

Bankruptcy Client Checklist

Due to changes in the bankruptcy law, clients must now provide the following document copies (where applicable) to their bankruptcy attorney prior to the preparation of their bankruptcy petition:

- 1) Paycheck stubs for the past six (6) months.
- 2) Bank account statements for the past six (6) months.
- 3) Titles to all motor vehicles.
- 4) Recorded mortgages and deeds for all real property. These documents are normally obtained from the Recorder's Office of the county in which the real property is located.
- 5) All lease agreements, including motor vehicles, rent-to-own property, contracts, etc.
- 6) Appraisals made within the past twelve (12) months for all real property. If you own or are buying any other real property and it has not been appraised within the past twelve (12) months, you must arrange for an appraisal prior to filing bankruptcy.
- 7) All lawsuits, foreclosures, judgments, liens, or garnishments filed within the past two (2) years.
- 8) All insurance policies, including life, disability, homeowners, renters, motor vehicles, or any other insured assets. Be sure to include any riders which cover specific items of personal property with insured values.
- 9) Income tax returns for the past two (2) years.
- 10) All documents relating to retirement accounts, IRA's, 401K's, etc.
- 11) Separation agreements, dissolution decrees, divorce decrees, or support obligations filed within the past one (1) year.
- 12) Security agreements, financing statements, and all personal property leases.

- 13) Credit reports from all three (3) credit reporting agencies (Experian, Equifax, and TransUnion). By law, you are entitled to one free credit report per year, which you may obtain online at:
<https://www.annualcreditreport.com/>
- 14) Stock certificates, bonds, credit union and passbook savings accounts and statements evidencing investments and/or savings.
- 15) Documents verifying all interests in any future property (e.g. a will).
- 16) Consumer credit counseling documents. If you have not obtained your credit counseling, you may do so online at:
http://www.yourbankruptcypartner.com/prebankruptcy_certificates/
- 17) All previous bankruptcy cases filed within the past eight (8) years.
- 18) The most recent statement from any education, IRS, and/or tuition trust accounts.
- 19) The most recent statement from all student loans.
- 20) Prior addresses you have lived at within the past three (3) years.
- 21) Utility bills for the past six (6) months.
- 22) Drivers' licenses or state identification cards which provides verification of your social security number.
- 23) All documents relating to a "disabled veteran" status.
- 24) Complete set of Client Intake Forms, which provides us with the information to prepare a detailed bankruptcy petition acceptable to the bankruptcy court. Note: Your credit report should not be used in place of the Debt Sheets within the Client Intake Forms. Your credit report should be used as a guide to assure all your debts are included. You may obtain a free set of Client Intake Forms to fill out for your attorney by e-mailing CIF@HillcrestVirtualServices.com. The proper forms will be e-mailed to you the same day.

Tip: To produce copies of your original documents, you may duplicate them with a copier or scan them into .pdf format and place them on a CD-Rom for your attorney.