

## Bankruptcy Checklist

In the event you decide to file for bankruptcy relief, our office will provide you with a set of worksheets and forms that you will need to complete in order to provide us with the detailed information that will be necessary to properly prepare your bankruptcy documents. However, in order to help you focus on the type of information that the Bankruptcy Court requires, and in order to quickly and accurately evaluate your situation, we suggest that for our initial consultation you bring with you the following items:

- \_\_\_\_\_ A list of your routine monthly living expenses, such as rent or mortgage payments, utilities, food, clothing, car payments and other transportation expenses such as gas and oil, all insurances, day care or educational expenses, medical and dental expenses, recreation expenses and so on.
- \_\_\_\_\_ A list of all of your assets and their approximate values. This includes not only cars and houses, but also recreational equipment, bank accounts, retirement accounts, life insurances, stocks, bonds and anything else that may have any value.
- \_\_\_\_\_ A list of all of your debts, including any debts to friends or relatives and any debts that you may not want to discharge or that you might think are nondischargeable. Please include the name of the creditor, the approximate amount owed, and if any debt is secured by any property (such as a car loan or a home loan) identify the collateral used. Also identify any co-signors, if any.
- \_\_\_\_\_ A list of your gross income and any payroll deductions.
- \_\_\_\_\_ If you are engaged in business, a separate listing of all debts, assets, income and expenses related to the business.

In the event you decide to file bankruptcy, the following is a partial listing of the additional types of information we will be needing (therefore bringing these documents to our initial meeting will also be helpful):

- \_\_\_\_\_ Copies of your state and federal tax returns for the past 2 years, including W2s, 1099s, etc.
- \_\_\_\_\_ Copies of your recent payroll check stubs.
- \_\_\_\_\_ If you own real estate, a copy of the Deed or Contract to the real estate and the mortgage papers regarding the property. (Or your abstract or Title Insurance policy.)
- \_\_\_\_\_ Any appraisals of your real estate and/or personal property (such as jewelry, guns, antiques, etc.).
- \_\_\_\_\_ A complete itemization of all bills you owe, including the following information for EACH bill:  
Name, address, ZIP code of the creditor.  
Date account was opened. (month & year)

What the bill is for (clothing, furniture, doctor, etc.)

Total amount owed.

If there is a collection agency or attorney collecting the bill, also show the name, address, and ZIP code of the agency or attorney.

If it's a secured debt (home, car, appliances, etc.) a copy of the security agreement, promissory note, mortgage, etc.) which you signed at the time of opening the account. If you do not have a copy of the agreement securing the debt, list the item(s) securing the debt.

\_\_\_\_\_ An itemization of all payments made to creditors within the past 12 months (regardless of whether the debt is now fully paid off or if there is still an amount owed).

\_\_\_\_\_ The address of each and every place you have lived for the past 6 years.

\_\_\_\_\_ Your Social Security Number (if a corporation or other business entity, the Federal I.D.# and incorporation date).

\_\_\_\_\_ For each bank account you have had in the past 2 years, the following information:

Name, address, ZIP code of the bank.

Account number; type of account (savings, checking, etc.)

Full name and address of each and every person authorized to sign checks.

Copies of your bank account statements.

\_\_\_\_\_ A complete list of any and all attorneys you have consulted within the past year, including:

Name, address, ZIP code.

Dates each was consulted.

Dates and amounts paid to each attorney.

\_\_\_\_\_ All life insurance policies, homeowner's or renter's policies, savings bonds, stock certificates.

\_\_\_\_\_ Copies of any leases, contracts, promissory notes, and/or financial statements you have signed/given to anybody within the last 3 years.

\_\_\_\_\_ If you are engaged in a business, your most recent profit and loss statements and balance sheets for the business.

\_\_\_\_\_ If anybody has filed a lawsuit against you, copies of all Court documents related to that lawsuit.

\_\_\_\_\_ If you are currently going through a divorce, or are recently divorced, a copy of all Court documents related to the divorce proceeding.