

WHAT TO BRING

Client(s) Name: _____ Date: _____

Documents [check when provided]

- Certificate of Credit Counseling and worksheets.
(done <180 days prior to filing bankruptcy)
- Federal and state tax returns for last **four** years, W2s and 1099s. **We must have a copy of federal and state returns**
- Bank statements for all accounts for the past **seven** months, including to-date account activity
- Paycheck stubs for both husband and wife for the last **seven** months, including the most recent paycheck stubs
- From your payroll department at work, get copies of any wage garnishment orders or voluntary automatic deductions from your paycheck
- Papers showing commissions or bonuses received during the last **seven** months
- Papers regarding any unemployment benefits received during the last **seven** months
- Papers regarding any child support or spousal support received during the last **seven** Months
- Any court orders setting child support or spousal support amounts that you should be paying, including the order setting regular ongoing monthly amounts and also setting any monthly amounts for catching up on past-due support
- Divorce decrees, property settlement agreements, or other domestic lawsuit documents and the current name and address of the other person in those lawsuits, amount due if you owe.
- Papers regarding any insurance that is being paid from your paycheck
- Papers regarding any Social Security payments received by any member of your household who is contributing to household expenses
- Papers regarding any bank interest income or (stock) dividend income received during the last **seven** months
- Papers regarding any retirement benefits received during the last **seven** months
- Papers regarding any retirement plan contributions you have made during the last **seven** months
- Statement for your IRA, Roth IRA, 401(k) or 403(b) plan, profit sharing plan, KPERs, tax sheltered annuity or other retirement plan. Promissory note for any loans against your retirement plan
- Statements for life insurance policies that have a cash value and annuities. You do not need to bring term life policies
- Judgments or court orders entered against you or in your favor
- Bills and statements from ALL creditors. List Creditor and the Collection Agency or Attorney, give full address of each. Include any co-signers for your debts. Copies of all bills from the last **90 days**.
- If you have your own business, a complete listing of all your monthly business expenses, including a year-to-date or recent monthly Profit & Loss Statement for your business, if possible
- Papers regarding any rental income from any house or land or other real property you

own

___ Executory contracts, leases, contracts for sale or deed and lease-purchase contracts or rent-to-own agreements. Promissory notes, mortgages, purchase papers, property tax statements, or contracts on any real estate you own or are buying with approximate payoff amount.

___ Notes, retail installment contracts from banks, credit unions, finance companies or other lenders including pay day loans and car title loans. Also, any security agreements, purchase papers or other documents listing your property as collateral for the purchase of cars, furniture, homes, other personal property, rent to own or cash loans, etc

___ Liens on any property

___ Registrations or titles for all vehicles and proof of insurance

___ Trusts you own or are the beneficiary of

___ Copy of your credit bureau reports

The new federal bankruptcy law requires that you produce this information, which is necessary before an attorney can advise you about filing bankruptcy.

The *Trustee* may request the production of the following documents within **15 days** after the bankruptcy is filed:

- The face of all **titles** to any motor vehicles, trailers, mobile homes or other property for which a title is issued and in which the debtor has an interest, and if any of those items has been leased, then provide the complete copies of those leases. If a title is not available, please provide a copy of the vehicle registration.
- Copies only of the **account statements** (including canceled checks) for all the debtor's personal deposit accounts for the month in which, and covering the date, the debtor's bankruptcy was filed and for the 90 days preceding that date.
- Copies only of all credit card statements for all the debtor's credit cards for the month in which, and covering the date, the debtor's bankruptcy was filed and for the 90 days preceding that date.
- Evidence that profit-sharing or retirement plan, annuity and/or IRA is "qualified" for the exemption claim.
- Copies only of the debtor's **most recent** federal and state tax returns. When the following year tax returns are filed, they will also require copies of those returns. The debtor should not spend any refund received.
- Itemized list (identifying the property and its estimated value) of the debtor's "tools of the trade".
- If the debtor owns and operates or in the 90-day period prior to filing owned and operated business, and itemized list of equipment, inventory, accounts receivable and accounts payable for the debtor's business enterprise. The equipment list should identify the equipment and its estimated value; the inventory list should include both wholesale and retail value; and the accounts receivable list should include the name and address of the account debtor, the amount owed and the date services and/or materials were provided to the account debtor. The accounts payable list should include the names and addresses of each creditor or vendor paid within the three-month period prior to the debtor's bankruptcy filing, accompanied by complete copies of debtor's bank statements (including canceled checks) for the same three-month period.