

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

Sheree@CameronBK.com

8019 Atamasco Circle

Raleigh, NC 27616

# Cameron Bankruptcy Law (919) 627-7748

HELPING NORTH CAROLINIANS SINCE 2003

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

Sheree@CameronBK.com

8019 Atamasco Circle

Raleigh, NC 27616

## Print the Document:

- Print out this Bankruptcy Timeline and use it to check off each task when you finish it.

## Stay Updated:

- This Bankruptcy Timeline gets updated often. Go to <http://BKTimeline.com> to get the newest version. It is best to download the PDF version.

## Read Carefully:

- Before you do anything else, read this whole paper carefully. This is very important!
- Go through this Bankruptcy Timeline carefully. It has answers to most, if not all, of your questions about bankruptcy.

## Work Together:

- We are here to help you as much as we can, but you need to do your part too.
- Think of bankruptcy as eating an elephant - one small bite at a time. Don't get overwhelmed! If you do, call Kerry for help.

## Rushing:

- If you're not in a hurry, don't expect us to be in a hurry either.
- If you have an emergency, we will do everything we can to help, but you must do your part too.

## Be Honest:

- It is VERY important that you do not lie to us.
- We want to protect you, but lying makes it hard to do that.
- If you lie to the court, you could go to jail. The court will likely find out if you're not telling the truth.

## Examples of Lying:

- Someone "forgot" they owned a Maserati car.
- Someone said they had \$120 in the bank when they had \$12,000.
- Someone "forgot" about a \$600,000 debt.
- Someone "forgot" about owning property in another state.
- Someone had a friend sign papers for them, which is fraud.

All these people got caught.

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

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

8019 Atamasco Circle

Raleigh, NC 27616

## Honest Mistakes:

- Making a small, honest mistake is okay. The court will understand, but try to be as accurate as possible.

## Questions?

- If you need anything explained, ask Kerry or Sheree.

## Follow Directions:

- Follow these directions carefully to stay out of trouble and make your bankruptcy experience better.
- Call Kerry with any questions, no matter how small.

## We're Here to Help:

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

## Free Consultation:

- If you haven't had or scheduled a free consultation (which usually takes 30-45 minutes), please do this first.
- You can schedule your free consultation here: <http://calendly.com/bklaw>.

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

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

8019 Atamasco Circle

Raleigh, NC 27616

## 1. No Filing During Bankruptcy:

- If you're already in bankruptcy, we can't file another one for you right now.
- We don't take over cases from other lawyers or people representing themselves.

## 2. No Big Purchases:

- Don't buy, accept, sell, or give away anything big, like a car, without talking to us first.

## 3. How to Share Documents:

- Don't use DropBox or other services we don't provide.
- You can email documents, drop them off in the drop box on our porch, or upload them to: <http://BKSecurePortal.com>.

## 4. Use Your Legal Name:

- Always use your full legal name on everything, especially emails.
- Don't use nicknames or different names, it causes confusion.
- If you're married but have a different last name, include your spouse's name in every email.
- Use only one email per couple.

## 5. Get a Gmail Account:

- Create a Gmail account just for bankruptcy communication (we use Gmail to avoid issues).
- Watch this video to learn how to create an account: [How to create a Gmail account](#).
- Always use your full legal name, for example, WilliamBlow123@gmail.com.

## 6. Schedule a Free Consultation:

- Before sending any paperwork, schedule a free consultation at <https://Calendly.com/bklaw>.
- The consultation takes 30-60 minutes. You'll get a contract at the end if you want to continue.
- Call Kerry for any questions from 10:00 am to 10:00 pm at (919) 627-7748. If he doesn't answer, he'll call you back soon.

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

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

8019 Atamasco Circle

Raleigh, NC 27616

## 7. Use Email and Phone:

- We do most things online via email, phone, and computer/tablet.
- We don't use text messages for your case except in emergencies FOR LEGAL REASONS.
- Add our phone number (919-627-7748) to your contacts so you know it's us calling.
- Keep your voicemail clear and check it and email daily.

## 8. Acknowledge Bankruptcy Disclosures:

- Email [Sheree@CameronBK.com](mailto:Sheree@CameronBK.com) with this message: "I, [your name(s)], received the bankruptcy disclosures."
- Download the disclosures here: [Bankruptcy Disclosures](#).

## 9. Dropping Off Documents:

- Put documents in the locked box on our porch, not the mailbox on the curb.
- Raise the flag on the box and call or email Kerry to let him know.
- You can drop off documents any time. Our address is 8019 Atamasco Circle, Raleigh, NC 27616. Call (919) 627-7748 or email [Sheree@CameronBK.com](mailto:Sheree@CameronBK.com). Do not text.

## 10. Ask Before Financial Changes:

- Before you get a loan, buy or sell something, get married or divorced, or change names on things like cars, you must ask Attorney Sheree Cameron first. Any changes in your finances can affect your bankruptcy!

## 11. Stop Using Credit:

- Don't use credit cards, lines of credit, or take out loans.
- If you've used credit for luxury items or cash advances in the last 90 days, tell both Kerry and Sheree.
- Using credit after paying us or signing the contract can be considered fraud.

## 12. No Paying Debts to Friends or Family:

- Don't pay back any debt to friends or family before bankruptcy.
- Ask Sheree before paying any debt that's not a usual monthly payment.

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

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

8019 Atamasco Circle

Raleigh, NC 27616

## 13. Don't Transfer Property:

- Don't take your name off deeds or titles, or give property away before bankruptcy. The court sees this as fraud and there can be legal consequences.

## 14. Inform Us of Legal Actions:

- You must tell Cameron Law in writing if your home is in foreclosure, if a car might be repossessed, if wages are being garnished, if you've received an eviction notice, or if any legal action is taken against you. If you don't tell us, we won't know, and you could lose your property.

## 15. Emergency Chapter 13:

- If you're filing an emergency Chapter 13, it's done in two parts and must be completed **QUICKLY**.
- Don't relax until the filing is complete and we tell you it's okay. This is very time-sensitive.

## 16. Paying the Attorney Fee:

- Pay at least \$500 of the attorney fee upfront at <http://BKQuickPay.com>.
- After signing the contract, you'll get an emailed copy. Email us a copy to make sure everything is done correctly.
- When creditors call, give them:
  - Our name: Cameron Law
  - Our address: 8019 Atamasco Circle, Raleigh, NC 27616
  - Our phone number: (919) 627-7748
  - Type of bankruptcy (Chapter 7 or Chapter 13)
- Tell creditors you haven't filed yet but have attorney representation.

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

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

8019 Atamasco Circle

Raleigh, NC 27616

## 17. Change Banks:

- Change your bank accounts if you owe money to the bank or have automatic payments set up.
- Don't use Wells Fargo, Bank of America, or Truiliant FCU.
- Recommended banks/credit unions:
  1. State Employees Federal Credit Union (State Employees & Family only) [ncsecu.org](http://ncsecu.org)
  2. Pentagon Federal Credit Union (Anyone) [penfed.org](http://penfed.org)
  3. Langley Federal Credit Union (Anyone) [langleyfcu.org](http://langleyfcu.org)
  4. Self Help Credit Union (Anyone in NC) [self-help.org](http://self-help.org)
  5. Mechanics and Farmers Bank (Anyone in NC) [mfbonline.com](http://mfbonline.com)
  6. WoodForest National Bank (Anyone - In Walmarts - high fees) [woodforest.com](http://woodforest.com)

## 18. Create a Portal Account:

- Make an account at [CameronLawPortal.com](http://CameronLawPortal.com).
- Then sign in at [BKSecurePortal.com](http://BKSecurePortal.com) to access your account.
- Fill out the "My Case Info" questionnaire completely and accurately. It takes about three hours.
- List everything you owe, own, your income, and living expenses.
- Use free credit reports from [CreditKarma.com](http://CreditKarma.com), [CreditSesame.com](http://CreditSesame.com), or [AnnualCreditReport.com](http://AnnualCreditReport.com).

## 19. Find Your Social Security Card:

- We need a clear, labeled photo of your Social Security card.
- If you don't have one, request a replacement here: [ssa.gov](http://ssa.gov).
- Email or upload the photo to [BKSecurePortal.com](http://BKSecurePortal.com).

## 20. Provide a Driver's License Photo:

- We need a clear, labeled photo of your unexpired driver's license or state ID.
- Email or upload the photo to [BKSecurePortal.com](http://BKSecurePortal.com).

Follow these steps carefully, and you'll be all set. If you have any questions, don't hesitate to ask Kerry or Sheree!

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

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

8019 Atamasco Circle

Raleigh, NC 27616

## 21. Take a Selfie with Your ID:

- We need a clear selfie of your face while holding your driver's license or state ID next to it.
- This is to ensure that someone else isn't trying to file bankruptcy in your name.
- You can email the photo to us or upload it to [BKSecurePortal.com](https://BKSecurePortal.com). If you can't log in, create an account at [CameronLawPortal.com](https://CameronLawPortal.com) first.

## 22. Upload Documents as PDFs:

- All documents (except your labeled driver's license, state ID, Social Security card, and selfie) must be uploaded or emailed **PDFs**.
- If you can't log in to [BKSecurePortal.com](https://BKSecurePortal.com), create an account at [CameronLawPortal.com](https://CameronLawPortal.com) first.
- Ensure all documents are easy to read. Unclear documents will delay your bankruptcy.
- Label each document (this is the FILE NAME, not in the document itself) with:
  - Your name
  - Document name
  - Document date
  - Page number of document and total pages (e.g., page 1 of 4)
- Example: John Doe Truist Bank Checking 5-21-23 page 2 of 5
- **If you don't follow these instructions, you may have to resubmit the documents.**
- Paper copies can be dropped off at our lockbox on the porch.

## 23. Tax Returns:

- We need PDF copies of your last two years' **signed** tax returns for you and any businesses you own.
- You can get them from [IRS.gov](https://IRS.gov).
- Email or upload the tax returns to [BKSecurePortal.com](https://BKSecurePortal.com).

## 24. Pay Stubs:

- We need PDF copies of your last six months' pay stubs. Continue sending them until we file bankruptcy.
- Email or upload the pay stubs to [BKSecurePortal.com](https://BKSecurePortal.com). If you can't log in to [BKSecurePortal.com](https://BKSecurePortal.com), create an account at [CameronLawPortal.com](https://CameronLawPortal.com) first.



# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

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

8019 Atamasco Circle

Raleigh, NC 27616

## 25. Bank Statements:

- We need PDF copies of the last six months' bank/credit union statements for you and any businesses you own.
- Include statements from all accounts, including apps like PayPal, Venmo, Cash App, stock, and crypto currency accounts.
- Continue sending statements until we file bankruptcy.
- Email or upload the bank statements to [BKSecurePortal.com](https://BKSecurePortal.com).

## 26. Additional Documents:

- We might need more documents or clarification. Each case is different, and we won't know what the trustee will need until we file your case. **Save them as PDFs and label them correctly!**

## 27. Remove Authorized Users:

- 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, remove yourself from any of their credit cards to avoid issues.

## 28. Pay Attorney Fee:

- Pay the upfront attorney fee via debit card. No credit cards allowed.
- Upfront fee: \$1595 for Chapter 7, or \$500 for Chapter 13. (\$1,000 if you've filed Chapter 13 before in the last two years)
- Pay under "Quick Pay" on our website or here: [BKQuickPay.com](https://BKQuickPay.com).
- You have a year to pay the fee as long as you make monthly payments. Missed payments may incur a \$100/month maintenance fee.
- Do not send the court filing payment at this time.

## 29. Complete Credit Counseling:

- Take the \$25 online pre-bankruptcy credit counseling class here: [Butterflyfe.com](https://Butterflyfe.com).
- Use attorney code: FH-14657 if needed. Spouses take it together.
- Make sure you will be filing within six months of taking the class.

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

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

8019 Atamasco Circle

Raleigh, NC 27616

## 30. Final Steps:

### • ***After you have:***

- Paid the attorney fee in full (or down payment for Chapter 13) at [BKQuickPay.com](http://BKQuickPay.com)
- Sent in the signed contract (electronically, no need to print). The contract should have been emailed to you. **If not, ask for one**
- Finished filling out “MyCaseInfo”

\*\*\*\*\*Email us a **NEW EMAIL**, with the subject line:

**“DONE WITH EVERYTHING”**

***AFTER* completing all steps above (not partial).**

email address: [sheree@CameronBK.com](mailto:sheree@CameronBK.com) \*\*\*\*\*

- Sheree will start working on your petition and will email you with questions. Check your email daily!
- Follow these steps carefully and let us know if you have any questions. We're here to help you!

## 31. Review Your Petition:

- When Sheree emails you the petition, look it over carefully.
- Email back any corrections and updates.

## 32. Appointment to Review Petition:

- Sheree will set up an appointment to go over the petition line by line with you on the phone.
- Use an internet-connected computer or tablet for this. It will take about 1-3 hours.

## 33. Signing the Petition:

- You can also sign the bankruptcy petition at our home office.
- If signing remotely via Zoom, you must send the signed petition to us via next-day air.
- Sheree cannot file your case until she receives your signed petition.

## 34. Pay the Filing Fee:

- Pay the filing fee (\$338 for Chapter 7, \$313 for Chapter 13) with a Money Order, Cashier's Check, or cash.

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

Sheree@CameronBK.com

8019 Atamasco Circle

Raleigh, NC 27616

- Make it out to “Cameron Law” and send it with your signed petition or bring it when you sign the petition.
- The **exact** amount is needed. You cannot pay online.

## 34. Filing Your Case:

- Sheree will usually file your case the same day she receives your signed petition.
- Once filed, all legal action stops, and you will get a bankruptcy case number.

## 35. IF YOU ARE DOING AN EMERGENCY CHAPTER 13:

- If you’re doing an emergency Chapter 13, act **quickly** on every step. If not done in time, your case could be dismissed, and you could lose your property.

## 36. Post-Bankruptcy Class:

- Complete the \$12 online post-bankruptcy financial management class here: [Butterflyfe.com](https://butterflyfe.com).
- Pay online and take it with your spouse if applicable.

## 37. 341 Meeting:

- About a month after filing, you will have a 341 Meeting with a Trustee. It’s not in court, and creditors rarely show up.
- The meeting takes a few minutes, focusing on what you own, make, and owe.
- It’s currently **done over Zoom**. Be in a quiet place, **not in a car**, and **have your phone charged** if you are doing it on your phone..
- Have your Driver’s License ready, and dress in business casual or better.
- Sheree will be on the Zoom call with you.

## 38. Tax Returns:

- If you’re filing near tax return time and haven’t received your return yet, the trustee may take part or all of it. Ask Sheree how this might affect you.

## 39. Credit Reporting During Chapter 13:

- During Chapter 13, creditors may report your tradelines as in bankruptcy. Your credit score may drop but should improve after bankruptcy.
- Ask Kerry for clarification on your particular case.

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

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

8019 Atamasco Circle

Raleigh, NC 27616

## 40. \*\*\*\*\*EXTREMELY IMPORTANT!\*\*\*\*\* Do Not Contact Trustee or Judge:

- Don't contact your trustee or judge unless you think we're doing a bad job. It can cause problems with your case.
- Do not file any motions or documents with the court; let your lawyer handle it.

## 41. Credit Repair:

- Kerry has a website to help people do credit repair for free: [FreeCreditRepairInformation.com](http://FreeCreditRepairInformation.com).
- Kerry offers services at a low rate if you prefer not doing it yourself. For more information, visit [BoostCreditScoresllc.com](http://BoostCreditScoresllc.com) or call (252) 767-3500.

## 42. Do Not Dispose of Property:

- You cannot sell or give away any property of value without checking with your attorney and/or getting court permission. This applies before and during bankruptcy.

**For Chapter 7 Clients ONLY: Chapter 13 clients go to next RED text.**

## 43. Buying or Receiving a Car:

- Do not buy or be given a car before your bankruptcy without checking with Kerry and Sheree.
- Keep monthly payments under \$600 and try to have no equity in the car when filing for bankruptcy.
- It's usually best to wait until after filing or after your case is over to buy or receive a car.
- After filing for bankruptcy, you can usually get a car right away. Always email Sheree before making any large purchase and wait for her response.
- For buying cars, we recommend "Cousin Kera" (<https://AskCousinKera.com>, 919-275-5372) for honesty and good deals.
- Avoid Mathews Motors and Sport Durst due to numerous complaints and issues.
- Be cautious with private dealers or Craigslist, as they might sell you problematic cars.
- If a lender asks for a letter from your attorney or the court, they likely don't know the bankruptcy rules.

## 44. Upside-Down Vehicles:

- If you owe more on your car than it's worth and want to keep it, you can pay what it's worth in one lump sum with the help of 722 Redemption (<https://722Redemption.com>, 888-721-2800). There is an extra charge for this service.

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

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

8019 Atamasco Circle

Raleigh, NC 27616

## 45. Discharge:

- Your debts are usually discharged, and your case closes about three months after filing for bankruptcy.

## For Chapter 13 Clients ONLY:

## 46. Monthly Payments:

- Your monthly payment starts the first day of the month after your case is filed.
- If you don't know your payment amount, save the money until you do.
- Sometimes, the court may determine you need to pay more based on your uncovered debt or income.
- 

## 47. Avoiding Debt:

- Do not incur any debt over \$10,000 without court permission. This includes cars and real estate.
- For any large purchase, email Sheree beforehand.
- We highly recommend "Cousin Kera" (<https://www.cousinkera.com>, 919-275-5372) for buying cars during bankruptcy.

## 48. Car Payments:

- You may not be able to have car payments over \$600/month. If necessary, you may need to explain to a judge why you need the vehicle.

## 49. Large Purchases:

- Always email Sheree before making any large purchases and wait for her response.

## 50. Estimating Chapter 13 Payments:

- We will estimate your Chapter 13 payment, but the Trustee determines the final amount.
- Save all possible money for the first payment, even if you don't know the exact amount yet.

# Bankruptcy Timeline (v134) 8/28/24

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

(919) 627-7748

<https://CameronBankruptcyLaw.com>

Sheree@CameronBK.com

8019 Atamasco Circle

Raleigh, NC 27616

## 51. Payment Schedule:

- Payments are generally monthly for 60 months or until the debt is paid.
- **THE FIRST PAYMENT IS DUE ON THE FIRST OF THE FOLLOWING MONTH FROM WHEN JYOU FILED CHAPTER 13 BANKRUPTCY.**
- Make every payment on time, and keep all confirmation numbers and copies of payments.

## 52. Stay in Contact:

- Stay in contact with us and inform us if anything goes wrong. We can often help before it's too late.

## 53. Credit Repair:

- For building credit after bankruptcy, we recommend "Boost Credit Scores, LLC" (<https://www.boostcreditscoresllc.com>, 252-767-3500).

Follow these steps carefully and let us know if you have any questions. We're here to help you!