

FINANCIAL DOCUMENT CHECKLIST FOR BANKRUPTCY CLIENTS

The bankruptcy information form should be completed and returned to our office by _____ . Along with this completed form, please provide copies of the following documents:

- 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, I prefer Transunion);
- 2. A Certificate of Credit Counseling from a credit counselor off the list provided (I recommend Money Management, Chuck Ritter, 877-918-2227)
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 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;
- 5. Last two years of tax returns with W-2s and 1099s;
- 6. Last 6 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 MONEY RECEIVED;**
- 7. Titles to all vehicles;
- 8. Latest statement from your pension or profit sharing plan and its value;
- 9. 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; and
 - e. Current balance of the mortgage.

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- 10. If you rent, provide a copy of your apartment lease;
- 11. Any other lease agreements, i.e. auto, listing contract, gym membership;
- 12. If you own life insurance with a cash surrender value, provide a copy of the statement with the name and address of the insurer and value;
- 13. If you own any stocks, copies of any certificates and documentation of the cost; and
- 14. If you have sold or transferred ownership of a home in the last year, provide a copy of the closing statement.