

## Bankruptcy Requirements

### DOCUMENTS NEEDED:

Please **bring** the following documents(all that apply to you) to our office when you come in to file your petition. It is very important that you bring these items with you.

1. The most recent **county real estate property tax assessment** on property you own or are buying. Photographs of any structures on any real property owned by the debtor(s), **front and back view**. If an appraisal was conducted within the last three (3) years, bring a copy.
2. a. **Current** statements/bills from all creditors, including those for any **homes, mobile homes, vehicles or other secured debts**, as well as those for your credit cards and medical bills, showing correct name, address and account number. (But NOT your utility bills!)  
b. Bring **ALL** collection letters, with envelopes if possible, that you may have received. Please note: this includes letters from attorneys and other debt collectors other than you original creditors.
3. All legal documents pertaining to divorces or lawsuits which are pending or which have been finalized in the past 12 months, including judgements. If you are planning to start a law suit in the next year, or are already involved in one, please provide details including your attorney's name and address and the case number if in an ongoing case.
4. Most recent pay stub from all current employers and stubs from previous employers if you had more than one job in 2005. If you are on social security, please provide the annual statement.
5. Federal tax returns for 2003 and 2004 (something showing Gross income for those periods). If you are on Social Security, Disability, Child Support, Unemployment and/or Food Stamps, please be able to document/verify that income. (NOTE: after October 17, 2005, you must provide the last FOUR (4) years of tax returns).
6. Proof of Insurance (binders and the declaration page of the policies, **not** liability cards) on all automobiles and real estate.
7. Copies of face sheets for any life insurance and/or annuity policies you are buying from your own funds, NOT through payroll deduction.
8. All executory contracts/lease: for example, rent-to-own, apartment leases, sales contracts and cell-phones.
9. \_\_\_ If you have sold any thing of value of any kind in the last year, or GIVEN away anything of value in the last TEN (10) years, bring a copy of the sales agreement with you.
10. \_\_\_ Any financial account that you have must be listed: checking, savings, credit unions, certificates of deposit, and savings bonds, as examples. For all accounts other than savings

bonds, you must provide the financial institution, type of account, and the current balance of that account. For savings bonds, you must provide a list of EACH bond, what series that bond is, the face value and date (month/year) of purchase of that bond. This information is provided on each bond.

11. PENSION AND PROFIT SHARING: If you have a 401(k), IRA, or any other type of retirement account from which you can borrow money, provide the **current balance of funds** in each Pension Plan and a **copy of the most recent Account Statements** for that plan (last one received prior to the filing of the bankruptcy case). Also provide a **copy of the plan summary booklet** describing the terms under which funds may be withdrawn from your plan. A statement that simply refers to ERISA is not sufficient. Once we have your plan summary booklet, we will provide a copy of the papers filed by the employer proving the plan is ERISA qualified. (NOT A LETTER FROM THE EMPLOYER).
12. **Driver's license(s) and social security card(s)**. Absolutely must have these for your hearing! Some courts will allow you in the building without ID, but the **Trustee WILL NOT** conduct your hearing without proper ID!!

**We will do these inventories while you are here:**

13. PERSONAL PROPERTY (including Jewelry):

For **Individual**: All personal property, including, but not limited to, furniture, household goods, jewelry, electronics, lawn equipment, tools, and all other personal property not listed by specific category. The purpose of this is to protect your property from being sold to pay on your unsecured debts. Under the current law you may value your property at fair market value based on actual condition of this property. Under the new law effective October 17, 2005, you must provide a written appraisal of all property at REPLACEMENT value.

CORPORATE assets at fair market value will be listed in bankruptcy petition.

**BUSINESS/SELF-EMPLOYED PERSONS ONLY:**

It will be necessary to fill out a business expense report and attach it to your petition. In most cases, the Trustee will also require a monthly Operating Report be filled out, and a Business Case Questionnaire. The Trustee will give you such forms if needed.

14. CORPORATIONS: If debtor is a corporation, corporate books, records, accounts, journals, ledgers should be taken to your §341(a) hearing in the event the trustee wants to see them.
15. RECEIVABLES: Details and documents supporting transactions, loans, tax refunds, sale of real or personal property, etc. For accounts receivable include last known addresses of persons owing you.