

CHAPTER 7 OVERVIEW OF KEY POST-PETITION BANKRUPTCY REQUIREMENTS

Mandatory:

1. **File with the Court:** All schedules, statements, and other papers identified in the *Required Lists, Schedules, Statements, and Fees* (Form B2000) within the applicable deadlines. This information is available at: <https://www.uscourts.gov/forms/bankruptcy-forms/required-lists-schedules-statements-and-fees>
2. **File with the Chapter 7 Trustee** at least seven days prior to the Meeting of Creditors: All documents described in the *Checklist for §341 Meeting of Creditors*, which is available at: <http://www.ilsb.uscourts.gov/sites/default/files/341Checklist.pdf>
3. **Attend Meeting of Creditors.** See *Notice of Section 341 Meeting*, a copy of which you should have received in the mail, giving the date, time, and location of this meeting. You can also view a copy of this Notice on the computer in the Bankruptcy Court Clerk's Office.
4. **Obtain Financial Management Counseling** and file with the Court, within 60 days of the first date set for the meeting of creditors, Form B423 showing that you completed this course. The form can be found at <https://www.uscourts.gov/forms/bankruptcy-forms/certification-about-financial-management-course> A list of approved providers can be found at: <https://www.justice.gov/ust/list-approved-providers-personal-financial-management-instructional-courses-debtor-education>
5. **Understand that non-exempt property**, including but not limited to some portion of income tax refunds related to pre-petition tax years or a portion thereof, **is property of the bankruptcy estate** and must be turned over to the Chapter 7 Trustee for administration for the benefit of creditors.
6. **Carefully read and comply with all Court Notices and Court Orders.** For answers to Frequently Asked Questions, go to: http://www.ilsb.uscourts.gov/debtor_faq

Recommended:

7. **Review the Bankruptcy Court's Videos on Bankruptcy Basics.** These videos are available at: <https://www.youtube.com/watch?v=jobpaNCY-LU#t=10>
8. **Review Bankruptcy Court's Procedures for Mortgage Modification Mediation.** If interested in modifying a mortgage on real property, these procedures are available at: <http://www.ilsb.uscourts.gov/home-affordable-modification-program-hamp>
9. **Review Reaffirmation Agreement Forms** To determine if reaffirming an otherwise dischargeable debt makes sense for you, please review the forms at:
<https://www.uscourts.gov/forms/bankruptcy-forms/reaffirmation-agreement-0>
<https://www.uscourts.gov/forms/bankruptcy-forms/motion-approval-reaffirmation-agreement-0>
<https://www.uscourts.gov/forms/bankruptcy-forms/cover-sheet-reaffirmation-agreement>

IMPORTANT: This list is NOT exhaustive. For more information and links to official forms visit the Court's website at: <http://www.ilsb.uscourts.gov/> and click on the banner "Filing Without an Attorney."