

Bankruptcy Client Checklist

Due to changes in the bankruptcy law, clients must provide the following documents (where applicable) to their bankruptcy attorney prior to the preparation of their bankruptcy petition.

1. Paycheck stubs for the previous 6 months and the current month, Profit and Loss Statement if self-employed any other income for the household.
2. 6 months of bank account statements as well as printouts of online transactions from accounts such as PayPal, etc., (even if balance is 0).
3. Copies of titles to all motor vehicles.
4. Recorded mortgage and deed for all real property. These documents are normally obtained from the Recorder's Office for the county where the real property is located.
5. Copy of current mortgage statement, property tax bill (if not included in mortgage payment) and Homeowners' Association statement.
6. Copies of any and all lease agreements that you signed, including motor vehicle leases, rent-to-own property, contracts, etc.
7. A copy of appraisals made within the past 12 months for all real property. If you are buying or own any other real property, and it has not been appraised within the past 12 months, you must pay for an appraisal prior to filing bankruptcy.
8. Copies of any lawsuits, foreclosures, judgments, liens or garnishments filed within the past two (2) years.
9. Copies of all insurance policies including life (Whole and Term), disability insurance, homeowners, renters, motor vehicles or any other insured assets. Be sure to include any "riders" which cover any specific items of personal property with insured values.
10. Current automobile loan statement and automobile insurance declaration.
11. Income tax returns for the past two (2) years for Chapter 7 or the past four (4) years for Chapter 13.
12. All documents relating to retirement accounts, IRAs, 401Ks, etc.
13. Separation agreements, decrees of dissolution, divorce decrees or support obligations filed within the past one (1) year.
14. Security agreements, financing statements and any or all personal property leases.
15. Copies of credit card statements and letters from collection agencies.

Bankruptcy Client Checklist

16. Copies of credit reports from all 3 credit reporting agencies: Equifax, TransUnion and Experian. Under law, you are entitled to one free credit report per year which you can obtain online at: <https://www.annualcreditreport.com/>
17. Stock certificates, bonds, credit union and passbook savings accounts and statements evidencing investments or savings.
18. Documents verifying interest in any future property (such as a Will)
19. Consumer credit counseling documents. If you have not obtained your credit counseling, you may obtain them online at:
http://www.yourbankruptcypartner.com/prebankruptcy_certificates/
20. Copies of any previous bankruptcy cases filed within the past eight (8) years.
21. Copies of the most recent statement from any education's IRS and/or Tuition Trust account.
22. Copies of the most recent statements from any student loans.
23. List of prior addresses you have lived at within the past three (3) years.
24. Copies of utility bills for the past six (6) months.
25. Copy of driver's license or state identification card and social security card.
26. Any documents relating to a "disabled veteran" status.
27. Completed set of Client Intake Forms which provides us with the information to prepare a well-detailed bankruptcy petition acceptable to the court. In no circumstance should your credit report be used in place of the Debt Sheets within the Client Intake Forms. Your credit report should be used as a guide to make sure all your debts are included.

If you wish to retain the original of your documents, you may either copy them at a copy shop or scan them into PDF format and place on a CD-Rom for your attorney prior to your meeting.

Thank you.