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RE: Web Information Packet Cover Letter

Thank you for downloading this form from my Web Page. I am a solo attorney in Hillsboro Oregon. We meet by appointment only. The other forms you can download from my Web Page will help you get information together. After you have filled out the forms or if you have any questions, please call or email me.

I charge \$75.00 for our first hour consultation. After we meet, you can call me with questions you think of later. I promise to call you back within 24 hours.

I do not accept phone calls from your creditors until you sign a retainer agreement and give me at least \$300.00 deposit beyond my initial consultation fee. Being able to tell your creditors to call me gives you breathing room to get the balance of my fees and the filing fees together.

Bankruptcy gets creditors off your back. It is all about getting a **Fresh Start; getting on with your life free from debt.** Bankruptcy gives you a **Discharge** from your debts. The key to every Bankruptcy is having **information.** I prepare more than 30 pages of documents from the information you give me. When you sign the papers, you swear to them being truthful and accurate. Before you sign, together we go over them and make any changes. Then I **file** the papers with the Federal Bankruptcy Court in Portland. About a month after we file, there will be one short hearing. At the hearing, you will be asked to swear to the truthfulness and accuracy of the papers again. The questions concern your circumstances on the date that the case is **filed.**

Getting the papers right the first time saves us all a lot of headaches. In short, you give me the name and address of **all your creditors** and information about **everything you own.**

The Bankruptcy laws changed on October 17, 2005. Contrary to common myths, you still can file for the protection of Bankruptcy. The law now requires you to become educated about bankruptcy by receiving Credit Counseling and Financial Management training. This is done through **two classes.** Within six months before we file Bankruptcy you must (both) complete "**Credit Counseling**". After filing your case, you (both) must complete another class, "**Debtor Financial Education**". Then you will be eligible to receive a Bankruptcy Discharge. Of course, Discharge is the whole point of Bankruptcy.

You choose a class provider from an approved list. You can access the list from my website, **BoardmanBankruptcy.Com** or directly from the government website: http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm. Either way you access them, these classes are required and the sooner you do them the better. You will receive a certificate of completion which you give to me.

MY FORMS – Download These From BoardmanBankruptcy.Com

1. **Privacy Notice**
2. **Court Required 342 Notice** – Sign and bring with you.
3. My **First Interview Sheet** gives me a snapshot of your circumstances. It has a place for the date at the top and a question about who referred you to me.
4. **List of Creditors:** You are a **Debtor**. You owe **Debts** to your **Creditors**. If you do a Bankruptcy, you are required to list ALL your Creditors. The Court sends them notice that you have filed for Bankruptcy protection. Once creditors get this information, THEY MUST STOP CONTACTING YOU. **It is important to list all your Creditors whether or not you want to keep the debt after Bankruptcy** (Such as your home mortgage or your car debt.). Download one and use it as *an “Original” to make more copies*. I do not need to see your bills. If you have done your homework, I only see this form. When filing it out, list all addresses you can find, even if a bill may have gone to a collector. This way you cover yourself by listing everyone.
5. **Real & Personal Property Questionnaire** Bankruptcy requires that you tell the Court about everything you own. This form lists all the categories, so everything you own should show up somewhere on this form. We will spend time together making sure you do this right.
6. **Documents to gather for our first interview**

The above six forms, and this letter can be downloaded from my web site:

boardmanbankruptcy.com

REMEMBER

If you do not include the name and address of a creditor, that debt may survive Bankruptcy.

If you try to hide assets, the Bankruptcy discharge may not go through. You could even go to jail!

If you pay back relatives before the Bankruptcy, the Bankruptcy Trustee could sue your relatives.

Please call me if you have any questions.

Very Truly Yours,

/s/ Dennis A Boardman

Dennis A. Boardman

DB:pc
Enclosures

CREDITORS LIST HINTS:

1. **Creditors Lists:** *List only one address in each box. If you have to list more than one address for a creditor, use another box.*

Look closely at your bills. There are often several addresses. Use the address "IN CASE OF BILLING QUESTIONS" or "IF YOU ARE FILING BANKRUPTCY" or "CUSTOMER SERVICE". **List only the address from "IN CASE OF BILLING QUESTIONS" not the address on the slip that you mail back with a payment.**

If bills have gone to collections, separately list BOTH the original creditor & the Collector. It is better to include someone you do not owe than to forget to list someone you do owe.

3. **Include the Account Number.**
2. **What did you buy:** It is important to know if a creditor has any security or collateral to repossess. In other words, did you buy stuff from them they will want back? Your car or house or a big screen TV are good examples. **If it is a credit card, just say that.**
3. **Approx. Balance Owed:** Don't worry about getting the most up-to-date figure. Just give your last information. Round the figure owed to whole dollars.
4. **The "List of Creditors" form should be used as an original to make copies.**
5. **FREE CREDIT REPORT: ONLY YOU KNOW WHO YOU OWE.** Once each year you can get your credit report for FREE from the three major credit-reporting agencies. To get your FREE credit reports

Web Site: **AnnualCreditReport.com** (Don't forget to PRINT OUT the report)

By Phone: 1-877-322-8228

In Writing: Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

If you want to get your "Credit Score" you will have to pay for that. You can do that through their web sites or by calling them: (in the phone book under Credit Reporting Agencies")

The three main Credit Reporting Agencies are:

www.experian.com or **www.transunion.com** or **www.equifax.com**

I also have these LINKS on my website: ***boardmanbankruptcy.com***

6. Feel free to call if you have any questions before or after we meet.