

Bankruptcy Timeline (v124) 2/20/24

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

(919) 627-7748

<https://CameronBK.com>

Sheree@CameronBK.com

8019 Atamasco Circle

Raleigh, NC 27616

Cameron Bankruptcy Law (919) 627-7748

HELPING NORTH CAROLINIANS SINCE 2003

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Please print this document and check off each when the task is completed.

This is a living document, i.e. it is always being updated. Go to <http://BKTimeline.com> to get the latest version often.

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 backward 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

IF YOU ARE NOT IN A HURRY TO DO THIS, PLEASE DON'T EXPECT US TO BE IN A HURRY EITHER!

if you are truly having an emergency we will try to move Heaven and Earth to help you, but you must do your part too.

**IT IS EXTREMELY IMPORTANT
THAT YOU DO NOT PURPOSELY LIE TO US.**

We want to protect you, and if you lie to us, you make it very difficult to protect you.

If you lie to the court, such as by signing your petition when you are lying, YOU CAN GO TO JAIL. If you lie to the Court, chances are extremely high the Trustee will figure it out.

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Examples of our client's lying to us:

- 1) One person "forgot" they owned a Maserati.
- 2) One person told us they had \$120 in the bank when they had \$12,000.
- 3) One person "forgot" about a \$600,000 debt.
- 4) One client "forgot" about some real estate they owned in another State.
- 5) One person had a friend sign some legal documents for him in his name (the client's name), committing fraud.

All these people were caught.

Making a small, unintentional mistake is NOT purposely lying, and the Court will understand but try to be as accurate as possible with us.

If you need any clarification on this, please ask either Kerry or Sheree.

Follow these instructions to the letter and you will be fine. They go into detail to keep you out of trouble and make your bankruptcy as pleasant an experience as possible! As always, Call Kerry with any questions no matter how small!

We will do everything we can to protect you no matter what happens.

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Read this thoroughly before doing ANYTHING! This is VERY important!

If you have not had or scheduled a free consult (typically 30-45 minutes), please do this [here](#) FIRST.

(<http://calendly.com/bklaw>)

1) PLEASE DO NOT BUY OR BE GIVEN A CAR OR ANYTHING OUT OF THE ORDINARY WITHOUT CONSULTING WITH US FIRST!

2) Ensure you use the same legal name on everything, especially *email*.

We **EXTREMELY HIGHLY** recommend you get a dedicated **https://Gmail.com** account just for bankruptcy communication (we use Gmail, so there are fewer issues).

Please insure you ALWAYS use your FULL LEGAL name with us, especially in email, Example, If your name is William Blow, DON'T use: Bill Blow and make sure your email reflects it.
Example: WilliamBlow123@gmail.com.

Roughly 50% OF THOSE THAT DON'T DO THIS HAVE A PROBLEM IN THEIR BANKRUPTCY because they did not do this. This can be as little as a delay in filing bankruptcy to as big as having bankruptcy dismissed. It happens. NEVER use multiple email addresses in your bankruptcy.

It is very confusing when you use more than one name and it could lead to a mistake. This happens most often with maiden names and multiple last names.

Also please try to avoid using derivative names or nicknames. For example: If your name is William, please use that, not Will, Willy, Bill, Billy, Willahelm, or W.

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We have had people use middle names as last names, middle names as first names, nicknames, derivatives, maiden names, part of a hyphenated name, and even misspelled names. All these slow down the process, creates unnecessary work for us, and could cause a big mistake. **I cannot stress enough, use your LEGAL name.**

Also, if you are married but have a different name than your spouse, please include your spouse's name as well in every email. We don't want to make mistakes, and NOT using multiple names is one way to do that. **Please use only one email per couple.**

- 3) Free Consultation. ***THIS MUST BE DONE FIRST BEFORE YOU SEND IN ANY PAPERWORK.*** Go to <https://Calendly.com/bklaw> to sign up for it. It will take 30-60 minutes and you will be emailed a contract in the end of it if you want to go forward.

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) answers emails by the third business day. 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 the 3rd business day, call Kerry (919) 627-7748.

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

- 4) We do nearly everything we can online through email, the phone, and a computer or tablet connected to the internet. **We do not use "Text" as a**

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means of communication about your case except in emergencies. 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.

5) We also **HIGHLY** recommend you put our phone number in Contacts on your phone so you know it is us calling. Our primary number is 919-627-7748. ALSO please ensure you keep your voicemail clear so we can leave messages. Check your voicemail at least daily.

6) If you haven't yet, email Sheree@CameronBK.com this text:

“I, [your name(s)] received the bankruptcy disclosures.”

You can download the bankruptcy disclosures here: <https://CameronBankruptcyLaw.com/wp-content/uploads/2021/11/Disclosures-V24.pdf>

7) If you are going to drop off some documents, put them in the locked box on our PORCH, **NOT** the mailbox on the curb. Make sure you raise the flag and call or email Kerry to let him know they are there. You can drop things off any time of day or night. 8019 Atamasco Circle, Raleigh, NC 27616 - **(919) 627-7748** - sheree@CameronBK.com DO NOT TEXT.

8) **VERY IMPORTANT!!!** Before you get a loan, buy something of value, sell, give anything away, or be given anything of value, including money GET MARRIED or DIVORCED, change names on vehicles, (or buy or sell a vehicle, or anything financial that is unusual, ask **Attorney Sheree Cameron** first. ONLY Sheree! ANY changes in your finances can upend your bankruptcy! Do NOTHING financial without asking Sheree and waiting for her answer!!!

9) 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!

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The creditor can say you committed fraud if you use credit AFTER you pay us any money or sign the contract. It is rare, but it does happen.

- 10) **DO NOT** pay **ANY debt to friends or family members** before bankruptcy. Preferably **DO** not pay back **ANY debt to ANYONE** that is not an unusual monthly payment. Ask Sheree first.
- 11) **DO NOT** take yourself off any deeds, titles, or give any property away prior to bankruptcy. The court sees this as fraud and there can be legal consequences.
- 12) If you are doing an “**Emergency**” **Ch 13 (NOT a regular Ch 13)** we have a **VERY** short period of time to complete your CH 13 filing. It is done in two parts.

Often people are in a hurry to do the first part and relax and take their time for the last part. If you do this your case could get dismissed because the second part was not filed in time. This happens regularly. **DON'T** let it happen to you. We have a two-week window to complete the filing, and this includes the time we need to prepare your petition and for you to sign it. **DO NOT** relax until this is done **AND** we tell you you can relax. This is **EXTREMELY** time sensitive.

- 13) After paying at least \$500 of the attorney upfront fee on our website under “Quick Pay” in the menu, or here: <http://BKQuickPay.com> , and **sending in the contract**, we can take creditor calls.

When you sign the contract you will be emailed a copy of the signed contract immediately. **If you are not emailed a signed contract, you did not follow all the directions and need to do it again. Once you get a copy of the contract emailed to you, email us a copy to insure everything is done promptly.** The contract is via “Dropbox Sign”. If you did not get emailed one, email me and ask for one. We cannot go forward until we have a copy of the signed contract

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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.

- 14) Change banks/credit unions checking/savings accounts (not IRAs or 401Ks) if you owe any money to them or have an "auto-draft" to any creditors in your bankruptcy. They can do a set-off and take the 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. You don't have to close the account, just don't use it in bankruptcy. One client did not take our word on this and lost \$10,000.

DO NOT use Wells Fargo, Bank of America or Truliant FCU. 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, Any bank or credit union that you owe no money to is fine as long as it is not one of those listed above.

Banks/Credit Unions we recommend in order:

- 1) State Employees Federal Credit Union (State Employees & 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)

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<https://www.Self-Help.org/>

5) Mechanics and Farmers Bank (Anyone- Raleigh/Durham/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”) banks and credit unions. Credit unions are usually better than banks.

15) 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 **CLEAR easily readable** photo (jpeg, not printed). Your phone takes pictures in jpeg format. **PLEASE CHECK ALL DOCUMENTS TO ENSURE THEY ARE EASILY READABLE!** This is VERY important. It can be emailed to us or uploaded on your secure portal, <http://BKSecurePortal.com> . If you have logged into this portal before, or logged in on our website under “MyCaseInfo” go to <https://MyCaseInfo.com> . Don’t make a new account!

If you can’t find your Social Security Card, ask Kerry what you can use instead of it.

16) We need a SEPARATE labeled **CLEAR easily readable photo (jpeg, not printed. Your phone takes pictures in jpeg format.) of your **unexpired driver’s license** or State ID (just front of the license.). **PLEASE CHECK ALL DOCUMENTS TO ENSURE THEY ARE EASILY READABLE!** This is VERY important. It can be emailed to us or uploaded on your secure portal, <http://BKSecurePortal.com> .If you have logged into this portal before, or logged in on our website under “MyCaseInfo” go to <https://MyCaseInfo.com> . Don’t make a new account!**

17) We need a SEPARATE labeled **CLEAR easily readable selfie of your face **holding up your driver’s license or State ID** next to it. **PLEASE****

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CHECK ALL DOCUMENTS TO ENSURE THEY ARE EASILY READABLE! This is to ensure someone else is not trying to file bankruptcy in your name. It can be emailed to us or uploaded on your secure portal, <http://BKSecurePortal.com> .If you have logged into this portal before, or logged in on our website under “MyCaseInfo” go to <https://MyCaseInfo.com> . Don’t make a new account!

18) ALL DOCUMENTS (except your labeled Driver’s License or labeled State ID and labeled Social Security Card and selfie) MUST BE UPLOADED ON THE “MyCaseInfo” AS A PDF, EMAILED AS A PDF, OR SNAIL MAILED/DROPPED OFF AS A PAPER COPY. Please don’t staple them together.

Register for the portal here: <http://BKSecurePortal.com> . If you have logged into this portal before, or logged in on our website under “MyCaseInfo” go to <https://MyCaseInfo.com> . Don’t make a new account!

*** PLEASE CHECK ALL DOCUMENTS TO ENSURE THEY ARE EASILY READABLE! ***

If we get documents (other than your driver’s license, Social Security card, and selfie) in formats other than in **PDF** or **paper copy** we will HAVE to return them and/or destroy them. Please ensure EACH document is clear, easy to read and every portion of the document is visible from corner to corner. or the Court may not accept them and this could delay your bankruptcy and create more work for you. Do not send links to documents, we cannot use them.

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If we don't get them in PDF format (not jpeg) AND each document labeled with your:

- a) name,**
- b) document name**
- c) document date**
- d) page number of document and number of pages of that document you are providing (i.e. pg 1 of 4)**

Each uploaded document needs to be labeled like this:

John Doe Truest Bank Checking 5/21/23 page 2 of 5

If you don't follow these instructions we WILL ask for them again & you will have to do it all over again. Sorry. This could delay or even dismiss your bankruptcy.

Your other option would be to drop off or snail mail paper copies to us and I can scan them.

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 with a scanner, you can do this with any smart phone with a FREE "scanner" app (Mac App Store: <https://www.apple.com/app-store/>, Android Google Play Store: <https://play.google.com/>), You can convert them for free here: <https://www.adobe.com/acrobat/online/convert-pdf.html> or <http://PDFCandy.com>. Make sure to label them as the example above.

DO NOT send any credit card statements, credit reports, bills or anything we have not specifically requested. Use these documents to fill out your "MyCaseInfo" (<http://MyCaseInfo.com>). If you have logged into this portal before, or logged in on our website under "MyCaseInfo" go to <https://MyCaseInfo.com>. Don't make a new account!

If you bring us paper copies, put them in the lockbox ON OUR PORCH, not the mailbox on the curb. **Please follow the directions on our box.**

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- 19) We need correctly labeled PDF copies of your last 2 years' **signed** tax returns for you and any businesses you own.
<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 - <http://BKSecurePortal.com> - If you have logged into this portal before, or logged in on our website under "MyCaseInfo" go to <https://MyCaseInfo.com> . Don't make a new account!
- 20) We need correctly 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 bankruptcy. They can be emailed to us or uploaded on your secure portal - <http://BKSecurePortal.com> - If you have logged into this portal before, or logged in on our website under "MyCaseInfo" go to <https://MyCaseInfo.com> . Don't make a new account!
- 21) We need correctly labeled PDF copies of the last 6 months bank/credit union statements for you and any businesses you own. 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 bankruptcy. If you don't have a bank account that is ok. They can be emailed to us or uploaded on your secure portal - <http://BKSecurePortal.com> - If you have logged into this portal before, or logged in on our website under "MyCaseInfo" go to <https://MyCaseInfo.com> . Don't make a new account!
- 22) We will most likely need more correctly labeled documents in PDF format 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. Some trustees want a ton of documentation, others want relatively little. We won't know what your trustee wants until we file your case and are assigned a trustee. At this time we may need you to provide a lot of documentation in a short time window.
- 23) 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 bankruptcy can

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“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.

- 24) 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 (\$750.00 if you have filed Ch 13 in the two previous years) down for a Ch 13. Pay under “Quick Pay” on our website menu or here:

<http://BKQuickPay.com> .

THE ENTIRE ATTORNEY FEE in A CH 7 AND UPFRONT FEE IN A CH 13 NEEDS TO BE PAID BEFORE WE START MAKING THE PETITION.

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 an email as soon as possible because forgetting this will delay your case.

Do not send the court filing payment (Ch7 \$338 or Ch 13 \$313) at this time. If you do it WILL be returned and it could delay your filing.

- 25) You must fill out the “MyCaseInfo” completely and accurately or your bankruptcy could be SIGNIFICANTLY delayed! This is a common problem.**

Fill out on our website menu “MyCaseInfo”. We are VERY thorough for your safety. Here is a direct link: <https://MyCaseInfo.com>. Don’t make a new account!

You will be emailed a link to the SECURE portal in <https://MyCaseInfo.com> containing your questionnaire. You can also upload any PDF documents here, it is a secure portal.

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Do a thorough job; fill in EVERY blank and **be detailed**. Do not worry about giving too much information. It is easy to to give not enough information. There is a link called “MyCaseInfo” on our website or here: <https://MyCaseInfo.com>. Don’t make a new account!

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

It will take at least three hours to fill out the “MyCaseInfo”. When filling out the “MyCaseInfo”, 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, student loans, and family/friends debt)- 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 statements, or anything unless specifically asked. Use them to fill out the “MyCaseInfo”.

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

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, or what you could get from a pawn shop. Group small items together like small kitchen appliances, CDs/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 your 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.

26) 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.

27) After you have

a) paid the attorney fee (down payment for a Ch 13) **in full** under "Quick Pay" on our website menu or here: <http://BKQuickPay.com>

b) sent it in the Agreement (contract) I emailed you (it is an electronic contract, no need to print out, mail, or email), and

c) finished the "MyCaseInfo",

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d) ** Email us to tell us AFTER you are done with everything (Please put in the subject line: “DONE WITH EVERYTHING”). **** Do not do this before, only after all is done. Put it in ALL CAPS!**

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!

- 28) 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 updates.
- 29) 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.**
- 30) Sheree will then have you will have to sign it physically, usually over Zoom. If you sign it remotely you **MUST NEXT DAY AIR** it to us. If not, we can print it out for you and you can sign it at our home office. It usually takes 5 minutes. Sheree cannot file your case until she receives your signed petition.
- 31) Sheree will then have you pay your filing fee (Ch 7 = \$338.00, Ch 13 = \$313.00) **at the time of filing** in a 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 it to “Cameron Law”. You **CANNOT** pay it online. You cannot pay it before filing. You will need to pay it when you send in your signed petition or come to our office to sign the petition. We will pay the court.
- 32) Sheree will usually file your case later that day we receive your signed petition unless there is a legal reason not to file then.

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At the time the case is filed, ALL legal action stops and you will get bankruptcy case number. For any legal action (lawsuit) to proceed, the creditor MUST go through bankruptcy Court for permission. This rarely happens.

33) IF YOU ARE DOING AN EMERGENCY 13 (Not a regular Ch 13 or a Ch 7) it is important you do every step before this in “**lightning speed**”. We have a very short time to do it all, and if it is not done in time your case could get dismissed. I cannot stress how quickly we must act. If you are too slow and you are behind on your car, home, or other secured debt, it could get repo’ed/foreclosed the same day the case is dismissed!

34) 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

35) About a month after filing, you will have a 341 Meeting. Clients often call it “court”. It is not a 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.

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 an hour on a call for your turn, so have your phone charged. You also must have your Driver’s License with you. Attorney Sheree will be on the call with you for the meeting. Please dress in business casual or better.

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Raleigh, NC 27616

36) If you are filing near the time for tax returns, and you have NOT received your tax return yet, there is a possibility bankruptcy trustee may want to take part or all of your tax return. Ask Sheree how this could affect you.

37) During your CH 13 bankruptcy your creditors MAY report your Tradelines as in bankruptcy, even those left out of bankruptcy. If you had a good credit score before bankruptcy, your score may drop DURING the Ch 13 bankruptcy and spring back, most likely higher, after your Ch 13 bankruptcy is over. Ask Kerry for clarification in your particular case.

38) **EXTREMELY IMPORTANT! DO NOT** contact your trustee or judge for ANY reason except if you think we are doing a bad job on your bankruptcy. They do not like to be bothered by bankruptcy clients, and may examine your case closer, which could cause problems. **DO NOT** file ANY motions or anything else with the court. This is why you have a VERY experienced bankruptcy lawyer and legal staff. Doing this could jeopardize your case!

39) Credit Repair

I have a sister website where I (Kerry) help people do credit repair and build their credit after bankruptcy (and non-clients too!) for themselves for FREE. I will be soon offering to do it for people as well for a VERY low rate. MUCH cheaper than the “competition”, more though, and legal. Many times people can even get bankruptcy off their credit report! It is NOT part of our law practice and Sheree has NOTHING to do with it. This is the website:

<http://FreeCreditRepairInformation.com> .

Also, we are partnering with a few other law practices for clients who have problems with creditors following the law.

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- 40)** 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. This is **BEFORE AND DURING** a bankruptcy.

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Chapter 7 Clients ONLY:

41) Car

DO NOT BUY OR BE GIVEN A CAR before your bankruptcy without checking with Kerry and Sheree first! Try to keep the monthly payments UNDER \$600, and it is usually best to have no equity in it when you file bankruptcy. **If there is any equity you may have to wait 90 days or you could lose your car in a Ch 7 Bankruptcy. It is generally best to wait to buy or be given a car as soon as you have filed or after your case is over, or keep it in someone else's name.** If you don't follow these instructions it could delay or stop your bankruptcy!

IMMEDIATELY after FILING bankruptcy clients can usually get a car. There is no need to wait until bankruptcy is over. **DO NOT buy, or be given a car or anything else of high value, 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 bankruptcy and wait for her response.

We highly 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 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. We have looked into a number of options for our clients, and she appears to be, by far, the best deal. We do not make any money by recommending her, but most of the others will pay between \$200-\$300 per recommendation.

Mathews Motors in Clayton does a lot of advertising to people in bankruptcy. They will sell you a car during a Ch 7 bankruptcy. They pay attorney's office managers \$200 - \$300 to recommended them. We got a lot of complaints about the quality and price of the cars and how pushy their salespeople are. We DO NOT recommend them. Kera is much better, and she does not pay attorneys anything. She also can hook you up with new and used cars, where Mathews Motors only sells used cars.

Most dealers and banks have no idea how to deal with a person who is in

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bankruptcy and they often deny a client or make them jump through a lot of unnecessary hoops. They also often charge higher interest rates than you can get from Kera. As always, look around before you buy.

If you have a lender who asks for a letter from your attorney, the Judge, or Trustee to insure debt, you are talking to a person who does not know what they are doing. I HIGHLY recommend you do not use them. There is no such thing in a CH 7 bankruptcy here in EDNC. You can insure debt, like a new car, immediately after filing Ch 7 bankruptcy and you need no one's permission. You just have to find a lender willing to lend you the money. Generally, you will have more and better offers after your "Meeting of Creditors" (341 Meeting) and even more and better offers than that after your case is closed.

- 42)** If you are upside-down (owe more than the vehicle is worth) on your vehicle and want to keep it, OR are behind on your vehicle, we can help. In a Ch 7 bankruptcy you can pay what your vehicle is worth as opposed to what you owe on it. Unfortunately, this MUST be in one lump-sum payment which most clients can't do. That is where 722 Redemption comes in. They can help get you a loan for the value of your car and save you A LOT of money if you are upside-down or behind on payments. Note: Since it is more work for us to do this, there is an additional charge that is added into the new loan. <https://722Redemption.com/debtor/redemptionprogram/> (888) 721-2800.

43) Discharge

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

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For Chapter 13 Clients ONLY:

- 44) 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.

Sometimes the Trustee does not get back to us on how much your payment will be quick enough. If you do not know how much you will be paying, SAVE THE MONEY, don't spend it, and you will pay it to the Trustee later.

Sometimes the trustee/court feels you can pay more money that we propose. This is often because they uncover more debt or income. While it is important not to incur unnecessary debt in Ch 13 bankruptcy, this is especially important if the court has not confirmed your plan.

- 45) **We highly recommend you DO NOT occur any debt in a Ch 13 that is not absolutely necessary.** That being said, 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.) If you wish to buy a car or any purchase over 10K, we must ask the court permission. This usually takes 1.5 months and there is an additional cost. *It is not wise to incur any unnecessary debt in a CH 13.*

DO NOT BUY OR BE GIVEN A CAR or any expensive item(s) before or during your bankruptcy without checking with Kerry and Sheree first! Try to keep the monthly payments UNDER \$600, and it is usually best to have little or no equity in a newly purchased vehicle when you file bankruptcy. If you don't follow these instructions it could delay or stop your bankruptcy, or you could lose your car! **Always email Sheree about buying any expensive item well before you make the purchase to insure you won't get into trouble. Calling when you are at the dealer is a BAD idea.**

If you are going to buy a car, we **HIGHLY** 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. Most dealers and banks have no idea how to deal with a person who is in bankruptcy and they often deny a client or make them jump through a lot of unnecessary hoops.

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They also often charge higher interest rates than you can get from Kera. As always, look around before you buy.

Kara does not work for any dealer but 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 her a finder's fee.

In the past, buying a car from someone else, even reputable dealers has caused problems. They **AND** often the banks with which they do financing often do not understand bankruptcy in the EDNC even if they think they do. They often think they need a letter from the court or trustee to finance a car under \$10,000 when they don't in the EDNC. If you insist on using one of these finance companies that don't understand bankruptcy in EDNC, we can get a generic letter saying it is not required, but this is usually means you are making a bad decision.

Mathews Motors in Clayton - they will sell you a car during a Ch 13 bankruptcy. They pay attorneys office managers \$200-\$300 for recommendations. We get a lot of complaints about the quality and price of the cars and how pushy their salespeople are. We do NOT recommend them. Kera is much better, and she does not pay attorneys anything. She also can hook you up with new and used cars, where Mathews Motors only sells used cars.

Most dealers and banks have no idea how to deal with a person who is in bankruptcy and they often deny a client or make them jump through a lot of unnecessary hoops. They also often charge higher interest rates than you can get from Kera. As always, look around before you buy.

If you have a lender who asks for a letter from your attorney, the Judge, or Trustee to insure debt for a purchase under 10K in the Eastern District of NC, you are talking to a person who does not know what they are doing - and this happens all the time. I HIGHLY recommend you do not use them. There is no such thing in a CH 13 bankruptcy in the Eastern District of NC. You can incur debt, like a new car, immediately after filing Ch 13 bankruptcy and you need no one's permission as long as the purchase is under 10K in the EDNC. You just have to find a lender willing to lend you

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the money.

- 46) Depending on the Judge you get, you may not be able to have a car with payments over \$600/m in a Chapter 13. If your payment is more, you may have to physically appear before a Judge to explain why you need this vehicle - and he or she may not agree with you and take it.
- 47) ALWAYS email Sheree before making any large purchase before or during bankruptcy and wait for her answer.
- 48) We will try and GUESS what your Ch 13 payment will be. Often we are wrong because the client did not give us accurate information. If your information is accurate, we generally are pretty close, but it is the Trustee who determines the amount you will pay.

It is IMPORTANT you save all your possible money for the first payment that is due on the 1st of the month following your filing - even if you don't know how much it will be.. The trustee may not have determined what you will have to pay on a monthly basis at that time. This DOES NOT mean you don't own anything for that month, so DON'T spend the money. This could get your case dismissed. Follow Sheree's direction.

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

You must make the payment EVERY month or your case may be dismissed - This is your responsibility to ensure, if you don't tell us we won't know until it may be too late. I HIGHLY recommend you get and keep every Confirmation Number and a copy of EVERY payment. You get a Confirmation number when you make a payment to the Trustee on his website. If you don't get a Confirmation Number, it is highly likely your payment did not go through.

- 50) Stay in contact with us and tell us if **ANYTHING** goes wrong. We may be able to fix it before it is too late. If you don't keep us informed, we can't help.

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Many, many, times people think we won't be able to help so they don't keep us informed - when we could have helped