

Bankruptcy Filing Guide

Bankruptcies are conducted according to Federal law, so you will have to go to your local Federal Court to file your petition (plus _____ copies). In this area the Court is at:

The best way to get to the Court is: _____

And the best place to park is: _____

At the courthouse entrance you will have to pass through an "airport style" checkpoint. So don't take anything with you that would be illegal to possess, especially any type of weapon.

The filing clerk is located: _____

That's where you will submit your emergency filing and the _____ filing fee. The fee will have to be in the form of cash or money order—no personal checks will be accepted.

With your petition in hand, stamped with your bankruptcy case number, you should call the Trustee _____ at their voice line _____ and inform them that, as a courtesy, you'd like to let them know that you have filed a bankruptcy petition in Chapter 13 and for their verification your Bankruptcy Case Number is _____ and that you filed the petition in the Bankruptcy Court located at _____. The Trustee will want to know their Trustee Sale Number, commonly referred to as the TS # _____, your name _____, and the address of the property being foreclosed upon _____.

If time is very short, and you can't seem to connect directly with the Trustee to tell them that you filed bankruptcy, you could always go directly to the location of the trustee's sale at _____ and give a copy of your bankruptcy filing to the auctioneer before the sale begins. He or she will then call their office for directions. They will almost always postpone the sale. Sometimes it will be just a few days (just to verify you did file). Then they'll postpone the sale for thirty days or more.

Since all foreclosure postponements are verbal, no written change notice goes to anyone. Thus you will have to call the trustee's sale line and follow their directions on keypunching in their TS# on your telephone keypad to get an update on the changed sales date. ■