

SCHEDULE A: DOCUMENTS NEEDED TO FILE YOUR BANKRUPTCY

THREE VERY IMPORTANT ITEMS TO KEEP IN MIND:

1. Pay stubs and bank statements MUST be continually sent to us as you receive them while we are preparing your bankruptcy petition papers.
2. **The items in this list are not suggestions. THE FIRM CANNOT FILE YOUR CASE WITHOUT THESE DOCUMENTS.** The attorney has the final say in determining whether all information has been provided before filing, and the attorney reserves the right to ask for additional documents or information that may not be on this list on a case-by-case basis.
3. Please do not give us any documents containing staples.

CHECKLIST:

- A copy of your social security card and your driver's license.
- Questionnaire – you can download it at <https://www.fairbanksfletcher.com/resources>
- Certificate of Credit Counseling. <http://www.allencredit.com>. See attached for instructions.
- Copies of the deed to your home, promissory notes, property tax statements, or contracts on any real estate you are currently selling or buying.
- Original titles (not a copy) to all vehicles that issue such documents (including trailers, motor homes, mobile homes). * *Original titles must be held by this office.*
- Copies of any notes or retail installment contracts from banks, credit unions, finance companies or other lenders. Also, any security agreements or other documents listing your property as collateral for the purchase of cars, furniture, mobile homes, other personal property, or cash loans.
- Bank statements from all bank accounts that list your name, including mother, father, or children's accounts (checking, savings, money market, Christmas club, etc...) for a minimum of six months. All pages (including any blank pages) must be provided.
- Credit report. We will send you a link via text or email to provide permission for our firm to obtain.
- Current statements and bills from all creditors. Please give us original bills. If you can only provide copies, make sure you copy the front and back pages. *Absolutely ALL debts must be listed including those owed to friends or family members.*
- Payoff statement for each lien on your home (*i.e.*, 1st/2nd mortgages, HELOC) and your car(s).
- Tax returns for last two (2) years (federal and state).
- Pay stubs from all employers for the past 6 months to date. A print-out from HR is fine. *Make sure the documents show all the deductions.* You must submit all income from all sources including social security and disability, unemployment, side jobs, second and third jobs, children's income/disability/social security, investment income, interest income, wages, salaries, inheritances, cashing in retirement accounts, etc... If you have a "significant other" or a son or daughter over the age of 21 that lives with you, then I need to know their monthly contribution toward the house (in no instance will the court accept \$0.00 as the answer). If a roommate, then I need to know their contribution to rent. If you have any self-employment income, a Profit and Loss Statement for the last six months. If you cannot provide one, we can prepare for an additional charge. All income information from whatever source will need to be continually updated until your petition is filed.
- Proof of Insurance - houses and autos. If the policy is new, please provide the "binder" which is issued until the policy is in full force. If the policy is not new, then please provide the declarations page.
- All legal documents pertaining to divorces or lawsuits which are pending, or which have been finalized in the past 24 months. All judgments or court orders entered against you or in your favor.
- Copies of all life insurance policies including beneficiaries.
- Copies of all pensions and 401(k) accounts showing balances and any loan payoffs.
- All executory contracts, such as leases, contracts for sale or deed, and lease-purchase contracts.
- Appraisal for your home (only if we specifically request this item).



Counseling Quickstart Guide

Online

1. Go to www.allencredit.com
2. Click on 1st or 2nd course button
3. Register for your course
4. Enter Attorney Code below
5. Complete your course online
6. Live chat immediately after course completion - (1st Course Only)

Phone

1. Call (888) 415-8173
2. Press option 1 for (1st Course) or option 2 for (2nd Course)
3. Register with a live credit counselor
4. Listen to the course
5. Speak to a live credit counselor to finish the course

Attorney Code:

EF12866

Open 24 hours a day, 7 days a week

No appointment needed