

Information/Items Needed for Bankruptcy Petition

1. Your federal tax returns for the last two years; your monthly income; and pay stubs for the last six months.
2. A list of all the property you own, along with the replacement value of each item in its current (used-flea market, used furniture store) condition. This includes personal property (chairs, table, tv, vcr, jewelry, etc.) as well as real estate.
3. A monthly budget of your income and all of your expenses. The expenses should include everything you spend your money on: food, clothing, rent, insurance, gas and auto maintenance, utilities, etc. Any expense incurred on a quarterly or yearly basis (auto insurance, real estate taxes, etc.), should be included with a proportionate monthly share of the cost included.
4. A list of all creditors to whom you owe money including: name of creditor, account number, full address, amount owed, date of last purchase, what was purchased and indicate if they have a lien on any of your property. (A copy of the last statement you have from them is fine.)
5. A copy of your credit report from all three credit reporting agencies: Equifax; Experian; and TransUnion. You can get free copies once a year on line from annualcreditreport.com; by telephone call 1-877-322-8228.
6. A list of any banks in which you have any type of account (including safety deposit box), including: name and address of the bank, account number, type of account (savings, checking, IRA, etc.), and any accounts closed within the last year.
7. A list of any retirement accounts, the last statement from the administrator of the retirement plan, as well as a list of any life insurance owned by you.
8. A list of any contracts or agreements to which you are a party (like lease agreements for an apartment or automobile).
9. Please let me know if your pay is direct deposited into any account, or if you have any kind of account with a financial institution to whom you also owe money.
10. You will need your social security card and a photo id for the first meeting of creditors.