



## **Chapter 13 Emergency Bankruptcy to Discharge Traffic Fines**

**Notice of Disclaimer:** The decision to file any tax documents should always be done after consulting a tax professional. Before filing you should **pull your credit report** and see if you have other debts you may want to include in a bankruptcy. There are several types of filings for different circumstances and you can only file every 7 years so you want to get it right. It is our understanding that the Ch. 13 emergency (short) filing is for all unsecured debt that is already in collections. **We offer the following, as information only, and do not attest to its accuracy or completeness. We are not offering, nor do we give, legal or tax advice. The decision to file this action is yours alone and you must accept that responsibility.**

### **Getting Your Driver's License Back Upon Release -Step By Step Instructions-**

1. You should only utilize this process after trying to use the "TOP Driver's License Packet" to get the courts to set aside the infractions and forgive or assign concurrent jail time to pay the fines. It is much better to use that process than this one if it will work for you. If the courts denied your motions and/or you are now close to release, the emergency bankruptcy filing may be your best choice **upon release**.
2. **IMPORTANT:** The ticket fines or other debts must be in collections for this emergency filing to work. Otherwise you have to exclude them from this process and pay for them yourself.
3. Obtain a list of all unpaid tickets from the Department of Licensing (DOL). There are two ways to do this:
  - A) Go to a local Department of Motor Vehicles and request a list of all unpaid tickets, it's free.
  - B) Online go to the DOL website: [www.dol.wa.gov](http://www.dol.wa.gov)
    - 1) On the website go the bottom of the Driver's License page; click "**Suspended License.**"
    - 2) At the bottom of the page click the first choice "**What do I need to reinstate my license?**"
    - 3) Fill in your personal information and follow the "**next**" blocks until at the page of your tickets.
    - 4) You may find two sections of tickets. Old ones not holding your license and then tickets that are holding up your driver's license. Print or copy down all ticket #'s, dates, court addresses, etc.
3. Go to the [www.irs.gov](http://www.irs.gov) website and print the Chapter 13 packet (67 pages) called "**Bankruptcy Forms Chapter 13**" or you can purchase the packet when you file at the Federal Building for \$6 to \$8.
4. Go to the Federal Court Building in Seattle at 700 Stewart St. (or any city that has a Federal Building with a bankruptcy division). To enter the building have only your paperwork, picture ID and keys as you will go through security screening. **No cell phones with a camera are allowed.** In Seattle go up to the 6<sup>th</sup> floor.
5. Inform the counter person you need to file a "**Chapter 13 Emergency Filing**". Ask them to help you.
6. When filling out **Schedule F**, make sure you list **all the tickets or other debts that are currently in collections**. You want to discharge all the ticket/fines even if they are too old to hold up your renewal.
7. When they ask how you're going to pay for the filing, if you do not have the funds, tell them you will need to make payments. If they ask anything else just tell them you don't know anything, it's new to you and they will handle the rest. Do not worry, **this process only takes about 15 minutes** and you will be done.
8. You will leave with a completed "**Schedule F**" that lists the creditors you discharged and a "**Notice of Bankruptcy Case Filing**" with all the proper information on it and you are ready to fax the DMV.
9. **Items required for the fax to DMV:**
  - A) Fill out the attached fax cover as **page one** (see other side). Fill in the total page count including cover.
  - B) **Page two** is the stamped and dated sheet they gave you at the bankruptcy office in Seattle titled "**Notice of Bankruptcy Case Filing**". In the upper left corner mark this sheet - **page 2 of** \_\_\_\_
  - C) **Page three** is **Schedule F** that you put down all the tickets that are holding your license. In the upper left corner mark this sheet - **page 3 of** \_\_\_\_ (the blank space is for the total of all pages in your fax)
  - D) If you fax this packet before noon they may process and clear your record that day, otherwise it should clear the next day. Now you go to a local DMV office, have them check that your record is clear and proceed to apply for a driver's license.

**FAX COVER SHEET**

**To:**

**DMV OLYMPIA, WA**

**FAX #: (360) 570-7034**

**ATTN: DMV Records**

**From:**

Full name: \_\_\_\_\_ DOB \_\_\_\_\_

Driver's License #: \_\_\_\_\_

**Subject:** Documents detailing discharge of traffic fines through Emergency Chapter 13 Bankruptcy Filing.