

## BANKRUPTCY CHECKLIST

(2013 Update, Rev. 1)

- Completed Bankruptcy Questionnaire ([www.bankruptcyfacts.info/bk.quest.pdf](http://www.bankruptcyfacts.info/bk.quest.pdf))
- Proof of insurance policy on all vehicles and real property owned (copy of insurance policy or declarations page – something with policy limits).
- Copy of Vehicle Registration(s) for all vehicles owned.
- Copy of your most recently filed 1040 tax document, including all schedules and attachments.
- Six month pay history worksheet for each filer. ([www.bankruptcyfacts.info/6 month pay history worksheet.pdf](http://www.bankruptcyfacts.info/6%20month%20pay%20history%20worksheet.pdf))
- Recent Paycheck Stubs (for each spouse—even if filing singly—unless client is divorced or unmarried) going back for a total of six months. Also, we must know if you are paid monthly, bi-monthly, weekly, or bi-weekly.
- If client (or client's current spouse) is self-employed, we need a Profit & Loss statement for last year AND for the previous three months (two P&L's total). The format for these is attached and is available from me.
- Documentation for Other Sources of Income (SSI stub, child support, etc.) for the past six months.
- Evidence of valuation on all real property. (Letter from agent or broker or comps from the area, etc.)
- Recent Mortgage statement on all real property loans.
- If a vehicle was purchased *within 120 days*, we must have a copy of the purchase contract.
- If client has any interest in a trust (trustee, beneficiary, trustor) we must provide a copy of the trust.
- Past two month's bank account statements, checking and savings, for all accounts.

- If client is operating a business (even a self-employed sole-proprietorship like a contractor or landscaper or any other business) we need copies of all business insurance: (1) liability, (2) casualty, (3) worker's compensation, (4) errors and omissions/malpractice. *Note: If client is going to continue to operate the business, the Trustee will need to be named as payee on this insurance after date of filing.*
- Evidence of pay off amount on any vehicles and home being purchased (recent statement, etc.). Or call and have the lender fax a payoff amount to (619) 741-3776 **or** call and get a verbal payoff amount *and* provide ALL FIVE of the following: (1) Lender's name, (2) name of person who provided the payoff, (3) payoff amount, (4) phone number called, and (5) date called/payoff date.
- For ALL debts listed, we will need complete addresses, including zip code. We will also need account numbers, approximate amount owed, and approximate date range the debt was incurred. ALL debts must be listed.
- Evidence of all retirement balances, IRA's, 401ks, etc.
- You must contact a certified credit-counseling agency such as Springboard and obtain a credit counseling certificate "CCC". This is a "debtor education course" that takes about 40 minutes, and can be done by phone at 888-425-3453 or online at [www.bkhelp.org](http://www.bkhelp.org). They offer a fee waiver for low income clients; otherwise, the cost is \$45. It is a mandatory requirement PRIOR to our filing. You can pay with plastic, provided you use an ATM card (they tend to reject "credit cards" without even processing them, but ATM cards are okay). An alternative to Springboard is DebtorWise, at [www.debtorwise.org](http://www.debtorwise.org), 1-800-849-3036. Their fee is \$25; however, they do not maintain a database of filing attorneys and you must verify that our office receives the certificate (they will email them to us at [bklawyer@cox.net](mailto:bklawyer@cox.net)).
- FOR CHAPTER 13's ONLY: Copy of Trust Deeds on any Real Property and most recent mortgage statements (including any HELOC's, etc.)

**Note: Please do not use staples to hold documents together – we scan all documents.**

**--- Thank You!**