

MEREDITH LAW FIRM, LLC

WWW.SCBANKRUPTCYLAWYERS.COM

New Bankruptcy Client

Re: Information for Bankruptcy

Dear Sir or Madam:

Thank you for consulting the Meredith Law Firm, LLC in regards to your debt situation. I assure you that this firm will pursue your case in a timely and professional manner. We are a debt relief agency and we help people file for bankruptcy relief under the Bankruptcy Code. Enclosed, you will find worksheets necessary to help us get the information we need to properly prepare your case. Please fill out each form to the best of your ability. We will go over each worksheet when you return to our office and it is essential that we have all the information required to proceed with this legal matter.

It is very important that you bring a copy of a statement or a bill for **each and every debt** that you owe. If we do not list a creditor or mail the bankruptcy notices to the proper address this debt will not be discharged in your bankruptcy. We cannot pick and choose which creditors we list and omit; all your creditors must be listed. However, this does not mean you will automatically lose any property, for example your car, if you list the finance company. I will advise you with a proper strategy to best protect everything you own and to reduce your debts as much as possible but we must have enough information to make these important decisions.

Please bring in your most recent property tax bill for any real estate you own or are currently buying. This will show us the appraised value placed upon the land by the county assessor's office. We also need a copy of the registration for every vehicle (car, truck, motorcycle, boat, etc.) in your possession so that we can list the vehicle identification number (VIN). We need to make a copy of your driver's license and your social security card during our next appointment as well so be prepared to produce these items.

If you have a checking or savings account with a bank that you owe money, such as an overdraft account, a credit card or any other loan, please go to another bank and open a new checking or savings account. This is prudent to avoid a setoff prior to filing for bankruptcy. Banks can reach into your checking or savings accounts to take out payments towards other obligations with that bank. This can be a problem when you have a direct deposit set up and the money simply vanishes after you've already written checks for utilities or groceries, which can result in bounced checks. You should take steps to have your direct deposit moved to your new account as soon as possible so that we do not have this problem before we obtain protection from the Bankruptcy Court. Also, if you have any post-dated checks you should go to your bank to stop payment on those checks as soon as possible.

No piece of documentation or information is unimportant. Please be sure to bring any paperwork that may have any relevance to your debt situation. We will review this paperwork and return all of your original bills, contracts, etc. the next time we meet. Six months of pay stubs and bank statements are crucial to complete your case.

You should be prepared to pay at least a portion of our agreed retainer at our next meeting. The minimum amount we accept towards that retainer is \$300.00. Please bring this amount in cash, a debit card in your name, bank certified funds or a money order.

Unfortunately, we cannot accept personal checks or funds from a third party.

Before we can file your case with the Bankruptcy Court, you are required to complete some form of consumer credit counseling. This typically lasts for about ninety minutes and costs around \$50.00 if you choose to attend in person. You may obtain the credit counseling in person, by telephone or over the internet. Online and over the phone options cost less than in person counseling. Enclosed in this packet, you will find a list of entities authorized by the United States Trustee's office to offer this mandatory counseling. Please be prepared to complete this requirement as soon as possible.

Also included in this packet is an information checklist. Please remember to bring all the listed documents to our office for our next appointment. If you have any questions, do not hesitate to contact our office. I look forward to speaking with you again soon.

Kindest regards,

Robert R. Meredith, Jr.

NORTH CHARLESTON

MYRTLE BEACH

COLUMBIA

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843-445-6300

803-451-5000