

CHECK OFF LIST OF ITEMS NEEDED TO FILE

(All of these items must be in our office before your petition can be prepared)

Here is a list of things we will need to move forward with filing your bankruptcy. Please note this is a standard list and some items may not be applicable to you. Check the boxes as you collect the items for us, and put an “X” in every box that doesn't apply to you.

Remember: Except for documents that you must sign and return, **copies are required**. If you provide originals, we have the right to refuse to accept them. This is particularly true of land and vehicle titles and tax returns. These documents are important, and you should keep the originals in a safe place.

On certain items on this list, we need to have information that is current up to the date of filing. If you see an item states “**This is a continuing obligation until the date of filing**” then it is one of the things we need you to supplement until we get your case filed. Most important among these are check stubs and bank account statements.

LIST OF ITEMS REQUIRED FOR PROCESSING BANKRUPTCY

	1. Your completed Bankruptcy Questionnaire.
	2. Your authorization for us to obtain your CLRs (aka credit reports).
	3. Copy of driver's license and social security card (you must have these for identification). We can make the copies for you. – you will need to have the originals with you during your 341 hearing.
	4. Copy of most recent statement for all credit cards, medical and other bills. For credit cards with a balance greater than \$2000.00, we will need all statements for the 90 days prior to filing. This is a continuing obligation until the date of filing.
	5. Statements for past 6 months for all financial accounts your name is on, i.e. banking, savings, 401(k), IRA, including anyone's account with your name on it. This is a continuing obligation until the date of filing.
	6. Copies of pay stubs for the 6 months prior to filing. This is a continuing obligation until the date of filing.
	7. Proof of any other income such as proceeds from sale of vehicle, furniture, or other property, gambling winnings, 401k distributions, etc. in the last 6 months. This is a continuing obligation until the date of filing.
	8. If you own a business or have owned; business income broken down into monthly income and monthly expenses for the 6 months prior to filing. (We may need to request more information on this later). This is a continuing obligation until the date of filing.
	9. Copies of your Federal and State tax returns, including schedules, for the last two years if filing Ch. 7, or four years if filing Ch. 13.
	10. For each piece of real estate you own (i.e. residence, rental property, land, condos, timeshares) we need a copy of the recorded deed and deed of trust (aka, mortgage) and promissory note. These are usually part of your closing papers you received when you bought the home or refinanced it.
	11. If you own have insurance for your real estate, we need a copy of the declaration page of the insurance policy. This is the page that states the type and amount of coverage you have. If your policy of insurance on your real estate has lapsed, notify us immediately.
	12. Copies of all titles or to all vehicles boats, motors, trailers, or other titled property you currently own, and financing or leasing contracts if you still owe money on the vehicle.
	13. Copy of life insurance policies ONLY if you have something other than term life (if you aren't sure, bring us your policy and we will figure out what you have).
	14. If you sold, gifted or otherwise transferred a car, motorcycle, boat, plane, car, house, etc. in the past 5 years, we need some documentation of the sale (bill of sale, settlement statement, etc.) and we will need contact information for the purchaser / recipient.
	15. If you are/were involved in a lawsuit within last three years, a copy of the lawsuit pleadings, orders, and judgment(s). We may be able to help you get this if you don't have it. If you are sued (receive a summons) prior to or after your filing, notify us immediately.
	16. If applicable, Divorce Judgment / Decree, and Maintenance / Alimony or Child Support Order—if paying Child Support, name and address of parent receiving support.