



Documents Needed to Prepare Petition:

- Credit Counseling Certificate (**required BEFORE your case is filed**).
- Previous bankruptcy cases filed within the past eight (8) years.
- List of prior addresses you have lived at within the past 3 years.
- Copy of the last six (6) months of income information showing total gross income.
- Copy of tax returns for the past three years (shows total gross income).
- Copy of most recent bank statements from any account you have: checking, savings, money market, credit union, etc.
- Copies of bank statements for past 90 days may be required by the trustee.
- Copy of Social Security Card, Driver's License, W-2 form or State issued identification card.
- A list of your creditors, including their contact information, account numbers, balance due and approximate date debt was incurred.
- Current monthly bills for your household. (Rent or mortgage, telephone service (landline(s) and cell phone(s)), electricity, gas, cable TV, water, etc.
- Provide the name of any person or entity to whom you will have a debt as of the date of filing. You should also include the name and address of any collection agency or collection attorney which has been retained to pursue collection of the debt.
- **Legal papers** (lawsuits, garnishments, CHILD SUPPORT ORDER or IRS notices). If you are/were involved in a lawsuit within last three years, a copy of the lawsuit pleadings, orders, and judgment(s).

- Loan documents for mortgages, car loans, or personal loans, including list of collateral pledged as security for the loan, car leases.
- Copy of recorded mortgage and deed. Appraisal of property. (You only need to obtain a verbal or informal written estimate of value from a local real estate professional, unless you already have a recent appraisal.)
- Payoff amount on any existing mortgage. (Recent statement or letter reflecting the balance due and owing to the mortgage lender or other lienholder.)
- Copy of real estate tax statements showing tax assessed fair market value (FMV).
- Copy of all vehicle titles and proof of insurance for all autos in your name. Year, make and model of vehicle with approximate current mileage. For a financed vehicle, copies of statement showing who holds the lien, and balance due on the vehicle loan, or remaining obligation.
- Copies of life insurance policies with cash surrender value.
- Copies of most recent statements from any retirement plans, IRA, pension plan, ERISA, Keogh, 401(k), 403(b), deferred compensation plan, annuity, etc.
- Any prior bankruptcy papers.
- Any prior Divorce papers, if divorce occurred within last two (2) years.
- Credit reports from each of the three credit reporting agencies (Equifax, TransUnion and Experian). Under law, you are entitled to one free credit report per year which can be obtained online at: www.annualcreditreport.com.
- Any papers concerning the sale of land, car, or other major items during the last two years.
- Documents verifying interest in any future property (such as a Will or Trust).
- If you paid tithes, offerings or contributed to any churches or charities in the last 12 months, list the name, address, and best estimates for the amount you have paid during that time frame.