

How to File Bankruptcy in About an Hour

By John Skiba, Arizona Bankruptcy Attorney

www.skibalaw.com



Lately I have had quite a few people come in lately who need to file for [bankruptcy](#) and need to file it RIGHT NOW! The typical things that usually require a person to file bankruptcy quickly are [garnishments](#), [foreclosures](#), [law suits](#), etc. While it is never the preferred route, it is important to understand that if you need to file bankruptcy and file it quickly, it can be done. As soon as the bankruptcy case is filed with the court you will get the protections from the [Automatic Stay](#) - the power of the court to stop all collection efforts against you, including foreclosure sales, garnishments and law suits.

Requirements For a Fast Bankruptcy Filing

#1 - Bankruptcy Petition Must be Completed

A complete bankruptcy filing is typically at least 45 pages long. The bankruptcy court requires that you submit information on income, assets, debts, expenses, and financial transactions. There is an incredible amount of detail required to complete the bankruptcy documents fully. Completing these documents takes time. So what if you don't have time? The bankruptcy court will institute the protections of the Automatic Stay if a person files the bankruptcy Petition (a 3 page document), completes a credit counseling course, and pays the filing fee. The remainder of the documents must be filed within two weeks of your bankruptcy filing.

#2 - You Must Complete the Credit Counseling Requirement

Before you can file for bankruptcy in Arizona, you must complete a credit counseling course. If you file bankruptcy with my office, I work with a provider that will allow you to complete this course online. It takes an hour or so, and once completed they provide me with the certificate I need to get your case filed.

#3- Pay the Legal and Filing Fees

Before your bankruptcy case can be filed you will need to pay the [legal fees](#) your attorney charges you as well as the filing fee charged by the bankruptcy court. If you are filing a [Chapter 7 bankruptcy](#) the full fee must be paid before your case can be filed. I know this puts a crunch on most people, but your attorney

will not be able to accept money after your bankruptcy case filed. Further, if you owe your attorney money after your case is filed, technically he/she is now a creditor of yours, thus creating a conflict of interest for your lawyer.

Paying the fees is usually the big hurdle for most people, but if you need to file in a hurry, you need to be prepared to find a way to pay the fees.

The preparation of the petition, the credit counseling and payment of the fees can all be done in about an hour. If you are facing a foreclosure sale, having your wages garnished, or dealing with a nasty law suit, you can make it stop, and make it stop now.

If you need to file quickly, give me a call. You will likely find that I am one of a few attorneys who will help you if you are in a serious time crunch. I can arrange to meet with you quickly, gather the relevant information, get you signed up for the required credit counseling course, and get your bankruptcy filed. I can be reached at (480) 420-4028 or via email at john@skibalaw.com .