

DEBTOR INSTRUCTIONS

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Over the next several days, you will be in contact with a paralegal affiliated with our law firm (their direct phone number is **(866) 640-3033**). Our paralegal will help you in gathering any documents required to assemble your bankruptcy petition. Your bankruptcy petition is a document to be filed with the bankruptcy court that lists all of your assets, all of your liabilities (debts) along with some statements regarding your finances over the last several years.

Our paralegal will help register for pre-filing credit counseling, obtain your credit report, tax transcripts, and will be available to answer any general questions you may have during this process. Some of the documents that we will need to complete your bankruptcy petition include the following:

A. GENERAL:

- Copy of your driver's license or state identification card as well as your social security card.

B. INCOME:

- Every paystub for the past six (6) full months for you and your spouse (if any)
- All documents that show the amount that someone else contributes to your household expenses
- Proof of all other sources of income such as pensions, interest income, child support, alimony, severance pay, rental income, etc. for the past six (6) months
- If you are in business, proof of your gross business income and business expenses for the past six (6) months

C. HOME: (Including Mobile Homes)

- Copy of deeds to property owned in the last three (3) years, including houses, townhomes, condominiums, cooperatives, vacant land, timeshares, etc.
- Mortgage, home equity loan or line of credit statements
- Property tax bill
- Recent (within 1 year) real estate appraisal or real estate broker's price opinion of value
- Most recent statement of homeowners association dues or fees

- Most recent statement of homeowners or renters insurance

D. VEHICLES:

- Vehicle registrations for each vehicle
- Certificate of insurance
- Most recent vehicle loan statement

E. FINANCIAL:

- Credit card statements for the past 3 months, including any letters from collection agencies
- Bank account, credit union and investment or stock trading account statements for the past 6 months.
- Statement for any IRA, 401(k), annuity, education individual retirement account, tuition credit program or medical savings plan

F. DOMESTIC MATTERS:

- Child or family support orders
- Dissolution agreements or judgments

G. MISCELLANEOUS:

- Contracts for installment purchase of vehicles, electronics, jewelry, etc. signed within the past three (3) years
- Lawsuits filed against you or by you in the past two (2) years

You can begin by immediately assembling the documents noted above prior to your call with our paralegal, as it will help speed the process in preparing your petition and getting your case filed in court as soon as possible. Please feel free to contact them at **(866) 640-3033** or any member of our firm if you have any questions.