

CHAPTER 7 OVERVIEW OF KEY POST-PETITION BANKRUPTCY REQUIREMENTS

Mandatory:

1. **File with the Court:** All schedules, statements, and other papers identified in the *Required Lists, Schedules, Statements, and Fees* (Form B2000) within the applicable deadlines. This information is available at: http://www.uscourts.gov/sites/default/files/form_2000_0.pdf

2. **File with the Chapter 7 Trustee** at least seven days prior to the Meeting of Creditors: All documents described in the *Required Documents List*, which is available at: <http://www.flmb.uscourts.gov/procedures/documents/chapter7requirements.pdf?id=1>

3. **Attend Meeting of Creditors.** See *Notice of Commencement of Case*, a copy of which you should have received in the mail, giving the date, time, and location of this meeting. You can also view a copy of this Notice on the computer in the Bankruptcy Court Clerk's Office located on the fifth floor of this building.

4. **Obtain Financial Management Counseling** and file with the Court, within 60 days of the first date set for the meeting of creditors, a copy of the certificate showing that you completed this course. A list of approved providers can be found at: <https://www.justice.gov/ust/list-approved-providers-personal-financial-management-instructional-courses-debtor-education>

5. **Understand that non-exempt property**, including but not limited to some portion of income tax refunds related to pre-petition tax years or a portion thereof, **is property of the bankruptcy estate** and must be turned over to the Chapter 7 Trustee for administration for the benefit of creditors.

6. **Carefully read and comply with all Court Notices and Court Orders.** Call Clerk staff with any questions. Although staff cannot give legal advice, staff can assist with procedural questions. For answers to Frequently Asked Questions, go to: <http://www.flmb.uscourts.gov/faqs/>

Recommended:

7. **Review the Bankruptcy Court's Videos on Bankruptcy Basics.** These videos are available in English, Spanish, and Creole, located at: <http://www.flmb.uscourts.gov/bankruptcybasics/>

8. **Attend Pro Bono Clinic.** See *Attention People Without an Attorney* at: http://www.flmb.uscourts.gov/filing_without_attorney/documents/tbbba_volunteers_new.pdf

9. **Review Bankruptcy Court's Procedures for Mortgage Modification Mediation.** If interested in modifying a mortgage on real property, these procedures are available at: <http://pacer.flmb.uscourts.gov/administrativeorders/DataFileOrder.asp?FileID=67>

10. **Review Reaffirmation Agreement Guide.** To determine if reaffirming an otherwise dischargeable debt makes sense for you, please review this guide at: <http://www.flmb.uscourts.gov/faqs/documents/reaffirmationguide.pdf>

IMPORTANT: This list is NOT exhaustive. For more information and links to official forms visit the Court's website at: <http://www.flmb.uscourts.gov/> and click on the banner "Filing without an Attorney."