



## Chapter 7

### OPTION 1 Pay Upfront

\$999 Attorney Fee + \$338 Court Fee = \$1,337

### OPTION 2 \$0 Down 10% OFF BALANCE WHEN PAID EARLY

\$0 Down, \$166/mo x 12 mos. Includes court fee.  
\$0 Down requires direct deposit and > \$2,000/mo income

## Chapter 13

### OPTION 1 Retain Upfront

\$999 Retainer<sup>1</sup> + \$313 Court Fee = \$1,312

### OPTION 2 \$0 Down<sup>2</sup>

\$313 down w/ voluntary wage withholding for trustee payments

<sup>1</sup> Includes an initial retainer only, not the total fee. Additional hourly attorney fees may be billed through your trustee or bankruptcy payment plan if approved by the court.

<sup>2</sup> Not available if refiling within 1 yr of prior open case or in event of vehicle recovery.

## Chapter 7 Process



## Documents

Email documents to: [docs@bkvegas.com](mailto:docs@bkvegas.com)

- 1st Credit Counseling Course Certificate  
[BkCert.com](http://BkCert.com) code: **BTX94548** or call **1-866-859-7323**
- Driver's License
- Social Security Card
- Last 7 months proof of income per household
- Last 6 months of financial accounts (bank accounts, Venmo, Paypal, etc.)
- Last 2 years of tax returns (Chapter 7) or 4 years (Chapter 13)
- Online Questionnaire - [bkvegas.com/sofa](http://bkvegas.com/sofa)

### Documents Needed After Case is Filed

- 2nd Credit Counseling Course Certificate  
Can be completed at the same site as the 1st course
- Updated bank statements showing account balances on the date the case was filed

### Documents Needed Only if Applicable

- If your wages are being garnished: 1. The "Writ of Execution" and 2. Name, phone, and email for your employer or HR so we can send them the release paperwork to stop the garnishment.
- All Lawsuits, Garnishments/Bank Levies & Foreclosure notices
- Divorce decree if divorced in the last 6 years (chapter 7) or 8 years (chapter 13)
- Profit & Loss and Balance Sheet if self-employed
- Retirement Statements (401k, IRA, etc.)
- Want to add more creditors? [bkvegas.com/form](http://bkvegas.com/form)

### Median Income

	Household	Annual	Monthly
*as of 11/1/2024	1 Person	\$65,815	\$5,485
	2 People	\$81,519	\$6,793
	3 People	\$93,366	\$7,781
	4 People	\$103,947	\$8,662