phone with a FREE "scanner" app), you can convert them for free here: <https://pdfcandy.com/> Please **label** each one! If you don't it will slow things down dramatically. **Label them with your name and what they are.**  
**Ex: "Joe Blow Dec. "22 pay stub"**

**DO NOT send any credit card statements, credit reports, or anything not specifically asked. Use these documents to fill out your Questionnaire.**

- 13) We need labeled PDF copies of your last 2 years' **signed** tax returns. <https://www.irs.gov/newsroom/how-to-get-tax-transcripts-and-copies-of-tax-returns-from-the-irs> It can be emailed to us or uploaded on your secure portal
  
- 14) We need labeled PDF copies of the last 6 months paystubs. If you don't receive pay stubs, that is ok. We need to continue to get both until we file the bankruptcy. They can be emailed to us or uploaded on your secure portal

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- **15)** We need labeled PDF copies of the last 6 months bank/credit union statements. This is every account you have had open in the last six months. This includes apps like PayPal, Venmo, Cash App, Stock and Crypto Currency, investments and the like. We need to continue to get both until we file the bankruptcy. If you don't have a bank account that is ok. They can be emailed to us or uploaded on your secure portal
- **16)** We will probably need more documents or clarification on documents and other info. Every case is different and we won't necessarily know what we will need until we need it.
- **17)** Take your non-filing spouse (or anyone else) off any credit cards where they are an "Authorized User" unless they are filing with you. Also take yourself off any of their credit cards. This is because a bankruptcy can "bleed" onto the other person's account. It is illegal and can be fixed, but it is a real pain and could cost you additional money.
- **18)** Pay the upfront attorney fee (can be done in installments). Payment must be by Debit Card. **NO PAYMENTS CAN BE PAID WITH YOUR CREDIT CARD!**  
Your upfront attorney fee is: \$1595.00 for a Ch 7, or \$500.00 down for a Ch 13. Pay on our website menu - "**Quick Pay**" in menu - ( <https://CameronBankruptcyLaw.com> ) or here: ( <https://secure.lawpay.com/pages/cameronbankruptcylaw/operating> )

We give you a year to pay the attorney fee as long as you pay something EVERY month. If you miss a monthly payment and you haven't paid the \$1595 there will be a \$100/month maintenance fee>

**Send the electronic contract you received in a email as soon as possible because forgetting this will delay your case.**

**DO NOT SEND IN THE COURT FILING FEE AT THIS TIME. IF YOU DO IT, IT WILL BE RETURNED AND DELAY YOUR FILING**

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- 19) Fill out on our website menu “**Questionnaire**”. We are VERY thorough for your safety. First, fill out the short form and submit it in the menu on our website <http://CameronBankruptcyLaw.com> .

You will be emailed a link to the SECURE portal containing your questionnaire. You can also upload any PDF documents here, it is a secure portal.

Do a thorough job; fill in EVERY blank and **be detailed**.

<https://bit.ly/2EEfV3J> - (There is also a link on our website. <https://CameronBankruptcyLaw.com> )

**This is VERY important you do a good job on the questionnaire. If you are not VERY thorough on it your filing will be delayed.**

It will take at least three hours to fill out the questionnaire. When filling out the questionnaire, you will need to put down:

a) what you owe, **EVERYTHING THAT YOU OWE! YOU CANNOT LEAVE ANYTHING OUT!** (this includes things NOT on your credit report too like medical debt, payday loans, local debt, and student loans.)- Please put down everything you owe, even if you are current. If you contest the item in your credit report, put it down too!

If you have used a credit repair company in the past, or tried credit repair yourself, it is important to list all the debt you had removed from your credit reports as well.

Use at least two credit reports, and one must be Equifax.

You can pull your credit reports for free here:

<http://CreditKarma.com> , or

<http://CreditSesame.com> , or

<http://AnnualCreditReport.com>

**Don't send us the credit reports, credit card statement, or anything unless specifically asked. Use them to fill out the Questionnaire.**

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b) What you own (only what you own, not anyone else's belongings like a child or spouse)- **EVERYTHING** - Use garage sale value, or Craigslist value, or what you could get from a pawn shop. Group small items together like small kitchen appliances, CD/DVDs, clothing, living room suite, etc. but separate out large things like TVs, stoves and freezers, etc. **This includes anything you are paying on or own, but NOT a car or real estate. Use <https://www.JDPower.com/cars/manufacturers> for a car (If it has a salvage title, let us know!) and for real estate use: <http://Zillow.com>).**

Also add any **pets**, but unless they are extremely valuable, their monetary value is zero.

c) What you (and spouse) make - Gross income (includes overtime), before taxes and before garnishments but after business expenses if you own a business.

d) Your living expenses - If your expenses vary from month to month, use the highest amount. The more your expenses, the less you pay in a Ch 13 and the more chance you can do a Ch 7. This is not a time to show how frugal you are.

■ **20)** Complete \$25.00 online pre-bankruptcy credit counseling class here: <https://butterflyfe.com/counseling/disclaimer/FH-14657> - You pay online to the company. **This class is only good for six months**, so make sure you will be filing within that time. If needed, use attorney code: FH-14657. Spouses take it together. No one looks at your answers, so don't stress over it.

■ **21)** After you have

- a) paid the attorney fee in full (cashiers check, money order or cash made out to Cameron Law),
- b) sent it in the Agreement (I emailed it to you from [Kerry@CameronBK.com](mailto:Kerry@CameronBK.com) - it is an electronic contract, no need to print out, mail, or email), and

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c) finished the questionnaire,

d) **\*\*\*\* Email us to tell us you are done with everything (Please put in subject line: “DONE WITH EVERYTHING”). \*\*\*\* Do not do this before, on after all is done.**

Sheree will start working on your petition. Each bankruptcy is unique and requires different documents and information. Sheree will email you with questions as necessary. **It usually takes a few days to get the first email. There is usually a lot of emails. Please check your email daily!**

- 22) When the petition is ready, Sheree will email it to you in PDF format. **LOOK IT OVER CAREFULLY!!!** You must email back any corrections and update.
- 23) Sheree will make an appointment with you to go over the petition line by line on the phone with an internet connected computer or tablet to ensure accuracy. **This will take an hour to three hours, typically an hour and a half.**
- 24) Sheree will then have you will have to sign it physically, usually over Zoom. If not, we can print it out for you and you can sign it at our home office. Sheree cannot file your case until she receives your signed petition.
- 25) Sheree will then have you pay your filing fee (Ch 7 = \$338.00, Ch 13 = \$313.00) within 6 weeks via Money Order, Cashier’s Check or cash. It needs to be the exact amount, not a penny more or we will have to return it. Send it to us and made out to “Cameron Law”. You CANNOT pay it online. You cannot pay it before filing. We will pay the court.
- 26) **Sheree will usually file your case later that day we receive your signed petition unless there is a legal reason not to file then.**

At the time the case is filed, ALL legal action stops and you will get a bankruptcy case number. For any legal action (lawsuit) to proceed, the



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creditor MUST go through the Bankruptcy Court for permission. This rarely happens.

## ■ 27) Post-Bankruptcy Class

Complete the \$12.00 online post-bankruptcy financial management class here: <https://butterflyfe.com/education/disclaimer/FH-14657> - You pay online to the company. Spouses take it together. No one looks at your answers, so don't stress over it

■ 28) About a month after filing, you will have a 341 Meeting. Clients often call it "court". It is not court, there is no judge but there will be a "Trustee". Sometimes it is called "Meeting of Creditors" - creditors rarely show up. Your meeting will only take a few minutes and is more of a formality. They do not care why you owe something (unless it was due to fraud), just what you own, what you make, and what you owe. No biggie.

If you haven't done a Zoom meeting before, contact Kerry and he will do a practice Zoom meeting with you.

Due to COVID-19 it is currently being done over Zoom. You will need to be in a quiet place where you won't be disturbed - **but NOT in a car**. While it will take only a few minutes, you may have to wait hours on a call for your turn, so have your phone charged. Attorney Sheree will be on the call with you for the meeting. Please dress in business casual or better.

## **For Chapter 7 Clients ONLY:**

### ■ 28) Car

IMMEDIATELY after FILING bankruptcy clients can get a car. There is no need to wait until the bankruptcy is over. **DO NOT buy a car and have any equity in it in the preceding 90 days of filing a Ch 7 bankruptcy or the trustee could take the car. ALWAYS email Sheree before making any large purchase before or during a bankruptcy.**

We recommend "Cousin Kera" ( <https://www.cousinkera.com> 919-275-5372 ) for a New or used car. She specializes in poor credit and bankruptcy car finance. She does not work for any dealer, but

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works for you and the dealer pays her fee. She does work with many dealers to get you financed. You pay nothing for her services, the dealers pay a finder's fee.

## ■ 30) Discharge

Typically your debts are discharged and your case closes generally 3 months after filing the bankruptcy (not your 341 Meeting).

### **For Chapter 13 Clients ONLY:**

■ 31) **Monthly Payments** - The FIRST day of the following month after your case was filed (not your 341 Meeting date) your monthly payment starts. This typically lasts for 5 years.

■ 32) **Debt** You cannot make ANY purchase or incur any debt over \$10,000 without court permission. (This includes cars and real estate, but is not limited to just those.) You cannot dispose (sell/give away) of any property of value without checking with your attorney and/or getting court permission. This includes selling a house or car, among other things

■ 33) **You cannot have a car with payments over \$600/m in a Chapter 13. If you buy a car within 90 days of filing a Chapter 13, you can have no, or very little equity in the car or the trustee could take it.**

■ 34) **ALWAYS email Sheree before making any large purchase before or during a bankruptcy.**

■ 35) Payments will generally be monthly for 60 months or until the debt is paid, whichever is shorter. Sometimes this can be lengthened.