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DOCUMENTS NEEDED TO BEGIN YOUR BANKRUPTCY
AFTER YOUR INITIAL CONSULTATION

To prepare you bankruptcy the law that went into affect during October of 2005 requires that I collect from you the following documents. Without these documents in hand we cannot proceed.

- Copies of your last two years tax returns with W-2 and 1099 attachments. I you do not have these document, or if you cannot obtain copies from your tax preparer, we will help you obtain tax transcripts from the IRS but there will be an additional charge for this service;**

- For the period covering the last SIX MONTHS we need:**
 - Wages stubs or a print out form your employer showing all income paid out and all deductions subtracted form your pay;**
 - Bank statements for each and every account that had your name on it;**
 - All debit and credit card monthly statements. If you do not have these in your possession you may need to contact each of your creditors and obtain a print out of your charge and payment history;**
 - Utility bills (i.e., gas, oil, water, telephone, internet, cell phone charges);**
 - Insurance bills if these changes are not paid directly from your pay check or out of your monthly mortgage payment (i.e., auto insurance);**
 - Receipts for cash consumer purchase made for food, gasoline, clothing, etc.;**
 - A copy of your check book register(s) which shows all checks drawn on the account;**
 - Mortgage statements;**
 - Tax bills (both for real estate and personal property);**

- Property appraisals including a recent brokers opinion of value for real estate (if applicable);**

- Copies of deeds and recorded homesteads for real estate and/or titles to motor vehicles:**

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- Motor vehicle loan (original documents and monthly statement/coupon book);**
- Letters received from collection agencies within the last six months;**
- Copies of the most recent statements received from any and all retirement, 401K or profit sharing plans you may hold;**
- Lawsuits and Small Claim actions in which you have been named;**
- Any recent copies of your credit report that you have obtained; and**
- Any other documents you may possess that relate to your financial situation.**
- Motor vehicle registrations and insurance declarations pages**

Please note. Everyone's financial situation is different. I have listed a number of the types of documents people will commonly have. The list is not meant to be exhaustive. If you have other documents that relate to your financial situation please bring them in so we can review them while we prepare your bankruptcy paperwork. The best advise I can give you is "If in doubt. Bring it in."