

## **Chapter 7/13 Documents Required Checklist**

The following documents are required to analyze your financial issues and prepare your case. Please compile all documents requested here in a complete and organized manor and contact our office to schedule an appointment to provide them. All of the required documents must be received prior to moving forward and filing your bankruptcy case.

**Client:** \_\_\_\_\_ **Individual / Joint Case**

**1. QUESTIONNAIRE**

- Completed Bankruptcy Questionnaire

**2. CREDIT COUNSELING**

- Completed Certificate of Credit Counseling for each individual filing

**3. TAX DOCUMENTS**

**Tax Return:** entire filed Federal and State Tax Return for the last two years for you and your spouse and any other individual(s) contributing to your household income. An entire tax return includes all W-2's, 1099's and any other Schedule or Statement filed with your tax return. If a return has not been filed then a copy of any filed extension request form. A tax transcript is required if actual tax returns are unavailable. If you are not required to file a tax return then a copy of the last filed tax return is required.

- Entire filed **Federal and State** Tax Return for the last TWO YEARS with any applicable W-2's, 1099's, Schedule or Statement.
- NONE

**4. BALANCE STATEMENTS OF ANY FINANCIAL ACCOUNTS**

Any financial account in your name individually or jointly

- Bank accounts – 6 months most recent and consecutive \*ONLY Chapter13\*;
- Whole life insurance policy / IRA / 401K / CD / Pension / Annuity / Profit Sharing Plan / Educational Account / Medical Savings Plan / or other similar asset(s) – current statement.
- NONE

**5. RENT / REAL PROPERTY OWNED:**

**Real Property:** house, co-op, condominium, or mobile home.

- Most recent mortgage balance statement for each mortgage or equity loan for which you are obligated.
- Appraisal of residence by a certified appraiser completed within the last year.
- Comparative Market Analysis (CMA) of residence from a licensed real estate agent completed within the last year.
- Copy of the recorded Deed. (Copies can be requested from your town/city Land Records department or found online by going to [www.uslandrecords.com](http://www.uslandrecords.com));
- Copy of recorded Mortgage(s) in your name. (The first page and signature page only of each mortgage, Copies can be requested from your town/city Land Records department or found online by going to [www.uslandrecords.com](http://www.uslandrecords.com));
- NONE

**6. MOTOR VEHICLES:**

**Motor Vehicle:** i.e. Car, motorcycle, boat, plane etc. in your name individually or jointly.

- Current automobile balance statement for each vehicle leased or financed.
- Copy of title to all motor vehicles owned.
- Proof of the value of all motor vehicles (Kelley Blue Book value.)
- NONE

Vehicle	Owned / financed / leased

**7. INCOME:**

**Income:** i.e. Social Security benefits, child support, asset liquidation, commission, tips, bonus statements, pension, unemployment compensation, rental, business or other income.

- Six months most recent and consecutive paystubs and/or evidence of income for yourself, spouse and each person who contributes to your household income.
- NONE

Source of income contributor(s):

Name of Contributor	Employer / Source of Income	Pay Frequency

## **8. CREDITORS:**

**Creditor:** Anyone you owe money to. i.e. medical provider, family member, credit card, car loan, mortgage or student loan, etc.

- Copies of each bill received in the last ninety (90) days for each creditor.
- Medical bills.
- Tax bills.
- List of ALL creditors with the name, address, account number, balance and the last time the credit was used.

## **9. LITIGATION:**

You must advise my office of any claims pending in any court or which you may have or could bring that has not been commenced by you which may result in financial recovery by you.

- Divorce Agreement and Order of domestic support obligations.
- Trust documents.
- Probate documents – including inventory, final account, Wills, name of Attorney and representative of the Estate.
- Lawsuits – copy of any lawsuit in which you are named party and any Attorney representing you.
- Personal injury.
- NONE

## **10. ASSETS:**

**Assets:** property in which you have a right, title, or interest.

Contents of home and personal belongings with dates of purchase of any item with a replacement value of over \$500.00. (**Replacement value** is defined as the value a retail merchant would charge for property of that kind taking into consideration it's age and condition at the time it is valued);

- Collectibles with a value over \$500 OR NONE
- Antiques or Jewelry with a value over \$500.00 OR NONE
- Other personal property with a value over \$500.00 OR NONE
- Business interest OR NONE

## **11. CHARGES / TRANSFERS:**

- List of any charges, balance transfers, purchases or cash advances made over \$500.00 in the last ninety days OR NONE.
- List of any repayment of money made to a family member or friend in the last year OR NONE.
- Transfer of any assets out of your name(s) or NONE.

## **12. INHERITANCE:**

If someone *has or should* die and leave you anything presently or within 180 days of the filing of this bankruptcy case you must notify my office immediately.

Advisement given: Y/N