

# Attorney Instructions for Bankruptcy Client Intake Forms

## Step 1

You have been provided with a set of Client Intake Forms from Colorado Bankruptcy Training. Provide these to your client (debtor) to fill out and return to you. If you do not have the Client Intake Forms: [http://www.coloradobankruptcytraining.com/client\\_intake\\_forms.pdf](http://www.coloradobankruptcytraining.com/client_intake_forms.pdf)

In addition, a list of the documents the debtor needs to provide are also included in the download above. If you wish to download them separately, visit: [http://www.coloradobankruptcytraining.com/document\\_list.pdf](http://www.coloradobankruptcytraining.com/document_list.pdf)

**Note:** The 2-page list of documents required by the debtor to provide are for YOUR PURPOSE ONLY. Colorado Bankruptcy Training only requires the documents listed in Step 3 below. The other documents should be retained in the debtor's file until the 341 Meeting. Or, you can scan the documents provided by the debtor into individual PDF files and save electronically under the debtor's name on your computer; then return to the debtor to reduce the amount of paper in your office.

## Step 2

Once the debtor has returned the completed Client Intake Forms to you, please do the following:

1. Look through the pages and make sure the debtors have filled out the Client Intake Forms properly. A great deal of time is lost and delays can be prevented if you make sure the debtors have provided all the information we need to properly prepare their bankruptcy petition. If you should find areas of the Client Intake Forms that have not been filled out or the debtors have not provided an answer that is clear and understandable, write in the information or ask the debtor to provide it before returning to us for processing.
2. If the debtor has obtained a credit report we still need the DEBT SHEETS filled out. The credit report is only for the use of the debtor to make sure they include all the debts they owe. Why is the credit report itself not sufficient? For several reasons:
  - a. Credit reports do not tell us if a credit card was used within the past 90 days.
  - b. If the credit card was used by the debtor within the past 90 days, the credit report does not tell us what purchases were made in order to protect the debtor from possibly paying back the expenses
  - c. The credit report does not always provide deliverable addresses or the proper names of companies. Instead, some credit reports use abbreviations and only the debtor would know the actual name of the company they owe.
  - c. Credit reports often list collectors as individual entries when they may all be tied to one specific debt. It is important to list the original creditor and the collection agencies associated with the one debt as one entry on the bankruptcy petition.
  - d. Credit reports often contain \$0.00 amounts. However, this normally means the company wrote the debt off. It does NOT mean the debt no longer exists.

Therefore, all debts listed on the credit report need to be included in the bankruptcy petition in order to protect the debtor. If the company does not file a Proof of Claim for the debt, that is their prerogative. But even if this happens, the debtor is still protected and the debt may become non-existent through the bankruptcy process.

### Step 3

Fax the following documents to Victoria Ring at Colorado Bankruptcy Training:

1. All pages of the Client Intake Forms
2. PDF of Credit Counseling Certificate (both husband and wife if applicable)
3. Six (6) months of pay advices (both husband and wife if applicable). If the debtors are not employed, bank account records showing social security, retirement, disability or unemployment deposits should be used.

**Note:** The six (6) month coverage needs to cover the period beginning today and continuing for six (6) months in the past. Example: It is May 15. Six (6) months of pay advices would cover proof of income received from November 15 through May 15.

**Secure Attorney Fax Line: 719-325-8332**

### Step 4

Because every bankruptcy petition is unique and each one requires a different amount of time to complete; as soon as your Client Intake Forms are received you will receive an email with a flat fee price for our services. When you have approved our cost the bankruptcy petition process will begin. You will receive a completed bankruptcy petition with an Attorney Cover Sheet that provides you with a case summary and additional facts that may demand your attention and direction. Changes and updates you make at this point are free; we reserve the right to charge for excessive changes beyond our control and caused through no fault of our own. Once you are satisfied with the bankruptcy petition and have approved it for filing, we will electronically file the petition for you under your ECF information or return to you so you can electronically file the petition through your office.

**Note:** If we have prepared a Chapter 13 petition and plan, all amendments to the Chapter 13 plan are provided free in the flat rate cost we quote you. However, after the Chapter 13 Plan has been confirmed, any additional work on the case is billed at the current paralegal hourly rate of \$125 per hour.

#### **When is payment for our services due?**

After the bankruptcy petition has been approved by you for filing, you will be required to provide a credit card number for immediate payment. We do this because the attorney is pre-paid by the debtors and have received their money up front. Once the attorney has approved our work we must be paid promptly.

Once an attorney has used our services, or if the attorney wishes to enter into a long-term contract with us, extended credit will be provided. In these situations, attorneys are billed on a monthly basis for all work completed during the month. All billing is done on the LAST DAY of the month and the attorney has fifteen (15) days to pay the invoice in full. We prefer to have a credit card on file for immediate payment at the end of each month. However, we are always open to working with the attorney to determine the

best payment method for his or her law firm. Any delay in payment; non-compliance with document requests or the inability to work cooperatively with the staff will result in a delay of processing future bankruptcy petitions. We work hard for our attorneys. We are dedicated to you and your client's satisfaction or we will work to make it right. However, we are not the least expensive because our attention to detail is second to none.

Thank you for choosing Colorado Bankruptcy Training for your bankruptcy petition preparation needs. Do not hesitate to let us know how we can improve our services to accommodate your law firm needs. We hope that our relationship with your law firm is long term and beneficial for both of us.

A handwritten signature in black ink that reads "Victoria Ring". The signature is written in a cursive, flowing style.

Victoria Ring  
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