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NOW THAT YOUR CHAPTER 7 MEETING OF CREDITORS IS DONE ...

Now that your Meeting of Creditors has been completed, there are a few things that you must do and a few things that you should be on the lookout for.

1. **First**, you (both husband and wife if filing together) are required to complete the **“Debtor's Personal Financial Management Course.”** You must not only complete the course, but the *Certificate(s)* that is issued after you attend the course must be filed with the Court within 45 days after your Meeting of Creditors. **DO NOT WAIT TILL THE DEADLINE ... We need time to receive, review and file the Certificate!** Note that if your Meeting of Creditors was continued from an earlier original date to a later date, this requirement must still be met within 45 days of the *first date* that was scheduled!

This course and certificate are different from the original Credit Counseling Certificate that was provided when we first filed your case. Failure to both complete this class and file the Certificate will prevent your Discharge from being granted and may result in the Court dismissing your case. If this happens, you will have filed and paid for a bankruptcy case, but your debts will not be discharged and you will have received no benefit from your filing. Attached is an information sheet with more information regarding this class.

When you have completed your class and have printed out or received your Certificate, get it to this office as soon as possible so that we may file it with the Court. You should get your certificate of completion to us at least one week prior to the deadline so that we have time to file it with the Bankruptcy Court.

2. If you entered into any agreement to hand over assets, property or money to the Trustee, or to provide the Trustee with any additional information, please be sure to get this property or information to our office as soon as possible. We will then pass it on to the Trustee after we review it. You do not want the Trustee upset with you for any reason or to have him claim that you are uncooperative. Your final “Discharge” can be delayed (or even revoked) until your agreements with the Trustee have been complied with.

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3. Be sure to keep copies of your Notice of the First Meeting of Creditors, your Bankruptcy Petition (papers) and, eventually your “*Discharge*,” in a file for later reference. This firm does keep copies in our files for a few years, however we simply do not have time to answer questions from past clients about things that could be easily answered by simply looking at your own file and paperwork.
4. You will find a “Deadline” date (known as the “*Deadline to File a Complaint Objecting to Discharge*” on the notice you received from the Court. This date shows the last date that Creditors can file claims that their debt should not be discharged for some reason. In the great majority of cases, this date comes and goes without any problems or complaints. Once this deadline date has passed, the Court will begin the administrative process of issuing your “*Discharge Order*.” When you receive your Discharge, please read the information on the back and keep the document for future reference. You may find the need to provide a creditor or credit reporting company with a copy of this document in the future.
5. Creditors that were included in your bankruptcy case SHOULD HAVE STOPPED calling you. If, for some reason, a creditor calls – simply give them your Case Number, tell them you filed a bankruptcy case, that you received a Discharge and that any further contacts regarding that debt are a violation of Federal Bankruptcy and Debt Collection laws. If they persist, give us a call or send us an e-mail and we’ll dash off a nasty warning.
6. Occasionally a creditor will offer you the right to “*reaffirm*” your debt with that creditor. These creditors should contact this office first and will only contact you if our office (after consulting with you) gives them permission to deal directly with you. Reaffirming a debt means that you agree to become legally and fully obligated for that debt (on the newly agreed terms) all over again. REAFFIRMATIONS ARE SELDOM ADVISABLE! They are generally advisable only if the creditor is providing some *new and important* benefit to you in exchange for your agreement to again become legally obligated to pay the debt. Should you consider reaffirming a debt, please be sure to read the attached reaffirmation information sheet.
7. Finally, once your Discharge has been issued, breathe a sigh of relief and start to focus on moving forward, on the positive days ahead and put the past behind you. Bankruptcy Discharges are a necessary part of an efficiently working capitalist system and are intended to give you a “fresh start!”

Thank you for your trust. We truly appreciate the opportunity to work with you on this matter!

Robert I. Cohen
Mark E. Henze

REMEMBER TO TRY OUT OUR
NEW WEBSITE AT:
www.denverbankruptcylaw.com -
Password for Client Only Documents

“bkinfo”