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How to Start a Bankruptcy Forms Processing Service

By Victoria Ring

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by: **Victoria Ring**

Due to the dramatic increase in technology, business professionals now have the ability to outsource their skills and earn extra money working from home as a bankruptcy forms processor. Unlike an attorney or notary public, a bankruptcy forms processor does not have jurisdictional limits. In other words, a bankruptcy forms processor could live in Yellow Springs, Ohio and prepare bankruptcy petitions, pleadings, Motions and other court documents for attorneys practicing in California, New York or any other U.S. state.

In fact, a bankruptcy forms processor can set up a bankruptcy business in their home with very little money and earn a full-time income very quickly. This concept has also opened the door for attorneys practicing in other areas of law to open a sideline bankruptcy practice, and many of these attorneys seek a freelance forms processor to process their paperwork for them.

This is where you as a bankruptcy forms processor can fill a need that is becoming more popular as electronic filing procedures become more the norm. In fact, some states now require electronic filing of all court documents. Paper documents are only accepted by the court from consumers or in other rare circumstances. It will not be long before all the states will have electronic filing procedures in place and those resisting the change will be left behind.

A typical bankruptcy forms processing business might operate like this:

1. Client either downloads or is emailed a set of Client Intake Forms in PDF format to print and fill out at their leisure.
2. Client will fax or email their completed forms to the attorney or forms processor for review. If the attorney decides to accept the bankruptcy case, the forms processor can begin drafting the bankruptcy petition from the information provided on the Client Intake Forms.

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3. Areas of the Client Intake Forms that are not properly completed by the client or containing statements that require a more detailed answer would be easy to take care of. The forms processor or attorney will simply call up the client and obtain the information. No appointment would be necessary.

4. After the drafting of the bankruptcy petition, the forms processor saves the document in PDF format and sends it to the attorney as an attachment on an email.

5. At this point the attorney may wish to meet with the clients to review their bankruptcy petition before filing, but it is not absolutely necessary. Some attorneys I worked for never meet the client face-to-face except when they showed up at court. They communicated with the client by email or telephone.

Note: Electronically filed documents do not require the client's signature so it is not necessary to meet the clients face-to-face before filing the bankruptcy petition. An attorney is provided with an electronic signature by the court that he uses to sign all electronic documents filed on behalf of the client he or

she represents.

6. After the attorney receives the bankruptcy petition by email, he or she will save it on their computer under the client file name and begin the review. The attorney can either print out the bankruptcy petition and make changes with an ink pen, or review it on the computer screen and note any changes in an email to the forms processor.

7. After the attorney has approved or made changes to the bankruptcy petition, he or she will email it back to the forms processor. The forms processor will make the changes and prepare a final bankruptcy petition ready for electronic filing. The forms processor emails the final petition to the attorney for final approval.

8. Upon approval by the attorney, the forms processor will electronically file the bankruptcy petition with the proper court or email to the attorney for printing, copying and filing.

As you can begin to see, it would be very easy to start a forms processor service working from home. So if you were like me and are tired of the office politics and playing the mental games, you now have the opportunity to work from a peaceful home environment where you can focus more on each case and give your clients the personal touch that will set your business apart from the big companies.

** This article is a book excerpt from, "How to Start a Bankruptcy Forms Processing Service" by Victoria Ring, Certified Paralegal. More information is available online at

Victoria Ring is a Certified Paralegal and Notary Signing Agent. She started the first electronic bankruptcy paralegal service on the internet (The Lawyer Assistant) to serve attorneys nationwide. Visit her website at

How Bankruptcy Assistants Work

By Todd Lange

More and more Americans are finding themselves neck-deep in debt, and as a result, more of them are filing and declaring bankruptcy. Lawyers are finding big business in bankruptcy laws and handling bankruptcy cases. But they are not the only ones finding money in helping people recover their losses and start anew. There is a new and emerging trend of bankruptcy assistance. There are actually other individuals and companies that know of people's cases other than the court and their lawyers. They are the bankruptcy assistants.

These bankruptcy assistants work in two ways. A debtor has the option to contact a bankruptcy assistance service and have them arrange and compile necessary files and forms for him. This is especially helpful if a debtor wants to apply for bankruptcy the DIY way. However, these assistance service do not provide legal advice, they merely collect all pertinent information that a debtor need for declaring bankruptcy. This lack of legal advice seems to throw people off the service. To address this lack, these companies often affiliate themselves to lawyers. Lawyers get the full benefit of processing bankruptcy case with less stress for a small fee.

Bankruptcy lawyers are often saddled with several cases. They need to file forms, handle inquiries, and prepare petitions for different clients. They get so overworked which increases the chances of missing an important detail or a problem in the proceedings. Bankruptcy assistance companies see this as an opening to have stable clients and a wide market. Before debtors worry about their files sitting on someone else's desk other than that of their lawyers, these companies are certified by the lawyers association. Their staff also have to undergo specific training before becoming bankruptcy assistants.

How do bankruptcy assistance services function? They benefit both debtors and bankruptcy lawyers alike by reducing the hassles of preparation. They relieve lawyers of the client inquiry and updating calls. This saves lawyers the exasperation of listening to several clients asking the same nuisance questions. Debtors need not worry because they connect calls to your lawyer's line if the matter is pressing enough. Otherwise, they handle all general calls such as updates on the status of applications and lacking requirements. These phone conversations or correspondence are filed and documented for the lawyer's review. He does not miss any information except for the frantic sounds of clients's voice. Bankruptcy assistants also alert lawyers of possible problems concerning a client's application. They also conduct interviews and other means to get the necessary information pertinent to the application. Lawyers also save storage space because all files and folders about bankrupt clients are kept by the company confidentially. Aside from more storage space, lawyers also have file back-ups if the need arises.

As money is the main concern of bankrupt clients, they do not have to pay for the service. It is the lawyers who shoulder the amount because it is their prerogative to get a bankrupt assistance service. Clients are able to sit back and wait for their fresh start with constant reminders and updates from friendly bankrupt assistants.

For more valuable information on Bankruptcy Assistance, please visit

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