

THE LAW OFFICE OF RICK S. COWLE
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ITEMS NEEDED FOR BANKRUPTCY FILING

Please gather all of the following information that applies to you. In addition, make sure that you have an idea what your monthly living expenses are, and that you know your social security number.

INCOME INFORMATION

- Seven months' pay stubs or printout from job

HOUSE INFORMATION

- Copy of mortgage statement
- Payoff or reinstatement (if Chapter 13)
- Copy of deed
- Recent Appraisal
- Copies of leases if applicable

CAR INFORMATION

- Title for all cars
- Copy of car loan statement(s)
- Kelley Blue Book Appraisals for all cars (free online)

BANK INFORMATION

- Copies of past six months' bank statements or printout for all saving/checking accounts, medical savings plan

TAX INFORMATION

- Copies of tax returns with W-2's and all Schedules (**2 years for Chapter 7 and 4 years for Chapter 13**)

DEBTS

- Statements on each credit card debt, medical bills, loans, etc.

LAW SUITS

- Copies of pleadings for all law suits against you, or that you have against others

STOCKS, BONDS and RETIREMENT Info

- Statements on all stock accounts, bonds, retirement accounts, IRA's, education IRA, etc.

INSURANCE

- Statements on any **whole-life or Term** insurance policies

BUSINESS

- Proof of business – such as corporate filing info, LLC info, partnership info, etc.
- Copies of three months' business bank statements

DIVORCE

- Copy of Family Court order requiring you to **pay** child support and/or alimony (maintenance)
- Copy of the Family Court order showing that you are entitled to **receive** child support or alimony (maintenance)

PLEASE NOTE THAT UNDER THE NEW BANKRUPTCY LAW, YOU MUST COMPLETE A CREDIT COUNSELING COURSE PRIOR TO FILING FOR BANKRUPTCY.

For more information on this and other topics, please visit my website at
rcowlelaw.com