

## Bankruptcy Client Checklist

Page 1 of 2

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. 6 months of paycheck stubs if you are employed.
2. 6 months of bank account statements that verify the income provided on the paycheck stubs, or social security and pension deposits, etc.
3. Copies of titles to all motor vehicles.
4. If you own property: 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. Copies of any and all lease agreements, including motor vehicle leases, rent-to-own property, contracts, etc.
6. 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.

**Note:** There are two different types of appraisals: (1) Full appraisal completed by a real estate agent when a home is sold through the real estate market; and (2) Drive by appraisal that accurately reflects the current market value for your bankruptcy filing. Make sure your appraiser knows the difference and you will save money

7. Copies of any lawsuits, foreclosures, judgments, liens or garnishments filed within the past two (2) years.
8. Copies of all insurance policies including life, 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.
9. Income tax returns for the past two (2) years.
10. All documents relating to retirement accounts, IRAs, 401Ks, etc.
11. Separation agreements, decrees of dissolution, divorce decrees or support obligations filed within the past one (1) year.
12. Security agreements, financing statements and any or all personal property leases.

**(continued on next page)**

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Page 2 of 2

13. 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/>
14. Stock certificates, bonds, credit union and passbook savings accounts and statements evidencing investments or savings.
15. Documents verifying interest in any future property (such as a Will)
16. Consumer credit counseling documents. If you have not obtained your credit counseling, you may obtain them online at: <http://www.cricketdebt.com>
17. Copies of any previous bankruptcy cases filed within the past eight (8) years.
18. Copies of the most recent statement from any education's IRS and/or Tuition Trust account.
19. Copies of the most recent statements from any student loans.
20. List of prior addresses you have lived at within the past three (3) years.
21. Copies of utility bills for the past six (6) months.
22. Driver's license or state identification card which provides verification of your social security number.
23. Any documents relating to a "disabled veteran" status.

**Note:** 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 for taking the time to provide your attorney with as much detailed information as possible. The more detail you provide along with the required documentation, the faster your bankruptcy petition can be prepared and filed with the bankruptcy court. Please do not hesitate to contact your bankruptcy attorney if you have any questions during the bankruptcy process.

**Important:** After you have signed a Retainer Agreement with your bankruptcy attorney, if any collectors call you, DO NOT carry on a conversation with them or answer their questions. (Collectors can be pushy but do not allow them to intimidate you.) Instead, using a business tone to your voice, provide them with the name and telephone number of your attorney's office and simply disconnect the call. This should stop them from calling or harassing you again.