

CLIENT INSTRUCTIONS

Complete initial intake form thoroughly and provide to attorney with documents from mandatory document checklist

Provide up to date credit report: Go to annualcreditreport.com to retrieve your free credit report.

All Chapter 7 & 13 clients – Complete Budget Counseling Course (“before bankruptcy”) See instructions below for credit counseling.

Only Chapter 13 clients – Complete ACH Debit Form, make payments **directly** to the trustee **until you receive the letter from the Trustee that automatic payments will begin**

For Chapter 13 Debtors whose petitions are filed in Flint, the payment address is:

Chapter 13 Trustee-Flint
P.O. Box 2175
Memphis, TN 38101-2175

For Chapter 13 Debtors whose petitions are filed in Bay City, the payment address is:

Thomas McDonald – Trustee
P.O. Box 79001, Drawer 555
Detroit, MI 48279-0555

For Chapter 13 Debtors whose petitions are filed in Detroit, follow the instructions provided to you by your assigned Trustee.

All Chapter 7 clients (and Chapter 13 clients whose petitions are filed in Detroit or Bay City) must complete the Debt Financial Management Course (“after bankruptcy”) as soon as your petition has been filed with the Court and you have a case number.

Please complete your counseling online at Hummingbird Credit Counseling and Education at <http://www.hummingbirdcreditcounseling.org/index.php>

When you go to the Hummingbird Credit Counseling website to complete either the “before bankruptcy” course or the “after bankruptcy” course you will be asked if your attorney is a registered agent. **Attorney Rex Anderson IS a registered Agent with Hummingbird Credit Counseling.**

When you inform Hummingbird that your attorney is a registered agent, you are given a “control number” by Hummingbird to give to your attorney so the attorney can finalize and retrieve the certificate. If you complete the course but fail to inform Hummingbird that your attorney is a registered agent, Hummingbird will finalize the certificate however, they WILL NOT provide a copy of the certificate to your attorney unless you instruct them to fax or email it to your attorney. Additionally, if you do not inform Hummingbird that your attorney is a registered agent, your attorney WILL NOT BE ABLE TO ACCESS the certificate. *THUS, IT IS YOUR RESPONSIBILITY TO NOTIFY YOUR ATTORNEY ONCE YOU HAVE COMPLETED EACH COURSE.*