

CHECKLIST OF REQUIRED ITEMS TO PROVIDE OUR OFFICE

The following items represent the documentation needed to complete the processing of your bankruptcy file. Please put a check by each document you provide us so you know what you have already provided us with and what you still need to find. Many items may not be applicable to your situation; please indicate “n/a” next to those items.

Provide our office COPIES of the following documents:

1. Household Income and Expenses

- Paycheck Stubs for the last six (6) months.
- Bank Statements for the last six (6) months – all pages of all accounts.
- Any documentation showing that someone else regularly contributes to your household expenses.
- Federal Tax Returns for the previous two (2) years – all pages, Federal only.
- Other Income documentation, such as Social Security Award Letter, Unemployment Benefits, etc.
- Profit & Loss Statements (Monthly / last 6 months) – if you are Self-Employed or own Rental Property.
- Rental Income documentation (including Profit & Loss Statements) for the past six (6) months.
- Utility Bills – most current monthly statement to document a representative amount owed.
- “List of Often Overlooked Expenses” – fill-in monthly amounts of applicable expenses.

2. Motor Vehicle Information

- Title / Registration to all your Motor Vehicles (including vehicles not running, trailers, motorbikes).
- Loan Agreement or Lease Agreement for your Vehicle(s).
- Current Payment Statement reflecting payoff amount.
- Valuation of your vehicles – www.kbb.com or www.nadaguides.com. Use “Private Party” value.

3. Home

- Rental / Lease Agreement to your Residence.
- Mortgage Payment Coupon or Statement – most current statement(s).
- Mortgage Loan Promissory Note and Deed of Trust.
- Escrow Account Statement (Impound Account for Property Taxes/Hazard Ins./Mortgage Ins.).
- Homeowners’ Association Statement(s) for current dues.
- Any Foreclosure notices.

- Property Tax Bill(s).
- Documentation to support the value of your home, such as a recent appraisal, or comparable sales.

4. Insurance & Investments

- Auto Insurance Policy Declaration Page.
- Home Insurance Policy Declaration Page.
- Health Insurance Payment Statement, and/or a recent statement of your medical savings plan.
- Life Insurance Policy Declaration Page(s), and Payment Statement(s).
- Current Statement(s) of any Investments you have (stock certificates, bonds, mutual funds, etc.).
- Current Statement(s) of any 401k(s), IRA(s), or other Pension Plan(s), as well as Life Insurance Policies.

5. Court Proceedings

- Any lawsuit filed against you and/or that you have filed. Provide a copy of the Summons.
- Garnishments. If applicable, provide us a copy of the garnishment order and the telephone & fax numbers of your payroll department, along with the name of the proper person to speak with.
- Evictions. If applicable, provide us a copy of all notices and paperwork you received.
- Child Support or Alimony. If you are currently paying or supposed to be paying child support:
 - Provide the name of the person and the address of where the support payments are to be sent.
 - Provide us with the case number and a copy of the child support order.

6. Miscellaneous Documentation

- Copy of your Driver's License.
- Copy of your Social Security Card.
- Student Loan documentation.
- Any documents relating to a "Disabled Veteran" status.
- Any Pending Insurance Claims.
- Security Agreements and Financing Statements, and/or any Department Store Layaway Deposits.
- Rental / Lease Agreements on Investment properties, Business Premises, etc.

- Any Security Deposit, such as on a rental property, business premises, etc. Provide documentation on security deposits you hold, **and** on security deposits you have paid that someone else is still holding.
- Anything you will inherit in the future (such as by a relative's Will or Life Insurance Proceeds).
- Documentation on any Businesses you own or have owned (partially or fully) over the last six (6) years.
- If your business is a Corporation or a LLC, provide a current Balance Statement, Bank Statements for the last 12 months, and the most recent two years' Federal Tax Returns for the entity.
- 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/>. You can use these credit reports to cross-reference your list of creditors to help ensure that no creditor or collector is left off your list you provide to us.

7. Credit Counseling Completion Certificate

You must receive budget and credit counseling from an approved credit counseling agency within 180 days **before** your case is filed. You will also need to get a certificate from the agency showing that you received the counseling before your bankruptcy case was filed, unless the agency provides the certificate to us directly. *For more detailed information, see the "Blue" sheet included in your bankruptcy folder.*

Access Counseling, Inc. is a relatively inexpensive, approved provider. The counseling session is only offered via internet or phone. There is a \$9 charge at the conclusion of the counseling in order to obtain a Certificate of Completion if the counseling is conducted online. Go to: www.accessbk.org and use attorney code AW22373.

We are also happy to provide you with a complete list of approved agencies in California or you can check the United States Department of Justice website (www.usdoj.gov/ust).