



Chapter 7 Personal Bankruptcy Flat Fee Program

This program was created to give the public options to find an affordable attorney when faced with filing a personal bankruptcy. This program is limited to Chapter 7 bankruptcy. The flat fee is \$1,000 (single) and \$1,200 (joint) and covers all costs except filing fees. To get a referral, call us at 619-231-8585 or 800-464-1529 or submit an online referral form

The legal work covered for the \$1,000/\$1,200 flat fee is:

- Meeting with debtor to review debtor's assets, liabilities, income and expenses.
Analyze the debtor's financial situation and render advice to the debtor in determine whether to file a petition in bankruptcy.
Describe the purpose, benefits, and costs of the Chapters the debtor may file, counsel the debtor regarding the advisability of filing either a Chapter 7, 11 or 13 case, and answer the debtor's questions. Note: Only Chapter 7 bankruptcy is included in the \$1000/\$1200 flat fee program.
Advise the debtor of the requirement to attend the Section 341(a) Meeting of Creditors, and instruct the debtor as to the date, time and place of the meeting
Advise the debtor of the necessity of maintaining liability, collision and comprehensive insurance on vehicles securing loans or leases.
Timely prepare, file and serve, as required, the debtor's petition, schedules, Statement of Financial Affairs, and any necessary amendments to Schedule C
Provide documents pursuant to the Trustee Guidelines and any other information requested by the Chapter 7 Trustee or the Office of the United States Trustee.
Provide an executed copy of the Rights and Responsibilities of Chapter 7 Debtors and their Attorneys to the debtor.
Appear and represent the debtor at the Section 341(a) Meeting of Creditors, and any continued meeting, except as further set out in Section II.
File the Certificate of Debtor Education if completed by the debtor and provided to the attorney before the case is closed.
Attorney shall have a continuing obligation to assist the debtor by returning telephone calls, answering questions and reviewing and sending correspondence.
Respond to and defend objections to claim(s) of exemption arising from attorney error(s) in Schedule C.

The flat fee does not cover and is subject to additional fees by the attorney:

Table with 1 column and 5 rows listing items not covered by the flat fee, such as Filing Fees, objections to bankruptcy discharge, and amendments.



<ul style="list-style-type: none">• Reaffirmation Agreements and hearings on Reaffirmation Agreements;
<ul style="list-style-type: none">• Redemption Motions and hearings on Redemption Motions;
<ul style="list-style-type: none">• Preparing, filing, or objecting to Proof of Claims, when appropriate, and if applicable;
<ul style="list-style-type: none">• Representation in a Motion to Dismiss or Convert debtor’s case;
<ul style="list-style-type: none">• Motions to Reinstate or Extend the Automatic Stay;
<ul style="list-style-type: none">• Negotiations with Chapter 7 Trustee in aid of resolving nonexempt asset, turnover or asset administration issues.
<ul style="list-style-type: none">• Additional Service not included in the Initial Fee which will require a Separate Fee Agreement:
<ul style="list-style-type: none">• The following services are not included as part of the representation in a Chapter 7 case, unless the attorney and debtor negotiate representation in these post-filing matters at mutually agreed upon terms in advance of any obligation of the attorney to render services. Unless a new fee agreement is negotiated between debtor and attorney, attorney will not be required to represent the debtor in these matters:
<ul style="list-style-type: none">• Defense of Complaint to Determine Non-Dischargeability of a Debt or filing Complaint to Determine Dischargeability of Debt;
<ul style="list-style-type: none">• Defense of a Complaint objecting to discharge;
<ul style="list-style-type: none">• Objections to Claim of Exemption, except where an objection arises due to an error on Schedule C;
<ul style="list-style-type: none">• Sheriff levy releases;
<ul style="list-style-type: none">• Section 522(f) Lien Avoidance Motions;
<ul style="list-style-type: none">• Opposing a request for, or appearing at a 2004 examination;
<ul style="list-style-type: none">• All other Motions or Applications in the case, including to Buy, Sell, or Refinance Real or other Property;
<ul style="list-style-type: none">• Motions or other proceedings to enforce the automatic stay or discharge injunction;
<ul style="list-style-type: none">• Filing or responding to an appeal;
<ul style="list-style-type: none">• An audit of the debtor’s case conducted by a contract auditor pursuant to 28 U.S.C. Section 586(f).