

## What Now?

### 1. Refer Creditors

From now on, when a creditor calls you asking for a payment, refer them to our office: Law Office of Scott Bell at:

**(661) 243-1737**

Do not engage in conversation with the creditor other than to inform them that we are handling this matter on your behalf. It is acceptable to tell them you are filing bankruptcy and we are your bankruptcy attorney.

### 2. Gather Information

You will need to provide us with certain documentation. That information can be found on our "Required Documents" form either from our office or from our website at:

[bell-law.net/wp-content/uploads/2015/01/BK-Required-Documents.pdf](http://bell-law.net/wp-content/uploads/2015/01/BK-Required-Documents.pdf)

### 3. Debtor Education

You need to complete your debtor education class through either the local Consumer Credit Counseling office at 2001 F St., Bakersfield, CA 93301 (661) 324-9628, or online at: [PersonalFinanceEducation.com](http://PersonalFinanceEducation.com)

### 4. Payments

Remember, we can't file your bankruptcy petition until we have been paid in full. You have agreed to make regular payments, and you can do that at our office, by phone, or online at:

[bell-law.net/payments](http://bell-law.net/payments)

## Congratulations!

You have taken the first step to getting your financial life in order. Keep us informed of any important changes in your situation, and we can help make your bankruptcy filing go as smoothly as possible.

As a refresher to your consultation with us, this is the basic timeline for your bankruptcy filing:

- Complete your 1st class
- Complete your petition
- Sign and verify your petition
- File petition electronically
- Complete your 2nd class
- Meet with Trustee
- Sign Reaff Agreement(s)
- Case discharges

Your specific case timeline may be different depending upon any unique aspects of your case, but this is a good guideline of what to expect.

## Reaffirmation Agreements

If you have any secured debts (automobile loans, etc.), whose collateral you wish to keep, you will need to sign a Reaffirmation Agreement. The Agreement states that you agree to take that particular debt out of the bankruptcy and be responsible for it as if you never filed bankruptcy. This is a serious decision, and you will need to discuss with us any concerns you have about a Reaffirmation Agreement or its ramifications.

## After the Discharge

After the successful completion of your case, you will be granted a discharge, which means that any debt you had that was dischargeable (able to be erased in the bankruptcy) will be discharged. As we have discussed, most debts are discharged in a bankruptcy. Some debts that are not dischargeable in a bankruptcy are child and spousal support payments, student loans, some income taxes, debts arising from fraud or other intentional tort, or debts that arose as a result of some criminal activity.

Make sure you keep all copies of your petition, schedules, and any notices you receive from the bankruptcy court. If you need to obtain copies of anything, you may be charged for the copies by our office, so save everything!

Thank you for letting us serve you and your family.

### Law Office of Scott Bell

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