

DOCUMENTS I MUST HAVE TO PREPARE YOUR BANKRUPTCY

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Before I can prepare your bankruptcy petition and schedules, you must collect the documents identified below. You need to collect these items and organize them in the following order. Some of these items may not apply to you. Sometimes you may not be sure what I need. Please make an effort to identify and collect each of the following items. **After** you have made the effort with respect to each item, please contact me with any questions.

A) Your most recent statement for each credit card or outstanding loan with a balance owed, including your mortgage, vehicle, and other loans. If assigned for collection, the most recent letter received from any collection agency regarding the debt. If a lawsuit has been filed, a copy of the complaint. The statement, letters, and lawsuits should be paper clipped together for each creditor.

1) Paycheck stubs for the past 6 months.

2) Statements for accounts at all types of financial institutions for the past 6 months. An account includes savings, checking, etc. Financial institutions include banks, savings and loans, credit unions, etc. This includes interest statements.

3) Pink slips, registrations or other paper titles to all motor vehicles. Motor vehicles include cars, trucks, motorcycles, mobile homes, RVs, boats, ATVs, water skis, etc.

4) Copies of deeds, mortgages, deeds of trust and liens for all real property that you own. Real property includes houses, apartments, condos, farm land, vacant land, etc. You own something even if you have not finished paying for it yet. You own something if you are partners with someone or only own a piece of the house or land. These documents are normally obtained from the Recorder's Office of the county in which the real property is located.

5) Appraisals made within the past 12 months for all real property. If your real property has not been appraised within the past 12 months, you must get it appraised before you start your bankruptcy.

6) All lease agreements. This includes leases for motor vehicles, rent-to-own property, your apartment, storage space, etc. It also includes leases for office machines, equipment, storage space or buildings used in connection with a business.

7) Paperwork from all lawsuits, foreclosures, judgments, liens, or garnishments filed within the past 2 years.

8) All insurance policies. This includes life, disability, homeowners, renters, motor vehicles, or anything else you have insured. Be sure to include any riders which cover specific items of personal property with insured values.

- 9) State and federal income tax returns for the past 2 years.
- 10) All documents relating to any type of retirement account. This includes IRA's, 401K's, etc.
- 11) Separation divorce or dissolution decrees or judgments filed in the past 1 year.
- 12) Security agreements, financing statements or payment statements (bills) for all personal property. A security agreement is where you are buying something and that thing is collateral until you are done paying. Personal property is things like cars, televisions, refrigerators.
- 13) Statements or certificates of ownership for all types of investments. Investments include stocks, bonds, money market accounts, etc. Investments include education, or tuition trust accounts. Investments also include trading accounts for the stock or bond markets, futures and options trading, etc. This includes interest and dividend statements.
- 14) Documents that show you will get money or property in the future. This includes money people owe you, a will, a trust, etc. It also includes money that you have earned but not received yet (pensions, accounts receivable, differed compensation or bonuses at work, etc.)
- 15) All previous bankruptcy cases filed within the past 8 years.
- 16) The most recent statement for any payroll deductions allowed by the IRS. This includes payroll deduction accounts for payment of uninsured health care and dependent care costs (flexible benefit plans).
- 17) The most recent statement from all student loans.
- 18) Your home addresses for the past three 3 years.
- 19) Utility bills for the past 6 months.
- 20) Drivers' licenses or state identification cards.
- 21) Social security card or other documents which proves your social security number.
- 22) All documents relating to a "disabled veteran" status.
- 24) A recent credit report. You may obtain one free of charge at annualcreditreport.com.