

Make the initial appointment and discuss issues such as

1. Whether you wish to keep a car home or
2. Can you discharge a debt eliminate a 2nd mortgage etc.

Now

1. Gather your documents.
2. Take your first class in Credit Counseling.
3. Input your information online on our website.
4. And make your second appointment to finish your filing and to discuss the final issues.

Take your 2nd counseling class **after** you receive notice you have filed and attend your 341 meeting. If redemptions or reaffirmations are to be filed please follow up to make sure that they are filed.

Make certain that your attorney gets the 2nd counseling and files it.

Many companies fail to send them and there will be no discharge without filing the 2nd class certification with the court.

Discharges are normally sent within 3-4 months after you have gone to court and taken your second class. Remember that if you were sued prior to filing your bankruptcy and you have a judicial lien on your home that you must remove it. Removing a lien requires that you get an appraisal and file a motion to remove the judicial lien prior to discharge.

Finally monitor your credit after filing bankruptcy and sweep your credit file by using the credit repair letter from our website or a service like Lexington Law to delete items from your credit file.

Also if items remain in your name like a car or boat after you file be sure to delete them by filing an affidavit of incomplete transfer from our website so that you will not have to pay property taxes on property that was repossessed after you filed.

You used to be able to refinance or purchase a home with a 620 credit score now credit is tightening with all of the foreclosures and some creditors are requiring a FICO score of 700 or more. Be sure to clean your credit files after you file a bankruptcy.