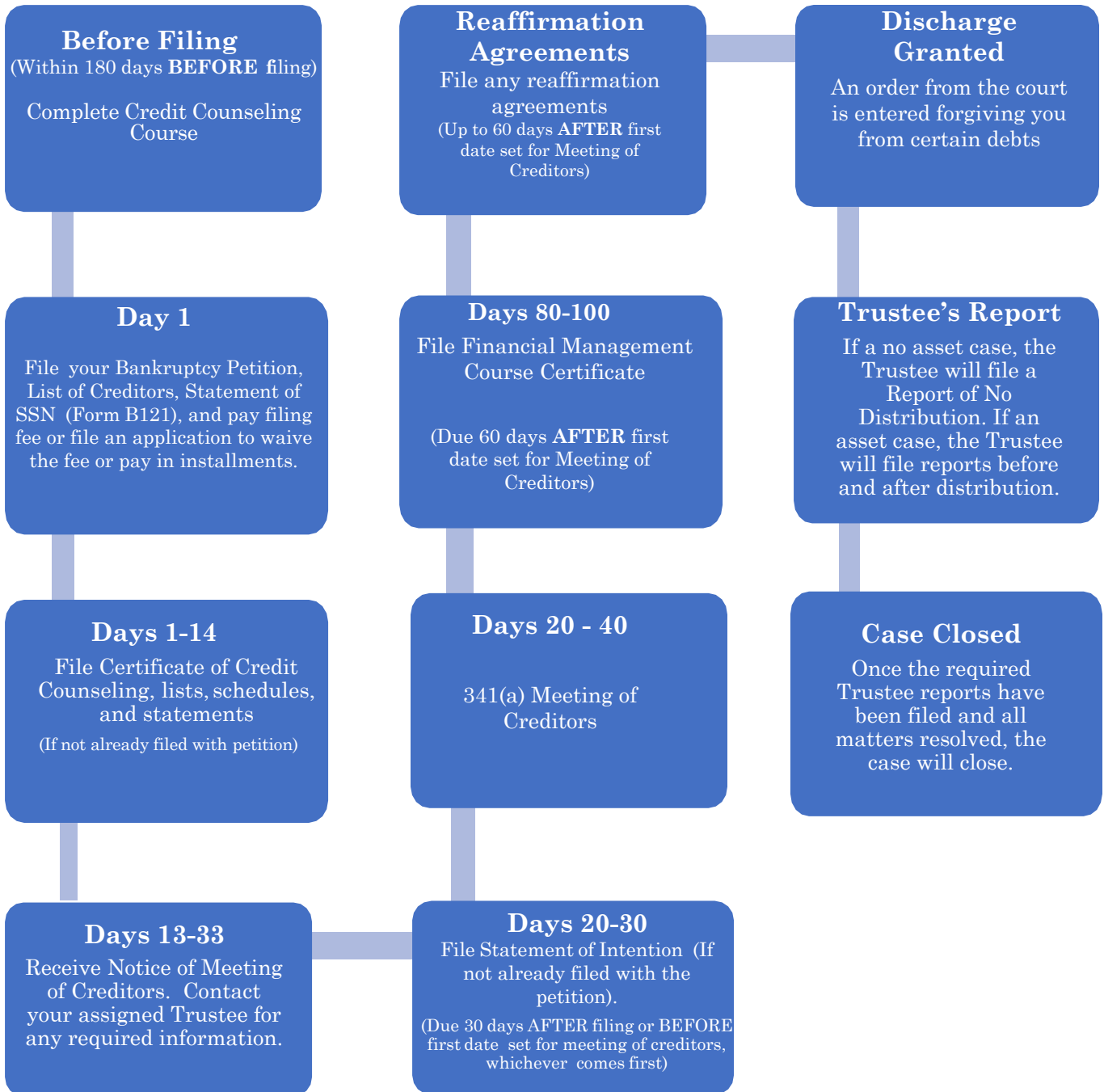


Anatomy of a Chapter 7 Bankruptcy Case



Important information

- For more information on the bankruptcy process, you can visit the Filing Without an Attorney page on the bankruptcy court's website: <https://www.meb.uscourts.gov> > **Filing Without an Attorney**
- Bankruptcy court employees cannot provide legal advice, including how to complete bankruptcy forms, or refer prospective debtors to a lawyer. We recommend you hire an attorney to help you navigate this complicated legal process. If you choose to file without an attorney, there is an instructional pamphlet on filling out bankruptcy forms at the following website:
https://www.uscourts.gov/sites/default/files/instructions_individuals.pdf.

Before filing for bankruptcy:

1. Before filing for bankruptcy, you must complete a Credit Counseling Course from an approved Credit Counseling agency. These courses generally last 60 to 90 minutes and may be completed online or over the phone. A list of approved Credit Counseling agencies can be found on the bankruptcy court's website: <https://www.meb.uscourts.gov> > **Filing Without an Attorney > Approved Credit Counseling Agencies.**
2. When you complete the course, you will receive a Certificate of Credit Counseling, which must be filed with the court along with your bankruptcy petition.
3. You may complete the Credit Counseling Course any time within 180 days before you file for bankruptcy, but it must be completed before you file your bankruptcy petition, or your case may be dismissed.

Day 1:

4. Filing a bankruptcy petition officially opens your bankruptcy case. At the time of filing, you will have to pay a filing fee. A list of fees is located on the bankruptcy court's website: <https://www.meb.uscourts.gov> > **Fees.** If you have trouble paying the filing fee, the bankruptcy court may grant you permission to pay in installments. If your income is below 150% of the poverty level and you are unable to pay the fee, even in installments, the bankruptcy court may waive the fee requirement. You will need to file the appropriate form for either of these options to be considered by the court.
- [Official Form B121](#) (Statement About Your Social Security Number) must be filed when you file your bankruptcy petition -- Day 1. If you do not file Official Form B121 on Day 1, your meeting of creditors may be delayed. Only after Official Form B121 is filed will the court mail you and your creditors a notice entitled, "Notice of Chapter 7 Bankruptcy Case." This notice informs your creditors that your bankruptcy case has been filed, provides information about various court deadlines, and contains the date, time, and Zoom link for the Meeting of Creditors, which will take place between days 20 and 40.
 - For a list of all required documents, please refer to the Chapter 7 Checklist on the bankruptcy's court's website: <https://www.meb.uscourts.gov> > **Filing Without an Attorney.** For information on locating the appropriate forms, see <https://www.meb.uscourts.gov> > **Forms.**

- To file your bankruptcy petition you may:
 1. Bring your filing fee and bankruptcy petition package to the bankruptcy court clerk's office;
 2. Mail all documents and your filing fee to either of our mailing addresses: U.S. Bankruptcy Court, 537 Congress Street, Portland, ME 04101 OR U.S. Bankruptcy Court, 202 Harlow Street, Bangor, ME 04401; or
 3. Prepare your petition documents with our Electronic Self-Representation (eSR) program: <https://www.meb.uscourts.gov> > **Filing Without an Attorney** > **Electronic Self Representation**.

The filing fee must be paid via cashier's check or money order made payable to U.S. Bankruptcy Court. Cash and credit cards are not accepted.

Days 1-14:

- If you did not file all the required documents with the petition on Day 1, you must file them within 14 days of filing the petition. If you don't, your case may be dismissed. Please refer to the Order to Comply that was issued by the Court, as this will contain the applicable deadlines.

Days 13-33:

- After you file the necessary documents to open your bankruptcy case, the bankruptcy court will mail you and your creditors a notice entitled, "Notice of Chapter 7 Bankruptcy Case." This notice informs your creditors of your bankruptcy case, provides information about various court deadlines, and contains the date, time, and Zoom link for the 341(a) Meeting of Creditors. This meeting will take place between day 20 and day 40. You must attend this meeting, or your case will be dismissed.
- The 341(a) Meeting of Creditors is a chance for the Chapter 7 Trustee overseeing your bankruptcy case and any creditors who wish to attend to ask you questions regarding your financial affairs and your property. Because this is not a court hearing, there will be no judge present during the meeting. However, you will be under oath as you answer questions regarding your financial situation.
- The 341(a) Meeting of Creditors will be held via Zoom call. Information concerning call in numbers will be included on the notice you receive from the court. You will receive the Notice of Meeting of Creditors via regular mail. Please contact your assigned Trustee directly for any documentation that they may require prior to the meeting.

Days 20-30:

- The Statement of Intention is a document that lists your secured debts and describes your plan to either surrender or keep any property securing your debts. Secured debts are debts in which there is collateral (property) that your creditors can claim if you neglect to pay them the debt you owe. Examples of secured debts include car loans and mortgages.

- If you do not file the Statement of Intention with your bankruptcy petition on Day 1, you must file it within 30 days of filing your petition or by the date first set for the 341(a) Meeting of Creditors (whichever comes first).

Days 20-40:

- Attend your 341(a) Meeting of Creditors.

Days 80-100:

- In addition to the Credit Counseling Course completed before you filed for bankruptcy, you must also take a Financial Management Course from an approved course provider. The course can be completed online or over the phone. For a complete list of approved agencies where you can take the course, please visit <https://www.meb.uscourts.gov> > **Filing Without an Attorney > Approved Debtor Education Providers.**
- When you complete the Financial Management Course, you will receive a Certificate of Completion. This Certificate of Completion must be filed with the court within 60 days after the first date set for your 341(a) Meeting of Creditors.
- Failure to complete the course and file the Certificate of Completion will delay your discharge and could even result in your case being closed without a discharge.

Reaffirmation Agreements:

- If you wish to keep certain personal property after filing for bankruptcy, you may consider entering into a reaffirmation agreement with your creditor. In a reaffirmation agreement, you agree to continue making payments on a particular debt (such as a car loan) to keep the property (such as a car). Any proposed reaffirmation agreements must be filed with the court within 60 days after the date first set for your 341(a) Meeting of Creditors.
- If you are not represented by an attorney during the negotiation of a reaffirmation agreement, the court will set a hearing on the proposed reaffirmation agreement. If the judge decides that the agreement is in your best interest, they will sign an order approving the reaffirmation agreement.

Discharge Granted:

- The discharge is the order from the court forgiving you from certain debts. Once your discharge is granted, your creditors can no longer attempt to collect the debts that were discharged. Not all debts are dischargeable in bankruptcy. ([See Chapter 7 Bankruptcy Basics](#))
- Discharges may be granted as early as 60 days after the date first set for the 341(a) Meeting of Creditors. However, the timing of a discharge varies from case to case. In general, if all requirements have been met, a chapter 7 case will discharge fifteen days after the deadline has passed for filing objections to the discharge.

Trustee Report:

- If the Trustee finds assets that can be liquidated for distribution to creditors, a Notice of Assets will be docketed. This will allow creditors the opportunity to submit a Proof of Claim for any amounts they feel are due to them. Upon completion of the investigation/distribution of assets, the Trustee will file their requisite reports. It is important to note that a Notice of Assets will not be filed in every Chapter 7 case.
- If the Trustee is not going to make any distributions to creditors, a Report of No Distribution will be filed.

Case Closing:

- The bankruptcy court will not close your case until all required Trustee reports have been filed and any pending motions have been resolved.