

## FINANCIAL DOCUMENT CHECKLIST FOR BANKRUPTCY CLIENTS

Copies of the following documents must be provided to the office before your petition will be completed. Copies can be emailed as a pdf or faxed if that is more convenient.

- 1. Current credit report (you are entitled to one free credit report from each of the big three credit bureaus per year, go to [annualcreditreport.com](http://annualcreditreport.com), I prefer Transunion). If you subscribe to credit Karma, either printout a report or bring your log in and password to the meeting;
- 2. A Certificate of Credit Counseling from a credit counselor. I will provide you with contact information at your initial appointment. You are required to complete 2 counseling sessions, one before you file and then another after the petition is filed.  
**NOT TO BE DONE UNTIL ALL PAYMENTS ARE MADE AND ALL DOCUMENTS PROVIDED AND THE INFORMATION PACKET IS COMPLETE;**
- 3. Copies of any recent bills received from creditors and collection agencies;
- 4. If you have an court cases pending, please provide copies of the complaints;
- 5. If you are being garnished, provide copies of all garnishment papers and contact information for your payroll department, especially fax number, and the day of the week that payroll is prepared;
- 6. Last two years of tax returns with W-2s and 1099s;
- 7. Last 7 months of paystubs from your employer or a payroll history from your payroll department covering the last six months (must include gross income and all itemized deductions) FROM ALL EMPLOYERS/SOURCES OF INCOME (this includes all part-time and cash jobs);
- 8. If you receive child support, please provide a child support payment history which can be obtained after you have set up your account with the child support agency.
- 9. If your car has a lien (you have a car loan or title loan), I need a copy of the title or registration;
- 10. If a vehicle was purchased in the last 12 months, please provide a copy of the purchase contract;
- 11. Latest statement from your pension or profit sharing plan and its value;

- 12. If you own any real estate, provide copies of the following:
  - a. Recorded deed (can be obtained from county register of deeds, it must have the recording information (when filed) in the upper right hand corner;
  - b. Recorded mortgage (can be obtained from county register of deeds , it must be the entire mortgage with recording information in upper right hand corner and signatures);
  - c. Latest tax bill;
  - d. Any appraisal or assessment of the property;
  - e. Current balance of the mortgage; and
  - f. If there is a pending foreclosure action, please provide a copy of the summons and complaint with attachments.
- 13. If you rent, provide a copy of your apartment lease;
- 14. Any other lease agreements, i.e. auto, listing contract, gym membership;
- 15. If you own life insurance with a cash surrender value, provide a copy of the statement with the name and address of the insurer, face amount, value and beneficiaries. If term life insurance through an employer provide insurance company name, face amount and beneficiaries.
- 16. If you own any stocks, copies of any certificates and documentation of the cost, including e-trade, scott trade and mutual fund statements;
- 17. If you have sold or transferred ownership of a home in the last year, provide a copy of the closing statement;
- 18. Bank statements for all bank accounts for the 90 days prior to the date of filing; and
- 19. If divorced and divorce was finalized in the last 12 months, please provide me with a copy of the Findings of Fact, Conclusions of Law and Judgment of Divorce with the attached Marital Settlement Agreement (if an agreement was signed).