



LEGAL LOGISTICS
GROUP, LLC
ATTORNEYS AND COUNSELORS AT LAW

LONG VERSION

GET STARTED GUIDE

Step 1

THE “MEANS TEST”

DO YOU QUALIFY FOR CHAPTER 7 BANKRUPTCY?

This simple test determines if you are truly unable to pay your debts. If your monthly income is less than the median income for a family of your size in Wisconsin, then you qualify for a Chapter 7 Bankruptcy. Call us at (262) 821-5533 and we will do a quick test for you. You will need to provide your gross income from the last 6 months. If you are filing jointly (with your spouse), and both spouses are employed, then we will need both of your incomes.

If you qualify, then you need to gather your information. The bankruptcy code requires you to disclose all of your creditors, debts, assets, monthly income, expenses, retirement accounts, payments to creditors (including payments to family members and relatives) and other information. You are basically disclosing all of your financial information.

If you do not want to make all of the required disclosures to the government, then you should not file for bankruptcy.

[Click here to review the disclosures that you will be required to make.](#)

STEP 2

FIND THE FOLLOWING DOCUMENTS

We need the following documents. You can deliver these documents to us via our secured portal, personal delivery if you come to our office, fax, email or US Mail.

1. IF YOU OWN REAL ESTATE - Deed and Mortgage. This applies to your home, rental property and vacant land. The deed provides proof to the trustee that you own the property. If you have a mortgage(s), your Mortgage document(s) prove that you owe money on the property. You will need to obtain a certified copy of your deed(s) and mortgage(s) from the register of deeds office of the county where the property is located. There is a fee that you pay to the register of deeds for this service. This section applies if you own a mobile home – the title to the home is required.

2. Vehicle Title(s). If you own any vehicles, including boats, motorcycles, ATV's, etc., we will need a copy of either your vehicle title(s) or Confirmation of Ownership document. Either of these documents prove your ownership of a vehicle(s) to the bankruptcy trustee who administers your case. A vehicle registration document is not acceptable by the trustee. If you financed the purchase of your vehicle, the creditor holds the title. When you payoff the loan, the creditor will deliver the title to you. If you do not have a copy of your title, you can obtain a document called "Confirmation of Ownership" from the DMV by calling (608) 264-7447 and enter Option #2. A DMV representative will send you an application to obtain the Confirmation of Ownership form.

3. Income Tax Returns. We need complete copies of the last 2 years of both your federal and state tax returns. If you don't have your Wisconsin income tax return, [click here](#) to obtain a copy. If you don't have your Federal income tax return, [click here](#) to obtain a copy. VERY IMPORTANT: Tell us if you are going to receive a tax refund over \$1,250 ASAP.

4. Proof of ANY Income. If you are employed as a W-2 wage earner, we need pay stubs from the last 6 months. If you are self-employed, we need a simple profit and loss statement showing your income and expenses from the last 6 months. If you derive income from any other source (food stamps, SSI, etc), proof of your benefit is required.

5. Bank Accounts, Pensions, 401(k), Retirement Accounts, Stocks. If you have any retirement accounts and/or financial accounts, please provide that documentation that shows its value. We also need copies of your latest bank

account statements to show your bank balances on the day of filing of your petition.

IMPORTANT NOTE ABOUT MONEY THAT YOU HAVE IN THE BANK:

If you OWE MONEY to a bank for overdraft fees, and you also have savings/checking accounts with the same bank, your bank can use the balance that is in your account(s) on the date that you file for bankruptcy to pay debt that you owe the bank. If you need that money, BEFORE YOUR FILE BANKRUPTCY, you should move your funds to a different bank. If your payroll is auto-deposited into the same bank that you owe money to, before filing bankruptcy, make arrangements with your employer's pay roll department to deposit your payroll into another bank.

6. Child Support/ Domestic Support Obligations. The name, address and telephone number of each holder of this obligation. This applies if you pay or receive child support.

7. Recent Inheritance. If you inherited any money, real estate, or personal property, that information will have to be disclosed and may be subject to trustee seizure. If you expect to inherit money within 6 months of filing your bankruptcy, you will have to disclose that information to the trustee. Talk to us about this issue before you file. You may want to delay your filing.

8. Payments to Relatives, Friends, Other Creditors. Any payments to family members, relatives, friends, or other creditors for repayment of debt that totals over \$600 are required to be disclosed to the trustee and indicated on your bankruptcy petition. Talk to us about this issue before you file.

9. Garnishments. If your wages are being garnished, contact us immediately. We may be able to get some of that money back for you!

STEP #3

DELIVER YOUR INFORMATION TO US (3 OPTIONS)

OPTION #1 Enter Your Information Electronically – EASIEST!

[\[Click Here to Request Portal Access\]](#)

No need to come to our office! Do everything online! Once you request access to our portal, you will receive an email giving you to access our portal. Then, begin the task of entering your creditors (debt), assets, monthly income, expenses, retirement accounts and other information online at your leisure. You can also securely upload the required documents to us using this portal. Once completed, your information is securely transmitted back to us for our review and use on your bankruptcy petition. We communicate with you via email and phone to complete and filed your bankruptcy petition.

OPTION #2 Enter Your Information Manually

[\[Click here to download form\]](#)

Mail it! Used by clients who are unable to use Option #1 and live too far from our offices. This downloadable form is the print version of the electronic portal. Complete the information and deliver this form to us by email, fax, US Mail, or personal delivery. Hint: Use USPS Priority Mail Flat Rate Envelope.

OPTION #3 Bring Your Information to Us In Person

If you live within a reasonable distance from our office, you can make an appointment and bring your information to us. We're 1 block from Pewaukee Beach. 131 E. Wisconsin Avenue, Suite 103, Pewaukee, WI 53072.

STEP 4

GET A FREE CREDIT REPORT

A credit report will verify most, if not all, of the debt that you owe. Consumers can download a free credit report online once every 12 months. Our clients use AnnualCreditReport.com to obtain a free report. This site provides very comprehensive credit reports from Experian, Transunion and Equifax. No credit card is required.

IMPORTANT NOTE: Do not rely exclusively on your credit report to identify debt! Find and use your creditor statements, or call your creditors to obtain updated information. You should even answer harassing creditor calls to obtain the following account information:

- (a) If a collection agency calls, get the company name and address and the original creditor's name and address. If the original creditor calls, get the same information.
- (b) Account Number.
- (c) Date you incurred the debt.
- (d) Classification of the debt. Credit Card, Healthcare, Pay Day Loan, etc.
- (e) Amount owed.

Listing all of your debt on your petition is critical. The court will charge you \$30 each time you add creditors after the filing of your petition.

STEP 5

OBTAIN PRE-FILING COUNSELING CERTIFICATE

Before your petition is filed, you must take a 1- hour credit counseling course. A certificate of completion is provided by the credit counseling agency. You can take this course online. The price for counseling varies by service provider. The course is simple and relatively inexpensive.

You can use any other agency of your choice. Prices are subject to change without notice. Go to our website for links to some of the lowest priced courses.

When you register, make sure that you enter our email address so that the counseling agency emails a copy of your completion certificate to us. Our email is robert@robertflessas.com. If you are married and filing jointly, both you and your spouse must each complete the course and provide individual certificates.

STEP 6

CONTACT US (262) 821-5533

Contact us NOW or when you complete with all of the above. You are always welcome to call us with questions.

IMPORTANT NOTICE

Before you file, you should read the Debtor Information. [\[Click Here to Download\]](#) This multiple page form lists all of the information that you will be required to disclose to the federal government. If you are not interested in disclosing this information to the government, then you should not file for bankruptcy.

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