

# Bankruptcy Pricing

## Under Median Chapter 7

\$999 Attorney Fees + \$335 Court Filing Fee

**\$1,334**

**\$0 Down: \$189 x 12 months = \$2268 Total**

## Over Median Chapter 7

\$1,399 Attorney Fees + \$335 Court Filing Fee

**\$1,734**

**\$0 Down: \$237 x 12 months = \$2844 Total**

## Chapter 13

\$999 Initial Retainer\* + \$310 Court Filing Fee

**\$1,309**

\* ~\$3,565 More Though Chapter 13 Payment Plan Over 5 Yrs (\$59/mo)

### Fees Paid Upfront

- ✓ Your case is not filed until fees are paid in full
- ✓ Less expensive

### \$0 Down Payment Plan\*

- ✓ Your case is filed before you pay anything
- ✓ More expensive
- ✓ Your Payments are reported on your credit

\* To qualify for \$0 Down Payment plan, you must be employed, have a bank account, and earn a minimum of \$1500/mo

# Bankruptcy Process



# Documents Needed

Best way to provide us docs: [docs@bkvegas.com](mailto:docs@bkvegas.com)

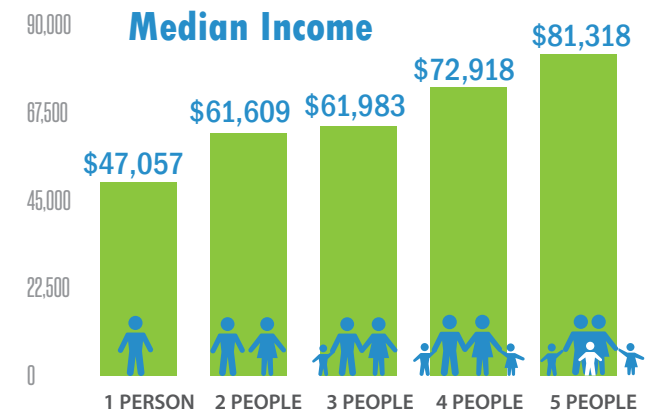
1. Online Pre-bankruptcy Course Certificate  
[www.decafnow.com](http://www.decafnow.com) atty code [BTX94548](http://www.decafnow.com) or call 866-213-5189
2. Driver's License
3. Social Security Card
4. Last 7 months proof of income per household
5. Last 6 Months of Bank Statements
6. Last 2 Years of Income Tax Returns (Chapter 7) or 4 Years of Income Tax Returns (Chapter 13)
7. "S.O.F.A." Questionnaire complete online at [bkvegas.com/sofa](http://bkvegas.com/sofa)

### Documents Needed Only if Applicable:

1. All lawsuits in past 4 years
2. Divorce Decree if divorced in last 6 years
3. Profit & Loss and Balance Sheet if Self-Employed
4. Want to add even more creditors? Go to: [bkvegas.com/form](http://bkvegas.com/form)

### Documents Needed After Case is Filed:

1. Online Post-bankruptcy Course Certificate.
2. Updated bank statements showing account balances on the date the case was filed.



## Frequently Asked Questions



### 1. What is the “Online Pre-bankruptcy Course Certificate?”

Under bankruptcy law, everyone that files bankruptcy is required to complete a course in order to be eligible to file bankruptcy. You can complete the course at [www.decaf-now.com](http://www.decaf-now.com) and enter attorney code [BTX94548](http://www.decaf-now.com) or call [866-213-5189](tel:866-213-5189) to do it by phone.

The course costs \$15 and takes 60-90 minutes to complete. You will also be required to complete a second course after your case is filed. It is the same cost and you can go to the same website to complete it.

### 2. What additional services do you offer?



#### Credit Reports:

From all 3 credit reporting bureaus, plus a public record search for liens and judgements. (Free when you retain)



#### Rush Service (\$250):

File an emergency or skeletal case without the complete paperwork or to file the case on a day other than Thursday.



#### Reaffirmation Agreements (\$100 each):

If you wish to keep your car and keep paying on it you may choose to reaffirm the debt for \$100 each vehicle.



#### Redemption (\$750 each):

You are going to keep the car, but you are only going to pay what it is worth.

### 3. Why does the median income matter?

Median income and the means test can affect your eligibility to file Chapter 7. See the other side of this document to see median income charts.

### 3. Do I need to search and find all the account numbers and addresses for my debts?

Normally, we can find all of this information for you so you don't have to worry about gathering account numbers, balances, and addresses.

We run all 3 credit reporting bureaus to make sure we catch everything. We also do a public record search through LexisNexis so that we can find any liens and judgements recorded against your name.

Our report will also provide your current credit score, and a credit score simulation showing what your score will be after the bankruptcy.

### 4. What's the difference between reaffirming (\$100) and redeeming (\$750)?

In a Chapter 7 case, if you have a secured debt such as a car, you have 3 options: 1. Surrender 2. Reaffirm or 3. Redeem. Reaffirming a car means you are going to keep the car under the exact same terms as before the bankruptcy, and that you are going to keep current with your payments.

Redemption means that you are going to keep the car, but you are only going to pay what it is worth, and you're going to wipe out the difference between what you owe and what the car is worth in the bankruptcy. This makes the most sense if you are upside down in your car, and can significantly lower your monthly payment and the principal you owe.

However, redemption will require you to either pay cash value of the car in a lump sum (which rarely occurs) or to get a loan from a redemption car lender for the amount of the value of your car.

### Resources:

Redemption Financing: [\(888\) 721-2800](tel:888-721-2800)

Appraiser, Dan Watson: [\(702\) 768-6966](tel:702-768-6966)


Tax Transcripts: [www.irs.gov/individuals/get-transcript](http://www.irs.gov/individuals/get-transcript)



## Ballstaedt Law Firm

 It's about a fresh start. We make it simple.

## Bankruptcy Guide

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