

Checklist to Debt Elimination

FEDERAL LAW REQUIRES YOU TO PROVIDE COMPLETE INFORMATION TO YOUR ATTORNEY

Use the following checklist to help you to provide us with important information. This is not necessarily a complete list of necessary information, but rather a guide to get us started.

INCOME

We have to show the Court the amount of all your household income and where it comes from. Please Provide:

Your Name & address of and that of your & spouse or live-in employers _____

Paystubs for all jobs, full-time and part-time _____
Statements showing monthly income from pensions, social security,
and all other income for you & spouse _____

Rental income: provide a schedule of rental income and copies of any leases _____

Any divorce decrees or orders of support. _____

Income tax returns state and federal for past two years, these should be filed prior to giving them to us. If you lost or cannot find your last 4 years tax returns contact us and we will assist you in obtaining them. _____

If married yet filing alone, provide spouse's income, same documents as above. _____

NOTE: If you have not filed returns for last 4 yrs, no bankruptcy for you unless you weren't required to file. If taxes are owed, make an appointment with the IRS and get a "TAX TRANSCRIPT" Verify if return received by them, date, amount owed. Same for state taxes.

EXPENSES:

We must be able to explain any ordinary or out-of-the-ordinary expenses which your family may expended. Be sure to provide:

Physicians letters explaining high medical expenses _____

Tuition bills for any education private or religious whether its
Kindergarten, College or anything in between. _____

Receipts for any unusual expenses _____

Proof of Charitable donations _____

REAL ESTATE:

Regardless of whether you plan on keeping or surrendering your property, the Court must know all about it. If you own real estate, provide the following:

Fair market evaluation from a licensed realtor. We can recommend a local
real estate agent that can do the analysis for you. _____

Deed or title policy showing current owners. We can recommend

a title company you to obtain this information _____

Most recent mortgage statements with balance owed _____

Settlement statements from the closing. _____

Real Estate tax bill _____

Vehicles:

Whether keeping or surrendering, the court must know about all vehicles regardless if paid-in-full, leased, or financed. If you own, owe on, or are on title to a vehicle, provide (note include, motorcycles, cars, boats, etc):

Title or registration showing who is owns the vehicle _____

Purchase or lease agreement _____

Proof of insurance with finance co as "loss payee" _____

Most recent statement showing the balance _____

Business:

If you have or had an ownership interest in a business, you must provide the following:

Assets: Equipment, inventory, accounts receivable, etc.
with values. Be specific in each category _____

Most recent financial statement _____

Liabilities: Business debts, leases/obligations, etc. _____

If now engaged in business, current income & expenses _____

Agents: All officers/directors, shareholders, employees _____

Business tax returns including 1040, 940 and 941 _____

You must preserve and provide all business records to the Court if asked.

Other Assets:

Life insurance: a statement showing whether the policy is a whole policy or a term policy. If whole life, provide a statement showing the current cash surrender value. _____

Pensions – Provide Statements. Provide the type of pension you have and the amount vested, copy of statement. _____

Stocks Statement from broker or list of name of any companies for which you own stocks and the number of shares you own. _____

Inheritances - Has anyone in your family passed away?
Are you in line to receive money or property? _____

Provide statements & balances for all of your checking, savings, credit union & any other accounts _____

Safe deposit boxes - Provide the location and all persons with access to it. _____

Personal injury claims - Provide your attorney's name, address, and phone number. _____

If you are expecting an income tax refund or any other money from any other source, provide the source and the amount you are expecting. _____

Let us know of any other property that might be sold, transferred, or liquidated to reduce your debt. _____

Transfers, sales, or losses

If you have sold, given away, or lost anything in the past 4 years, provide:

A description of the property _____

Approximate value _____

What you received in return for the property _____

Date of the sale, transfer, or loss _____

Person who purchased the property or the recipient of your gift and their relation to you. _____

Fire, theft, or accident reports _____

Lawsuits/claims/Legal proceedings

If you have been involved in any lawsuits or claims for money, whether suing anyone or being sued, provide:

Type of law suit - Provide a copy of the complaint _____

Names and addresses for all parties _____

Names and addresses for all attorneys _____

Court location, case number, date of judgment, date of next appearance _____

Debts

You must disclose everyone you may owe money to, whether you intend to keep the debt or not. Use the forms we provided to you, attach documents:

Names, addresses, balances, and account numbers for all creditors _____

Dates or periods of time in which debts were incurred _____

Description of the type of debt and how it was incurred _____

Names/addresses of any collection agencies and/or attorneys collecting for a creditor. _____

All loan documents and credit union or bank agreements.

All outstanding judgments

Co-signers and joint account holders name & address

Don't forget tax debts, fines, bounced checks, tuition bills, disputed debts
