

REQUIRED DOCUMENTS

Please bring all of the following items with you to your appointment. Check off all items as you gather them. Mark N/A if the item doesn't apply to you.

☐ **PICTURE IDENTIFICATION and SOCIAL SECURITY CARD**

☐ **WAGE STUBS for your last seven months of pay periods.** We need to know your year to date income, your income totals for the previous 6 months, and your income for the last several calendar years.

We calculate your average income, based on the last full 6 months of your total income ending on the last day of the last month prior to filing bankruptcy. (i.e. if today were 11/15/2019, the six month time period would end 10/31/2019 and begin 05/01/2019.) Include income from support, social security, pension or other sources (such as someone paying your living expenses or roommates). Bring all of your documentation showing all household income.

The bankruptcy law requires you to submit copies of all payment advices (like pay stubs) or other evidence of payment received within 60 days of filing Bankruptcy from all employers. Also include records of any bonuses, commissions, or special payments you have received during the last 6 months. All sources of income (taxable or not, i.e. child support, social security, pension, alimony, workers compensation, tax refunds received, lottery winnings, etc.) need to be included when calculating your average income for the past 6 months.

☐ **INCOME TAX RETURNS and W2 FORMS** for previous **2 YEARS** if available.

The court will expect you to have filed all tax returns.

☐ **IF YOU OWN REAL ESTATE** and if your name is on property (if a parent has put your name on their property in case of death, they made you the owner of that property - do **not** remove your name, consult the attorney), bring the following:

(1) **PROPERTY TAX STATEMENT** showing Taxable Value and State Equalized Value (SEV). (This may be obtained from your city or township tax office.)

(2) **APPRAISAL** if you have had your property appraised.

(3) **ALL RECORDED DEEDS, MORTGAGES AND LAND CONTRACTS*** you received when you bought the property (Warranty Deed or Quit Claim Deed from the prior owner) or TITLE CERTIFICATE to any MOBILE OR MODULAR HOME.

***A recorded deed or mortgage is one that is signed by all parties and bears a stamp from the county register of deeds where the property is located and will look something like this:**

<p>Liber - xxxx Page - xxx 00000000 XX/XX/2001 Bernard J. Youngblood, Wayne Co. Register of Deeds</p>

****The document will not be accepted by the bankruptcy trustee without the stamp showing that the deed and/ or mortgage was recorded.****

(4) **PROOF OF INSURANCE** on property (policy declaration page).

☐ **IF YOU RENT OR LEASE YOUR RESIDENCE:** provide your **LEASE**.

☐ **FOR ALL MOTOR VEHICLES** owned or in your name:

(1) **TITLE CERTIFICATE**

(2) **VEHICLE PURCHASE AGREEMENT OR VEHICLE LEASE** if you are still paying.

(3) **PROOF OF INSURANCE** if you have a loan on the vehicle or are leasing.

(A bill to pay your insurance is not insurance proof - it is the card that you show a state trooper if one were to pull you over. The effective dates of the insurance must be today's date)

☐ **BANK AND CREDIT UNION STATEMENTS FOR PAST 3 MONTHS** for your checking and savings bank or credit union accounts and all **401K, IRA OR RETIREMENT PLAN STATEMENTS**. Also include the closing statement from any accounts you have closed in the past year.

☐ **DIVORCE JUDGMENT** if you have been divorced.

☐ **LAWSUITS** All pending cases in the prior two years before filing your case.

HANDY CHECKLIST OF DEBTS:

- ☐ **ALL CREDIT CARD STATEMENTS** even if current unless they have a zero balance
- ☐ **ALL MORTGAGE STATEMENTS** even if you wish to keep the mortgage.
- ☐ **ALL EQUITY LOANS** even if you wish to keep the loan.
- ☐ **ALL PERSONAL LOANS** even if owed to relatives or friends. We will need name and address of all co-signors.
- ☐ **ALL CHILD SUPPORT OR ALIMONY PAYMENTS.** We will need the name and address of the custodial parent as well as the name and address of the friend of the court and the amount of arrears.
- ☐ **ALL OVERDRAFT LOANS**
- ☐ **ALL CAR LOANS OR LEASES** even if you wish to keep the car or have co-signed the car loan or had the car loan co-signed for you. We will need name and address of all co-signors.
- ☐ **ALL PENSION OR 401K LOANS** even if you wish to keep paying. We will need the balance of the loans and the balance of any remaining funds
- ☐ **ALL LOANS AGAINST INSURANCE POLICIES** even if you wish to keep paying.
- ☐ **ALL UTILITY BILLS** unless they are within one month of being current. (Your service cannot be shut-off if the debt is listed in bankruptcy. They may require a security deposit for future service, usually equal to one month payable 20 days after any demand)

HANDY CHECKLIST OF INCOME: Six months ending with the last day of last calendar month.

- ☐ **PAY STUBS** (last seven months for easy calculation)
- ☐ **PAYMENTS RECEIVED UNDER THE TABLE**
- ☐ **SOCIAL SECURITY STATEMENTS**
- ☐ **CHILD SUPPORT OR ALIMONY PAYMENTS**
- ☐ **WORKERS COMPENSATION PAYMENTS**
- ☐ **PENSION PAYMENTS**
- ☐ **UNEMPLOYMENT PAYMENTS**
- ☐ **LOTTERY AND CASINO WINNINGS**
- ☐ **TAX REFUNDS RECEIVED**