



PORTER LAW NETWORK

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Karen J. Porter is the principal attorney of the Porter Law Network. Ms. Porter has more than 30 years of experience handling bankruptcy cases for individuals and small businesses.

Education:

University of Michigan Law School:
Juris Doctor, 1982

Kean University: Summa Cum Laude:
B.A. Political Science, 1979

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 me about filing a bankruptcy case.

- Review the information that you will need to file a bankruptcy case.
- Complete the Prospective Client form and return it to me with your income, expenses, and creditors so that I can evaluate your case.
- Complete the pre-bankruptcy consumer credit counseling

Please contact me at 312-372-4400 or online at www.porterlawnetwork.com if you have questions.

[MAKE AN APPOINTMENT ONLINE](#)

Karen J. Porter

**YOU WILL NEED TO PROVIDE US
WITH THE FOLLOWING ITEMS IN
ORDER TO TO FILE A BANKRUPTCY
CASE**

1. The certificate provided by an approved consumer credit counseling agency that you have completed the required briefing.
2. A complete list of all your creditors with the creditor's name, address, zip code, the account number and the balance due.
3. A copy of your credit report.
4. A budget itemizing your current income and expenses.
5. 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.
6. Copies of your pay stubs for 60 days before your case is filed.
7. A copy of your tax return.

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.

Debtor Education course \$9.95

372 Summit Avenue
Jersey City, NJ 07306

1800-610-3920

www.debtoedu.com

BOTHCOURSES.COM

www.bothcourses.com
Attorney Code K6542P

There are many other options available for consumer credit counseling.

Prospective Client Information Form

Date: _____

Name: _____

Referred by: _____

Address: _____

Telephone Number: _____

Email address: _____

Employment Status: _____

Marital Status: _____

Rent or Own Home: _____

Type of Debt: _____

Urgent Problems or Deadlines

BUDGET

MONTHLY INCOME

MONTHLY EXPENSES

First mortgage payment

Second mortgage payment

Assessments

Vehicles:

Electricity and heating fuel

Insurance

CREDITORS

Creditor:

Balance Due:

***THANK YOU FOR CONSIDERING THE
PORTER LAW NETWORK***

(Please be advised that we may exercise our
discretion not to accept a case.)