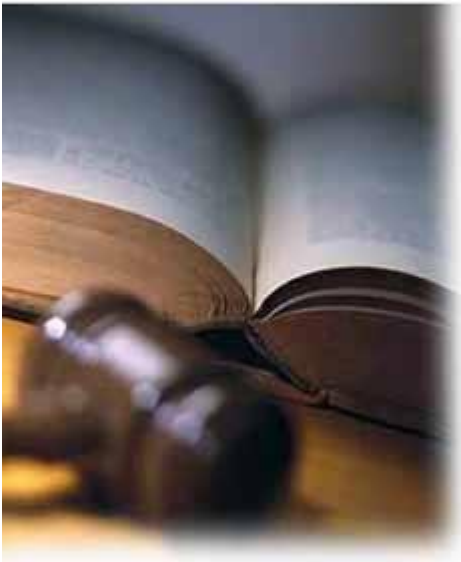




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Denver Office: <http://www.DenverHomeLiving.com> - (303) 816-9199 Office

Filing For Bankruptcy



Before filing for bankruptcy, we recommend that you review the changes to the bankruptcy law. If you have questions about filing for bankruptcy, we recommend consulting with a licensed attorney.

A bankruptcy case is commenced by the filing of a petition. You must also file a statement of your assets and liabilities, and schedules listing your creditors. If you choose to file a bankruptcy petition without the assistance of an attorney, you can obtain the required forms at <http://www.uscourts.gov/bkforms/>.

There is a range of filing fees for bankruptcy cases, depending on the chapter of the bankruptcy code under which you file. For information on the different chapters of the bankruptcy code, please visit the Federal Judiciary's section on Bankruptcy Basics.

Bankruptcy cases cannot be filed in state court. Bankruptcy cases are handled only on a federal level through one of the U.S. Bankruptcy Courts. For further information about bankruptcies, or a bankruptcy case, you will need to contact the bankruptcy court that will handle the bankruptcy.

Bankruptcy case information can also be found online through the Public Access to Court Electronic Records (PACER) system at <http://pacer.psc.uscourts.gov/>. Please note there is a user fee for accessing information through the PACER system.

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