

If you are contemplating filing a bankruptcy, the first step is to gather all of the information needed to properly evaluate your case. The following is a list of everything that you should bring to your appointment. Put "N/A" next to the items that don't apply to you and a checkmark in the box with the date noted for each item you are able to attach.

Real Estate:

- _____ copies of all Notes and/or Deeds for property (recorded copies)
- _____ recorded copies of all mortgages including the HUD1 form if you have it (reflecting when the property was purchased, the purchase price and the date the most recent mortgage was taken out.)
- _____ liens (tax and/or privately recorded)
- _____ property tax bill reflecting the municipally assessed value
- _____ any appraisals you may have had done
- _____ the Listing Agreement and Purchase & Sale Agreement if you have put your property on the market

Other Assets:

- _____ financing papers for each vehicle and amount you currently owe on vehicle as well as an estimate of retail value.
- _____ insurance declarations page for your home, each vehicle, and any other insured property (reflecting name of the ins. company & amount of the insured replacement coverage)
- _____ retirement account statements (IRA, 401(k), pensions, etc.)
- _____ cash surrender value of all insurance and annuities
- _____ purchase/financing papers for all items purchased for over \$1,000.00 in the past 2 yrs
- _____ last two statements from every bank, credit union or stock account
- _____ if a business: copy of profit & loss, inventory, accounts receivable

Lawsuits:

- _____ copy of any divorce judgment and any amendments to same
- _____ child support affidavits or financial statements in divorce
- _____ all papers concerning any lawsuit pending or concluded in the last 3 years
- _____ any papers which threaten or concern a lawsuit, especially regarding FORECLOSURE

Debts:

- _____ each and every bill/statement and an idea of how much you owe and to whom.
- _____ each and every contract or lease
- _____ any CCCS or other debt counseling forms, credit reports, receipts, etc.

Income and Expenses:

- _____ past two years tax returns with W-2's
- _____ **pay stubs or a payment history from your Employer for the previous six months (must reflect gross income and a break-down of all deductions/taxes) and continuing until your bankruptcy claim is actually filed with the Court.**
- _____ a "normal" monthly budget listed on one sheet with two columns, one for income and one for expenses.