



Chapter 7

Option 1 Pay Upfront

\$1,499 Total

Option 2 \$0 Down

10% OFF WHEN PAID EARLY

\$138/mo x 12 months + \$338 Court Filing Fee*

\$0 Down requires direct deposit and > \$2,000/mo income
*Court filing fee must be paid in full upfront before we file your case

Chapter 13

Retain Upfront

\$999 Retainer¹ + \$313 Court Fee = \$1,312

\$0 Down²

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

1. 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.

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

Chapter 7 Process



Documents

Email documents to: help@bkvegas.com

- 1st Credit Counseling Course Certificate
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

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

Median Income

	Household	Annual	Monthly
*as of 11/1/25	1 Person	\$70,370	\$5,864
	2 People	\$85,660	\$7,138
	3 People	\$99,032	\$8,253
	4 People	\$111,184	\$9,265

(Each additional person: +\$11,100)

Additional Information

1. What is the "Online Pre-bankruptcy Course Certificate?"

Under bankruptcy law, everybody that files bankruptcy is required to complete a course in order to be eligible to file. You can complete the course at www.bkcert.com and enter code BTX94548 or call 1-866-859-7323 to do it by phone.

This 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 visit the same website to complete it.

2. What additional services do you offer?

Credit Reports (Free):

From all 3 credit reporting bureaus, plus a public record search for liens and judgments. The credit reports automatically provide us with your list of creditors and information about your debts. (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 Tuesday or Thursday.

Redemption (\$750/ea):

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

Reaffirmation Agreements (\$150/ea):

If you wish to keep your car or home and keep paying on it, you may choose to reaffirm the debt for \$150 each collateral.

Mortgage Modification

In a chapter 13, you may be able to modify your loan if you are behind on your payments. The fee for this service is paid over time through monthly installments.

Student Loan Discharge Adversary Proceeding

Eliminating your student loans through bankruptcy may be possible. \$4,000 in a payment plan.

The Fair Fee Guarantee



Low Price Guarantee

With our Chapter 7 low price guarantee, if you get a better price elsewhere, we'll beat it.

Affordable Payment Plans

Don't even worry about the money right now. Let's get your case filed first! After your case is filed, you can pay the fees in payments. Payment plans start at \$138 a month.



Experience You Can Trust

We know bankruptcy inside and out, and we have been number one in Nevada since 2014.



Credit Score Consciousness

You get a free credit score simulation showing your current score and what your score will be 12 months after bankruptcy. You also get a free post bankruptcy attorney credit review to make sure there are no errors.



Convenience

While you're always welcome to meet with us in person at our office, all appointments can be done remotely, including court hearings! No need to ever come in if you don't want to.

Resources:


Redemption Financing: (888) 721-2800

Appraiser, Dan Watson: (702) 768-6966

Tax Transcripts: www.irs.gov/individuals/get-transcript



Bankruptcy Guide


 (702) 715-0000

 help@bkvegas.com

Summerlin Location

 8751 W. Charleston Blvd #230,
Las Vegas, NV 89117

Henderson Location

 2470 Saint Rose Parkway #101,
Henderson, NV 89074

