

Items Needed to File Ch. 7 or Ch. 13 Bankruptcy

Please note: All items listed may not be applicable

Debt Information:

- **Credit Report** (www.annualcreditreport.com)
- **Bills** received from **ALL creditors within the last 90 days** .
The correspondence address, account number and amount owed is needed for every creditor.
- **Loan Documentation** for all SECURED debts (secured = debt with collateral):
Provide original contract or a document (invoice or payment coupon) showing monthly payment, interest rate and balance owed.
- **Child Support** :
Name and address of custodial parent and amount owed.
Name and address of Enforcement Agency if applicable. This is needed whether support is current or past due.
- Copies of any **Lawsuits, Garnishments, Levies or Foreclosure Notices** (including ANY past due notices or letters from your mortgage company)
- **Payment to Creditors:**
If you paid a total of \$600 or more to any one creditor in the last 90 days, we need to know the date(s) and amount paid.

Income Information:

- **Proof of Income** from all sources in the last **seven** months including that of any non-filing spouse.
All paystubs from the last 60 days. A detailed print out from your employer is acceptable.
We must be able to determine what you made in each month
- List of **monthly living expenses** for your household.
- **Federal Income Tax Returns** (last two years filed).

Other Information:

- **Driver's License** or State issued **ID** and proof of Social Security number.
- **Real Estate:** Copy of real estate **Deeds** and most recent **Property Tax Bill** or **Assessment** .
- **Property Sales/Transfers:** If you have sold or transferred any property in the last two years, please provide details of the transaction and any documentation you have.
- **Insurance Policies:** Copy of homeowner/renter and auto insurance .
- **Retirement/Investment Accounts:** Evidence of value of 401(k), stocks, education I.R.A., Roth I.R.A., money market accounts or other assets such as cash value in life insurance policy.
- **Claims/Lawsuits:** If *you* have a lawsuit or have a claim for workers compensation or personal injury, bring related information.

Note: If you are married, you need to provide information for your spouse even if he/she is not filing. We need to account for your entire HOUSEHOLD (income, expenses, and debts).