

## Documents Needed to File Bankruptcy

When you file bankruptcy, there will be a Bankruptcy Trustee appointed to oversee your case. The Trustee will be charged with a fiduciary duty to perform a "due diligence" investigation and verify your assets, debts, income and expenses as well as your financial affairs. In order to allow the Trustee to fulfill his or her duties, we must provide the Trustee with certain requisite due diligence documents.

Prior to your bankruptcy filing, we will thoroughly review your due diligence documents in order to be aware of any potential issues *before* you file bankruptcy so that once your bankruptcy is filed it will proceed as smoothly as possible.

You will need to provide ALL of the following documents to us before your bankruptcy is filed:

### 1. **Income Tax Returns**

- Federal and State (CA), ALL pages- for the 2 most recent tax years.

### 2. **Proof of Monthly Income**

- Employed- pay stubs for the last 7 full months.
- Self-Employed- 6 separate Profit & Loss Statements for the last 6 full months. (Important: each Profit & Loss Statement must be for 1 month only.)
- Unemployed- printouts/stubs received w/ unemployment checks.

### 3. **Bank Statements**

- Monthly statements for all accounts, covering the last 7 full months. (Online statements are okay if you view and print statements, not transaction history.)

### 4. **Other Account Statements**

- Most recent statement for all other accounts (example, retirement accounts).

### 5. **Real Estate That You Own**

- Grant Deed (you can usually find this with your loan docs)
- Promissory Note (usually with your loan docs)
- Loan Modification Agreement- if you have one.
- Deed of Trust (usually with your loan docs)- for each loan against your property.
- Other liens (example, line of credit, tax lien, Abstract of Judgment)
- Loan Statements- most recent statements from your lender(s).
- Insurance- current policy "Declarations" or "Certificate" outlining coverage amounts.
- If Rental Property- current Lease Agreement(s) signed by all tenant(s).

### 6. **Motor Vehicles That You Own**

- Registration- current registration.
- Loan or Lease- most recent statement from your lender.
- Insurance- current policy "Declarations" or "Certificate" outlining coverage amounts.

### 7. **Divorce**

- Any Property Settlement Agreement, and Order approving it.
- Any support Order, whether Spousal Support or Child Support

### 8. **Trusts for Which You Are a Trustor, Trustee or Beneficiary of the Trust**

- Trust Instrument, all pages.
- List of all real estate or other assets in the trust.

### 9. **Credit Counseling**

- Your "Certificate" of completion of Credit Counseling.

Each of the foregoing documents are necessary to properly evaluate your case and make sure that after your case is filed it proceeds as smoothly as possible. Please provide all documents.

***We recommend that you keep the originals of your documents in your own possession (as you may need them for taxes or other purposes) and provide us with photocopies.***

**We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.**