

## Chapter 7 Bankruptcy (349 USD)



Location **New Jersey**  
<https://www.genclassifieds.com/x-440029-z>

Do you want to be debt free? Filing for bankruptcy is the quickest way to become debt free! That is why I am offering my services for a reduced fee of \$349 for a limited time only. My fee is \$349 and it does not include the court's filing fee. However, you may be able to have your filing fee waived or paid in installments. Here are the answers to some questions that I hear on a daily basis:

### 1. How much does it cost to file for bankruptcy?

My fee for preparation of the bankruptcy petition is \$349. However, the filing fee with the court is \$335 and there a \$20 fee for the required bankruptcy classes. The filing fee for the court can be paid over four months if you need and my fee is not due until after the initial bankruptcy documents are filed. Please ask about this when you call for more information!

### 2. Is it okay to file for bankruptcy without an attorney?

It is a more affordable option for someone who has little to no assets. However, it is your choice whether you feel comfortable filing pro se. I have a great relationship with an attorney who can provide representation if you feel uncomfortable attending the trustee meeting on a pro se basis.

### 3. How often can a person file for Chapter 7 bankruptcy?

Pursuant to the changes made to the bankruptcy laws in 2005, you can only file for bankruptcy every 8

years. The first step is to obtain all three of your credit reports from [www.annualcreditreport.com](http://www.annualcreditreport.com) and save a copy directly to your computer. The next step is to complete the first credit counseling class at <http://www.debtorhelp.com>. You need the certificate of completion in order to file for bankruptcy. You can be reached at or more information.

Samie Goldman

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