

“HOMEWORK”

DOCUMENTS YOU MUST HAVE IN ORDER TO FILE FOR BANKRUPTCY (CHAPTER 7 OR 13)

*PLEASE NOTE: THE DOCUMENTS BELOW **MUST** BE PROVIDED TO OUR OFFICE WITHIN 5 DAYS OF RETAINING OUR OFFICE IN ORDER FOR US TO PREPARE AND FILE YOUR BANKRUPTCY. **WE ARE REQUIRED BY FEDERAL LAW** TO PROVIDE THE DOCUMENTS LISTED BELOW TO THE U.S. TRUSTEE'S OFFICE IMMEDIATELY. OTHERWISE YOUR BANKRUPTCY CANNOT BE PROCESSED AND YOUR CASE MAY BE DISMISSED OR COST YOU ADDITIONAL FEES.

- DRIVERS LICENSE AND SOCIAL SECURITY CARD
- ALL BANK ACCOUNT STATEMENTS FOR ANY AND ALL ACCOUNTS FOR LAST 12 MONTHS PRIOR TO FILING ACCOUNTS IN YOUR NAME, JOINT ACCOUNTS, ACCOUNTS WITH YOUR PARENTS OR CHILDREN, OR ACCOUNTS WITH NO MONEY(also, bank statements for all accounts from the day of filing up to your court hearing will also be needed)
- 401 K PLAN, IRA, STOCK OR MUTUAL FUND ACCOUNT STATEMENTS (most recent statement(s))
- ALL INCOME TAX RETURNS FOR 2009, 2008, 2007, 2006, AND ALL W2'S & 1099'S
- ALL LIFE INSURANCE POLICIES
- ALL SOURCES** OF INCOME: PAY STUBS/PROOF OF SOCIAL SECURITY OR DISABILITY PAYMENTS FOR THE **LAST SIX (6) MONTHS FOR BOTH CLIENT AND SPOUSE**. ALSO: CHILD SUPPORT, FOOD STAMPS, FIA ASSISTANCE, ALIMONY, AND WELFARE ASSISTANCE
(also, any and all pay stubs and income from the day of filing up to your court hearing will also be needed)
- MONTHLY PROFIT AND LOSS STATEMENTS IF SELF EMPLOYED FOR SIX MONTHS
- ALL CREDIT CARD STATEMENTS, MEDICAL BILLS, JUDGMENTS, GARNISHMENTS, COLLECTIONS, ETC...
- A LIST OF ANY AND ALL CREDITORS PAID AND THE AMOUNTS PAID IN THE LAST 3 MONTHS
- NOTICE OF SHERIFF SALE
- ALL REAL ESTATE PROPERTY TAX STATEMENTS FOR ALL OWNED PROPERTIES
- ALL MONTHLY MORTGAGE / EQUITY LOANS STATEMENTS FOR ALL PROPERTIES OWNED
- APARTMENT / HOUSE LEASE
- CHILD SUPPORT ARREARS STATEMENTS AND NAME & ADDRESS OF RECIPIENT
- JUDGMENTS OF DIVORCE WITHIN THE LAST SIX (6) YEARS
- PRIOR BANKRUPTCY CASE NUMBER AND INFORMATION
- ALL UTILITY BILLS, INSURANCE BILLS AND ALL INSURANCE POLICIES **AND** DECLARATION PAGES
- AUTO LEASE PAYMENT STATEMENTS, AUTO, MOTORCYCLE, TRAILER, ETC... MONTHLY PAYMENT STATEMENTS
- TITLES AND REGISTRATIONS TO ALL AUTOS, MOBILE HOMES, MOTORCYCLES, RVS, CAMPERS, BOATS, ETC...
- CLOSING DOCUMENTS AND DEEDS FOR ALL SALES OR TRANSFERS OF REAL ESTATE WITHIN THE LAST 6 YEARS
- MARKET ANALYSIS OR APPRAISAL FOR ALL REAL ESTATE OWNED OR PARTIALLY OWNED
- FOR ALL CHAPTER 13 CASES: MOST RECENT GAS BILL, ELECTRIC BILL, CABLE, INTERNET BILL, INSURANCE BILLS

***FOR ALL BANKRUPTCY CASES IF YOU OWN REAL ESTATE**

NOTE: OUR OFFICE CAN GET THE ITEMS BELOW FOR AN ADDITIONAL FEE OF \$85.00.
APPLIES ONLY FOR WAYNE, OAKLAND OR MACOMB COUNTIES AND FOR UP TO 2 PROPERTIES.

- *RECORDED** MORTGAGE(S) TO REAL ESTATE. THESE DOCUMENTS CAN BE OBTAINED ONLY FROM THE REGISTER OF DEEDS OFFICE IN YOUR COUNTY.
- *RECORDED** DEED(S) TO ALL REAL ESTATE. THESE DOCUMENTS CAN BE OBTAINED ONLY FROM THE REGISTER OF DEEDS OFFICE IN YOUR COUNTY.

CLIENT(S) ACKNOWLEDGE RECEIPT OF THIS LIST AND AGREE TO PROVIDE THE REQUESTED DOCUMENTS IMMEDIATELY.

SIGNATURE: _____ DATE: _____

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