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HOW TO OBTAIN A PRE-FILING CREDIT COUNSELING CERTIFICATE

In order for you to file bankruptcy the new bankruptcy law requires you to take a pre-filing credit counseling course. This can be done either over the telephone or over the Internet. At the end of the session you will be issued a “certificate” which needs to be filed at the same time as your other bankruptcy papers. Many of my past clients have used Hummingbird Credit Counseling and Financial Management at 800-645-4959 or <http://www.hummingbird.org/ccfe.cfm> which charges \$49.00 and allows you to repeat the course without additional fee if need be. The charge will be paid out of the retainer you have set up with my office.

Once you have completed the course please let me know and I will download the completion certificate from their site. We cannot file for without a Certificate of completion so please give this matter your prompt attention..

During the interview they will ask you information about your income and your expenses. They will also ask you about your pre bankruptcy credit card use and may ask questions about how you intend to structure your finances to avoid debt problems in the future (i.e., “I will not use credit cards to pay for things I cannot otherwise afford.”) Enclosed are draft bankruptcy schedules I have prepared on your behalf. Please look them over. If they seem correct contact Hummingbird and rely on the forms as you work through the course. If there are errors in the papers let me know immediately so that I can correct them before we proceed any further.

Note, once we have filed bankruptcy on your behalf, and you have attended your creditor’s meeting, you will have to take second on-line Financial Management course in order to complete the process. The second course can be taken with Hummingbird as well.

Theodore J. Koban