

Bankruptcy Checklist

WE NEED TO EXAMINE THE FOLLOWING DOCUMENTS AT YOUR FIRST APPOINTMENT:

- Complete a Bankruptcy Briefing course (Part 1) from A 123 Credit Counselors at www.a123cc.com / (888) 412-2123, or from a court approved credit agency from the attached list we can provide you (if no internet access) and obtain the Certificate of Completion. **THIS MUST BE DONE PRIOR TO OUR BEING ABLE TO FILE YOUR CASE UNDER THE CURRENT BANKRUPTCY LAW.**

- Last two (2) years of Federal & State Income Tax Returns, PLUS 1120-S / BUSINESS INCOME TAX RETURNS IF YOU HAVE OWNED A CORPORATION LLC, PARTNERSHIP OR OTHER BUSINESS IN THE PREVIOUS 2 YEARS. Please make sure you have all pages of your tax returns as filed with IRS/State of Ohio.

- Copy of your last six (6) months of pay stubs; If self employed: Copy of all bank records, income receipt ledger(s) and all other Records of income for the previous six (6) months.

If you are self employed, you should provide us with a INCOME-EXPENSE REPORT for the previous 12 months (with a year end summary page) that sets out your income and itemized expenses for each of the past 12 months. Please make sure that you complete a year-end final page that contains the 12 month totals for Total Income, Total Expenses and Net Annual Income. These statements are necessary for every business you have owned or operated in the last twelve months.

- Copy of the Deed to any real estate you currently own.

- Current Statement for each debt (including bills, collection letters, court papers, etc.)

- Copy of current Credit Report from all three credit agencies (Trans Union, Equifax, Experian) Please go to : www.annualcreditreport.com to obtain your free reports.

- Copy of your Certificate of Title and/or Memorandum of Title to each vehicle owned.

Copy of your Proof of Insurance for all vehicles owned.

Copy of your last six (6) months of Bank Statements.

Copy of your current statement for any IRA, Brokerage Account, Mutual Fund, 401(K), Retirement Plans or any other Investment or RETIREMENT Account for the last two (2) years, Summary Plan, Description (booklet or pamphlet) for each Retirement Plan obtained through employer benefit department.

IMPORTANT INFORMATION:

AFTER YOUR CASE IS FILED:

FINANCIAL MANAGEMENT COURSE CERTIFICATE: DONE AFTER CASE FILED

Complete a Financial Management Education Course (Part 2) from a court approved credit agency list that is attached and finish the counseling session. Provide us with the Certificate of Completion. We must file this certificate **before** your discharge date.

MISCELLANEOUS ITEMS: PLEASE READ:

Preferential Transfers:

WE WILL NEED TO KNOW ON A CONFIDENTIAL BASIS IF YOU HAVE TRANSFERRED, GIVEN AWAY, OR SOLD ANY PROPERTY (REAL ESTATE, PERSONAL PROPERTY, CASH, ACCOUNTS, MOTOR VEHICLES, ETC.) TO ANY FRIEND, FAMILY MEMBER OR BUSINESS ASSOCIATE WITHIN THE PREVIOUS TWO (2) YEARS. (DO NOT MAKE THESE TYPES OF TRANSFERS IF YOU ARE CONSIDERING A BANKRUPTCY CASE.)

Balance Transfers and Credit Card Charges:

WE WILL NEED TO KNOW IF YOU HAVE COMPLETED ANY BALANCE TRANSFERS ON ANY CREDIT CARD(S) OR WHETHER YOU HAVE CHARGED MORE THAN \$1,000.00 ON A CREDIT CARD (OR HAVE INCURRED ANY OTHER DEBT OF MORE THAN \$1,000.00) IN THE PREVIOUS NINETY (90) DAYS.

Attorney Fees and Costs:

ALL ATTORNEY FEES AND COSTS MUST BE PAID PRIOR TO THE FILING OF ANY BANKRUPTCY CASE AND BEFORE REPRESENTATION OF ANY LEGAL PROCEEDING CAN BE PROVIDED TO YOU.