

## **BANKRUPTCY DEFENDER**

### **Chapter 7 Rate Worksheet**

Chapter 7 cases for single individuals with few assets are a flat rate of \$1,294.00, equal to the base Attorney rate of \$995.00 plus the \$299 Bankruptcy court filing fee. There are addition costs associated with each additional issue that requires additional attorney time. The pricing for these services is listed in the worksheet below:

- \$995 Chapter 7 Attorney's fees. (required)
- \$299 Bankruptcy court filing fee. (required)
- \_\_\_\_\_ Married – both spouses filing bankruptcy. (add \$249)
- \_\_\_\_\_ Married – spouse NOT filing bankruptcy. (add \$199)
- \_\_\_\_\_ Over-median income requiring Advanced means test. (add \$300)
- This is required to qualify you based on actual disposable income as opposed to simply gross income when over Nevada's median income.
- \_\_\_\_\_ If you own more than one home/real estate/property. (add \$300)
- \_\_\_\_\_ You owe more than your car is worth, have owned it more than 910 days and want to 'buy' it for only its actual fair-market-value. (add \$200)
- \_\_\_\_\_ You are the beneficiary, trustee, or settlor of a trust. (add \$200 per trust)
- \_\_\_\_\_ You have one or more active lawsuits against you. (add \$100 for 1<sup>st</sup>, plus \$25 for each add'l lawsuit)
- \_\_\_\_\_ You've used your credit cards in the past 90 days to: (add \$400)
- Purchase more than \$575 in 'luxury items';
  - Transfer balances from one card to another; or
  - Use convenience checks or took out cash advances in past 71 days.
- \_\_\_\_\_ You owned part or all of a business that closed down in the past 6 months. (add \$400 per company)
- \_\_\_\_\_ You currently own part or all of an open business that you want to remain open and the business is not filing bankruptcy itself. (add \$700 per company)
- \_\_\_\_\_ EMERGENCY filing – If you need the case filed within the next few days for any reason (foreclosure, lawsuit, repossession) (add \$500)