

June 4, 2009

**RE: New Bankruptcy Client Information**

Dear Client:

This letter contains information about the bankruptcy process and the information and documents that I will need to provide you with appropriate legal advice during your bankruptcy, to complete the necessary forms and schedules for your bankruptcy petition and to comply with the disclosure requirements in bankruptcy. The documents and information are necessary and often required for your bankruptcy. Consequently, I will need your cooperation in gathering and compiling this information in order to be able to file your case.

**1. The Client Worksheet.**

This is found on the "About Bankruptcy" page of my webpage or a hard-copy may be provided on request. This form (which may be filled out on your computer or printed off and filled in by hand) contains virtually all of the information that I will need to file your bankruptcy. Please fill in all the requested information that applies to you as completely as you are able. I will still need to see the requested documents, including invoices or statements from all your creditors; however, this worksheet is the foundation for much of my work. Some of the requested information may not apply to you. Please mark those sections with "NA" or "not applicable" so that I know you have looked at it and that it does not apply to your financial situation.

**2. Documents.**

- a. Six Months of Pay Stubs/Advices (if unemployed or self-employed discuss with me).
- b. Your most recently filed Tax return (usually the previous years' return) and any business returns you have filed.
- c. At least three months of bank statements for all open bank accounts you control (this includes business accounts). When your case is filed, I will also need a statement showing the balance of all open accounts on the date of filing.
- d. Titles for all motor vehicles, air and watercraft.
- e. Most recent invoices or statements from all creditors.
- f. Court documents you have received related to any suit, foreclosure, garnishment or legal action that you are or have been involved in during the past year.

- g. Any other documents I may request specifically related to your financial situation (e.g. documents related to a business you may own, property you have sold or transferred recently, etc.).

### 3. Credit Counseling and Debtor Education Certificates

These documents are necessary to your case and you will need to obtain them from one of the debtor credit counseling/education agencies authorized by the US Trustee's office. Many of these agencies will let you take the counseling over the phone or on the Internet. A link to the US Trustee's list of these agencies is posted on my website.

- The certificate for the Credit Counseling **must** be obtained before I can file your case.
- A certificate of Debtor Education **must be filed within 45 days** of your 341(a) meeting with the trustee.

### 4. Credit Report.

I require that all clients permit me to obtain a copy of their credit report. If your case is being handled on a "flat fee" basis, the cost is included in that fee. Please fill out the CLI Authorization form attached and return to my office with a copy of your driver's license. A copy of your report will be provided to you if you desire. I require this to satisfy my obligation to the court and duty to investigate the information provided in your bankruptcy petition.

Once all the information and documents are gathered (and any required fees are paid) we will proceed to file your case. **ONCE YOUR CASE IS FILED, ALL COLLECTION ACTIVITIES ARE REQUIRED TO STOP.** Approximately 30 days after your case is filed, you will attend a 341(a) meeting with the trustee assigned to your case. This will usually be at one of the two federal courthouses in the Twin Cities, but can vary for outstate filers. Your attendance at this meeting is required and should only be rescheduled for emergencies. After the meeting is concluded (and provided that your debtor education certificate is filed within 45 days) your discharge should issue from the court. This can vary if your case has some exceptional issues, but we will discuss those, usually early on in your case.

Each case varies and I cannot guarantee any particular result, but any issues with your case will usually be discovered early in the process (most often before we file) and we will address them so that your case can proceed as smoothly as possible. Please contact me with any question you have during this process.

I know that bankruptcy can be an embarrassing, difficult and often intrusive task and I will do what I can to make it a successful and smooth one for you and your family.

Thank you again for choosing the Khalsa Law Office to assist you and please call on me if you have any additional questions.

Very Truly Yours,



Ajai Singh Khalsa

Encl.