



PORTER  LAW NETWORK
WWW.PORTERLAWNETWORK.COM

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The Porter Law Network is owned by attorney Karen J. Porter. Ms. Porter is licensed in the State of Illinois. Ms Porter has more than 25 years of experience practicing bankruptcy law, commercial litigation, corporate law, real estate law and tax collection law. She has represented the interests of debtors and creditors in more than 500 bankruptcy cases. At the Porter Law Network, we practice law---- not forms. Many of our clients have bankruptcy cases that are not routine and require the expertise of an experienced lawyer. The goal of the Porter Law Network to provide our clients with the legal services they need at a reasonable cost and in a professional and personal manner.

THE PORTER LAW NETWORK IS A DEBT RELIEF AGENCY
WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF
UNDER THE BANKRUPTCY CODE

**INFORMATION YOU NEED TO KNOW
BEFORE FILING A BANKRUPTCY CASE**

Thank you for contacting us about filing a bankruptcy case. In order for you to become a client you must come to the office for a consultation. We are not able to provide the fee for a bankruptcy case on the phone or over the internet. We will provide you with the information about the fee for a bankruptcy case after you meet with us and we are able to evaluate your particular case. We do not charge a fee for an initial consultation.

Enclosed is the information you need to provide to us to file a bankruptcy case. We are providing this information to help you prepare for the initial consultation. We recommend that you complete the consumer credit counseling course before the consultation. We also recommend that you complete the Prospective Client Form and send it to us before your consultation. You may also bring it with you or complete it during your consultation.

You may contact us at 312-372-4400 to schedule an appointment. You may also schedule an appointment online at www.porterlawnetwork.com.

THANK YOU FOR CONSIDERING THE PORTER LAW NETWORK
(Please be advised that we may exercise our discretion not to accept a case.)

1. The certificate provided by an approved consumer credit counseling agency that you have completed the required briefing.
2. Copies of the signed disclosures required by the court and the Porter Law Network.
3. A complete list of all your creditors with the creditor's name, address, zip code, the account number and the balance due.
4. A copy of your credit report.
5. A complete budget itemizing your current income and expenses.
6. A statement of all the gross income that you and your spouse have received for the last six months from employment and from any other source. Proof the income may also be required.
7. Copies of your pay stubs for 60 days before your case is filed.
8. A copy of your tax return for 2014. If you are filing a chapter 13 case, You will also need copies of your tax returns for 2013, 2012 and 2011.
9. Proof of insurance for any vehicles that you have.
10. Copies of your bank statements for all accounts the 30 day period before your case is filed
11. Your social security card.
12. Verification of the value of the property that you own, such as your real property and vehicles
13. Copies of any lawsuits filed against you.
14. Copies of notices that you have received from taxing authorities, utilities or governmental agencies.
15. Verification for any unusual expenses that you have, such as large medical expenses.
16. A letter from any of the churches that receive charitable contribution from you, if you claim charitable contributions on your budget
17. If you pay child support, alimony or maintenance, you will be required to provide a sworn statement that you are current on any child support or domestic support obligation
18. Copies of any other document or information you believe that we should be aware of that you are concerned about.

CONSUMER CREDIT COUNSELING AGENCIES

Section 109(h)(1) of the Bankruptcy Code provides that an individual may not be a debtor unless such individual has received a briefing by an approved nonprofit budget and credit counseling agency. This is a list of several nonprofit agencies that have been approved to provide the briefing. Please note that there will be a fee for the briefing which you will be obligated to pay.

Springboard Nonprofit Consumer Credit Management Inc. \$50

4351 Latham Street
Riverside, CA 92501
800-947-3752
www.credit.org

Access Counseling, Inc. \$24

Access Counseling, Inc.
633 W 5th Street
Suite 26001
Los Angeles, CA 90071
800-205-9297
www.AccessCounseling.com

Debtor Credit Counseling \$24.95

372 Summit Avenue
Jersey City, NJ 07302
1800-610-3920
www.debtorcc.org

Debtor Education course \$9.95

372 Summit Avenue
Jersey City, NJ 07306
1800-610-3920
www.debtoredu.com



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THE PORTER LAW NETWORK IS A DEBT RELIEF AGENCY WE HELP PEOPLE FILE
FOR BANKRUPTCY RELIEF UNDER CHAPTER 7 AND CHAPTER 13 OF THE
BANKRUPTCY CODE

Prospective Bankruptcy Client Information Sheet

(Please answer all questions and print neatly)

Date: _____ Referred by: _____

Name: _____ Spouse Name _____

Address: _____

Employment Status _____

Business/ Employer _____

Telephone numbers: Work (_____) Cellular Other (_____) _____

Home (_____) _____

E-Mail Address: _____

Description of Financial Problems _____

Are there any special circumstances or time factors that you believe we should be aware of ?

SSN: _____

Previous Bankruptcy Cases _____

Previous Foreclosure Cases _____

Previous Attempts to Refinance _____

Marital Status _____ Spouse SSN: _____

Children _____



Do you rent or own you home? Rent _____ Own _____

If own, number of mortgages _____

Monthly payment for each mortgage and the number of months behind.

First Mortgage _____

Second Mortgage _____

Third Mortgage _____

Number of Vehicles _____

Information about each vehicle: amount of monthly payment; is the vehicle leased or owned; are the payments current and is the vehicle insured:

First Vehicle _____

Second Vehicle _____

Other Vehicles _____

Do you have credit card debt? Yes _____ No _____

If yes, how much credit card debt do you have and what is the status of the payments:

Are there any other lawsuits against you? Yes _____ No _____

If yes, please tell us who is suing you and why?

Do you have any property that you bought on credit such as furniture, computers, jewelry etc.?

Do you have tax debt? Yes _____ No _____

If yes, please provide us with the information about the tax debt.



Do you have student loans? Yes _____ No _____

Do you have child support obligations? Yes _____ No _____

What other debt do you have that you are unable to pay? Please describe the debt

Do you have joint debts or credit cards with any other individual Yes _____ No _____

Please provide the details _____

What is the source of your monthly income _____

What is the amount of your net monthly income _____

What is the source and amount of your spouse's net monthly income _____

Do you have any other income _____



Office Use only

THANK YOU FOR CONSULTING THE PORTER LAW NETWORK
(Please be advised that we may exercise our discretion and not accept a case.)



**PLEASE PROVIDE US WITH INFORMATION ABOUT THE
THREE MAJOR CREDITORS YOU ARE CONCERNED ABOUT**

Creditor's Name Address & Zip Code:

Type Of Debt: _____ Account No. _____

Balance Due: _____ Monthly Payment: _____

Reason for concern: _____

Creditor's Name Address & Zip Code:

Type Of Debt: _____ Account No. _____

Balance Due: _____ Monthly Payment: _____

Reason for concern: _____

Creditor's Name Address & Zip Code:

Type Of Debt: _____ Account No. _____

Balance Due: _____ Monthly Payment: _____

Reason for concern: _____

**DISCLOSURES REQUIRED BY THE BANKRUPTCY LAW
AND THE PORTER LAW NETWORK**

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial **management** instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$274.00 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$335.00)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$264 filing fee, \$46 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1671 filing fee, \$46 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$229 filing fee, \$46 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re _____
Debtor

Case No. _____

Chapter _____

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy
Petition Preparer
Address:

Social Security number (If the bankruptcy
petition
preparer is not an individual, state the Social
Security
number of the officer, principal, responsible
person, or
partner of the bankruptcy petition preparer.)
(Required
by 11 U.S.C. § 110.)

X

Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name(s) of Debtor(s)

X _____
Signature of Debtor Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code. Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

DISCLOSURE OF LEGAL FEES AND COURT COSTS

Lawyers are required, under the Rules of Professional Conduct, to communicate to a client information about the legal fees and the hourly rates that they will charge when beginning the representation of a client. Your signature at the end of this disclosure will be an acknowledgment that you read this disclosure and understand the information that it contains.

1. We provide one free consultation. We have no problem meeting with you more than once. However, we reserve the right to charge you for additional consultations.
2. We do not consider an individual a client of the firm until that individual has determined to hire our firm, signed a retainer agreement, and made a payment for legal fees.
3. Any information we provide about the fees and costs that we will charge for a case is based upon the information that you provide to us at the time of the consultation. As your circumstances change, the amount of the fees and costs for your case may change.
4. If you were referred by a legal plan, your discount does not apply to the court costs.
5. The legal fees and costs we charge do not include the costs of consumer credit counseling; debtor education; credit reports; or home valuations. You will need to pay for those costs.
6. Ms. Porter's billing rate is \$350.00 per hour. If you elect to schedule additional meetings with Ms. Porter after the initial consultation, Ms. Porter reserves the right to charge you for the time that she spends on your case.
7. If we prepare bankruptcy schedules for you and then you decide not to file a bankruptcy case, we reserve the right to charge you for the time we spent preparing the schedules based upon Ms. Porter's billing rate.
8. If you decide to file a chapter 7 bankruptcy case, the entire legal fee and the court costs must be paid before we will file the case for you.
9. Our firm provides assistance to individuals that are in financial distress and need relief from debt by filing a bankruptcy case. We do not offer services relating to credit counseling or credit repair. We do not provide legal advice or services that are alternatives to filing a bankruptcy case. We do not provide services for mortgage loan modifications.
10. We do not defend foreclosure cases or lawsuits as part of a bankruptcy case. We will not appear for you in court to defend a foreclosure case or a lawsuit. You can request that we represent you in a foreclosure case or lawsuit. However, you will need to hire us to handle the case, sign a separate retainer agreement and pay a separate legal fee .

Dated: _____

Debtor Signature

Joint Debtor Signature