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Free Consultations and Weekend



If Bankruptcy Is the Option for You, Here's a Checklist for Your 1st Meeting with Your Attorney

If you've tried all other options to avoid filing for bankruptcy and your home, wages or vehicle are still in jeopardy of foreclosure, garnishment or repossession, you need to take immediate action.

Contact an experienced bankruptcy attorney to advise and counsel you regarding your debt relief options. Here's a list of the items you should begin to gather prior to your first meeting with your attorney.

The purpose of the requested items will be explained in more detail at your initial meeting. While most of the items relate to verification of your identity, your assets and your creditors, some of the items will provide your attorney with key information on how to leverage the bankruptcy code to provide debt relief for you and your family.

Having this information at your first meeting will allow your bankruptcy attorney to provide you with debt relief options that will immediately relieve some of the stress and anxiety that accompanies extreme financial crisis.

Gather the information that is readily available to you and even if you don't have all the items, keep your appointment for your first meeting, because you will have time to bring in the remaining documents. Remember, asking for relief under the bankruptcy code is a process and a strategy with specific roles for the attorney and the debtor. An experienced bankruptcy attorney will be able to execute your strategy and speed up that process as it becomes necessary.

In fact during your meeting, your bankruptcy attorney will have other methods of obtaining some of the information on the list. For example:

- Your attorney can request a transcript of your filed taxes returns via fax request to the IRS. This alleviates the need for you to track down your preparer if you don't use the same one every year.
- While most pay/wage statements are available online, this is not the case with all employers. If you don't have six months of pay/wage statements available, your attorney can request this information directly from your employer's payroll department.

This list contains terms and information that you may not understand. Don't hesitate to ask your attorney to explain how the information will be used.

Having this information gathered in advance will jumpstart the bankruptcy process and help your attorney advise you on which chapter of the bankruptcy code is appropriate for you and your family.

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:

- _____ 1. Previous six months of your pay/wage statement
- _____ 2. Previous six months of bank statements
- _____ 3. If you own a home, bring a copy of your deed, and mortgages
- _____ 4. Copy of any judgments or notice of lawsuits filed against you
- _____ 5. Previous two years of federal and state tax returns
- _____ 6. Proof of your identity (government issued id and social security card)
- _____ 7. Title to vehicles you drive or are registered in your name

Bringing this information is the first step in regaining your financial footing. And as it has been said, the first step is usually the most important step. Don't let fear, shame or anxiety keep you from taking a step toward a new financial direction for you and your family.

After your initial meeting, the next step for you and your attorney is to conduct a complete review of your finances and assist you in developing a budget that is aligned with your current income and the needs of your family.