



## BIFURCATION WALKTHROUGH

### □ CONSULTATION / PRE-FILING AGREEMENT

- Use Fresh Start Funding Documents to Present Two Payment Options to the Client
- Verify they qualify for Post-Filing Payments
  - At Least \$2000 in Gross Monthly Income / \$3000 for Third Party Payor / No Minimum Income Requirement for Those 62+
  - Bank Account or Paid Through Pre-Paid Debit Card
  - Monthly Payment Cannot Exceed 10% of Monthly Gross Income
- Disclosures to Debtor
  - Two Fee Agreements
    - One Signed **Before** Filing Covering Pre-Filing Services
    - One Signed **After** Filing Covering Post-Filing Services
  - Three Options After Case is Filed
    - Hire You to Complete the Case
    - Hire A Different Law Firm to Complete the Case
    - Proceed Without an Attorney
      - You are Committed to Completing Their Case
      - Bankruptcy is Complicated and Work Must be Completed in 14 Days or Case Will Dismiss
  - Payment
    - If Post-Filing Payments are More, Tell Them How Much More
    - Amount and Frequency of Payments
    - Fresh Start Funding Will Manage Their Payments
- Due Diligence
  - Collect Client's Documents
  - Client Completes Credit Counseling Course
  - Review Client's Documents, Pull Credit Report, Prepare Emergency Petition
  - Client Reviews and Signs Petition and Related Documents
- File the Case
  - Voluntary Petition
  - Verification of Creditor Matrix and List of Creditors
  - Statement of Social Security Number
  - Certificate of Credit Counseling Requirement
  - Notice of Chapter 7 Bankruptcy



## POST-FILING

- Prepare Statements and Schedules
- Client Comes Back to Review & Sign:
  - Post-Filing Fee Agreement
  - Payment Authorization Form
  - Statements and Schedules
- File Statements and Schedules with the Court
  - Chapter 7 Statement of Monthly Income
  - Means Test (If Applicable)
  - Schedules A through J
  - Statements, Including SOFA
  - Disclosure of Compensation of Attorney for Debtor (Rule 2016 or B2030)
- Complete Case in the Normal Manner

## SUBMISSION TO FRESH START FUNDING

- Sign into Our Easy to Use Client Portal:
  - <http://www.freshstartfunding.net/login/Attorney-Login.html>
- Upload Four Documents
  - Post-Filing Fee Agreement
  - Notice of Bankruptcy Filing Issued by the Court
  - Proof of Income – Paystubs or Bank Statements
  - Payment Authorization Form
- In 3-5 Business Days, 60% of Your Post-Filing Fee will be Deposited into Your Account.
- 15% of Your Post-Petition Fees is Credited to Your Holdback Account.