

## **Documents to Bring to Your Appointment**

**APPOINTMENT DATE AND TIME:** \_\_\_\_\_

   **PICTURE IDENTIFICATION and SOCIAL SECURITY CARD**

   **CREDIT-COUNSELING CERTIFICATE**

Please have the certificate e-mailed to: [lander@johnson-mcloyd.com](mailto:lander@johnson-mcloyd.com) on completion of counseling.

   **DEBTOR EDUCATION CERTIFICATE** (must be obtained *after* case has been filed and should be obtained by the meeting of creditors). You must contact the credit-counseling agency and purchase the education materials that they will then mail to you. You will need to complete the education materials with the counseling agent.

   **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 six months, and your income for the last several calendar years. **We calculate your average income based on the last full six months of your total income ending on the last day of the last month before filing bankruptcy.** (For example, if today were 11/15/2009, the six-month period of time would be ending 10/31/2009 and beginning 5/01/2009.) 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 furnish copies of all payment advices (like pay stubs) or other evidence of payment received from all employers within 60 days of filing bankruptcy. Also include records of any bonuses, commissions, or special payments you have received in the last six months. All sources of income (taxable or not, i.e., child support, social security, pension, alimony, worker's compensation, tax refunds received, lottery winnings, etc.) need to be included when calculating your average income for the past six months.

   **INCOME TAX RETURNS and W-2 FORMS** for previous **FOUR YEARS** if available.

Our office can obtain a transcript from the IRS for all four years for a fee. However, we would need to see the actual income tax returns and W-2s for the last two years. The court will expect you to have filed all tax returns.

   **IF YOU OWN PROPERTY** and if your name is on property (for example, if a parent has put your name on his or her property in case of death, this makes 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 will bear a stamp from the county register of deeds where the property is located and will look something like this:

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**[name of Register]**, \_\_\_\_ County Register of Deeds

The document will not be accepted by the trustee without the stamp.

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

\_\_ **IF YOU RENT OR LEASE YOUR RESIDENCE:** Bring 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 proof of insurance—it is the card that you show a state trooper if one were to pull you over. The effective dates of the insurance must include today's date.)

**HOUSEHOLD BUDGET AND FINANCIAL QUESTIONS COMPLETED** (see attached form) for your monthly household income and living expenses broken down by category. We need to analyze your net income from all sources, then break down your living expenses for rent or house payments, car payments, utilities, gas, groceries, insurance, etc., to determine what your payment options are and what debts you can or cannot afford to pay. A budget is required for a proper analysis of your financial situation and to determine whether you qualify for Chapter 7 or 13.

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

     **BANK AND CREDIT UNION BALANCES** as of the date we filed your bankruptcy case. This may mean you may have to call your bank to obtain a balance statement as most likely your bank statements will not reflect the date you filed your case.

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

     **ALL DEBT INFORMATION WITH NAME, ADDRESS, ACCOUNT NUMBER, AND APPROXIMATE AMOUNT OWING**. We need **BALANCES OWING** on **ALL DEBTS**, including home mortgages, car loans, and all other debts you owe. We can order a credit report (at a charge) if you retain us to represent you, but you should still bring all debts with you. If we start a case for you, we must include all debts you owe. The list must include all debts, including debts you may want to continue paying (e.g., home and car payments). For car and home loans, we need the payoff balance (total amount owing at this time) as well as the monthly payment.

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

### **CHECKLIST OF DEBTS**

We can order a credit report to assist us in compiling a list of debts. Even if you would like us to get a credit report, bring to our office the last bills or communications from your creditors that show the creditor name, address for correspondence, amount due, and account number.

     **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 HOME EQUITY LOANS** even if you wish to keep the loan.

**ALL PERSONAL LOANS** even if owed to relatives or friends. We will need the name(s) and address(es) of all cosignors.

**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 cosigned the car loan or had the car loan cosigned for you. We will need name and address of all cosignors.

**ALL PENSION OR 401(k) 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. The utility may require a security deposit for future service, usually equal to one month payable 20 days after any demand.)

### **CHECKLIST OF INCOME**

Six months ending with the last day of last calendar month.

**PAY STUBS** (last seven months for easy calculation)

**OTHER PAYMENTS**

**SOCIAL SECURITY STATEMENTS**

**CHILD SUPPORT OR ALIMONY PAYMENTS**

**WORKER'S COMPENSATION PAYMENTS**

**PENSION PAYMENTS**

\_\_ **UNEMPLOYMENT COMPENSATION PAYMENTS**

\_\_ **LOTTERY AND CASINO WINNINGS**

\_\_ **TAX REFUNDS RECEIVED**

**BUDGET OF MONTHLY EXPENSES**

Please fill in the **estimated monthly expenses** for you and your family. These amounts represent an **average monthly amount over an entire year**. They should be neither winter nor summer but an average of both. The law does not require that you live on a meager average, but you should not appear to be pampering yourself either. This will assist the attorney in determining your qualifications for filing either a Chapter 7 or Chapter 13 bankruptcy case.

	<b>You</b>	<b>Spouse</b>
	(only if you live separately)	
Rent/lot rent	_____	_____
Renter's insurance	_____	_____
Mobile home payment	_____	_____
Mobile home insurance (do <b>not</b> list if included in monthly mobile home payment)	_____	_____
Mortgage payment	_____	_____
Second mortgage payment (equity loan, home improvement, etc.)	_____	_____
Property taxes (do <b>not</b> list if included in monthly mortgage payment)	_____	_____
Homeowner' insurance (do <b>not</b> list if included in monthly mortgage payment)	_____	_____
Electricity and heating fuel	_____	_____
Water and sewer (billed every month, 2 mos, 3 mos?)	_____	_____
Telephone	_____	_____
Other utilities:		
1. Cellular telephone pager	_____	_____
2. Cable television	_____	_____
3. Internet service	_____	_____
Home maintenance (light bulbs, linens, vacuum bags, lawnmower gas, minor repairs, cleaning supplies)	_____	_____
Food (groceries, lunches at work, school lunches, snacks)	_____	_____
Clothing (shoes, socks, underwear, etc., including purchases made at Christmas and birthdays)	_____	_____

Laundry and dry cleaning	_____	_____
Medical/dental expenses (eyeglasses/contact lenses, prescription/ other medications, feminine hygiene, birth control, etc.)	_____	_____
Gasoline, oil changes, car repairs, license/registration renewals, etc.	_____	_____
Recreation, clubs, entertainment, newspapers, magazines (including toys for kids at Christmas, birthdays, video rentals, etc.)	_____	_____
Charitable contributions	_____	_____
Life insurance (do <b>not</b> list if deducted by employer from pay)	_____	_____
Health insurance (do <b>not</b> list if deducted by employer from pay)	_____	_____
Auto insurance	_____	_____
Other insurance _____	_____	_____
Auto installment payments	_____	_____
Other installments _____	_____	_____
Alimony/child support	_____	_____
Regular expenses from business, profession, or farm	_____	_____
Personal grooming (haircuts, manicures, cosmetics)	_____	_____
Student loan payments	_____	_____
Cigarettes/tobacco	_____	_____
Other expenses (specify: new baby expenses, pet supplies)		
1. _____	_____	_____
2. After-school activities	_____	_____
3. Daycare/latchkey	_____	_____