

## **HELPFUL BANKRUPTCY INFORMATION**

Automated Business Services of Jacksonville, Inc. is a **NON-LAWYER** document preparation service. We only prepare paperwork for filing in the Middle District of Florida. We are not lawyers and can not give you legal advice or tell you which type of bankruptcy to file, so you will need to do your own research before you file.

1. Bankruptcy internet sites:
  - LegalConsumer.com**
  - bankruptcy-law.freeadvice.com
  - legalhelpers.com
  - betterbankruptcy.com
  - bankruptcy information.com
  - bankruptcysite.com
  - bankruptcyaction.com

You will probably want to research for the **Florida Means Test** to see how your income impacts your bankruptcy and the **Florida Bankruptcy Exemptions** so you will know how to value your belongings and how much of your belongings and property you are allowed to keep.

**NOTE:** This is not meant to be a complete list, just some of the ones I found helpful. You may want to check out other web sites or do some research at the law library or get some consultation from an attorney. Make sure your searches are Florida specific.

2. For a free credit report you can use: **AnnualCreditReport.com**
3. You must take a credit counseling class and get your certificate of completion before you can file. You can go in person at:  
Family Foundations of Northeast Florida  
1639 Atlantic Blvd  
Jacksonville FL 32207  
904-396-4846 (current cost is \$50)  
OR  
You can do it on-line at: **PersonalFinanceEducation.com** (current cost is \$30)
4. The phone number for the Jacksonville bankruptcy courts (Middle District of Florida) is: 904-301-6490 and their web site is **flmb.uscourts.gov/**

**TO GET STARTED:** Our preparation Fee is \$225.00

- Fill out the bankruptcy worksheet.
- Provide me with your bills or a credit report.
- Bring me a current paystub.
- I will need \$150 to get started