

DOCUMENTS NEEDED

Please send **copies**, please do not send originals unless you do not want them returned to you.

- _____ Copy of **& Driver's License or** State issued id card **AND Social Security Card or W-2 form.**
- _____ If you own real property: please forward any documents you have in your possession: most recent **Real Estate** tax statement/bill, statement for **homeowner's insurance**, copy of your **deed** and copy of your **homestead**.
- _____ Copies of your **most recent bank statements** from any account you have: checking, savings, money market, credit union, etc, **even** if negative balance or closed accounts in the past year.
- _____ Copies of **life insurance policies** only those 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, Thrift Savings Plan, annuity, etc
- _____ Copies of the most recent **statement relative to any investment accounts**, copy of any stock certificates, and documentation relative to bonds or other investment vehicles.
- _____ Copies of all **vehicle titles or registration and current mileage** – only those in your name.
- _____ **Loan or lease documents or a recent statement** for mortgages, apartments, car loans, or personal loans.
- _____ **Credit Report - Please go to www.annualcreditreport.com or call** Call 1-877-322-8228. You are able to get three credit reports free once a year (please do you not need all three)
- _____ **Income from all sources**, copies of two (2) months of recent check stubs, pension, retirement or any other source of income. (If you are married and your spouse is not filing, pay stubs are still needed for the spouse as well) Our office needs (6) months of pay-stubs **or** checks **or** a report or letter from your employer **if you did not work for the same employer in the past six months**, including any income **or** if your income varies (hours change and/or overtime).
- _____ If **self-employed** please provide an income statement for the past six-month period and one for the past Jan 1, 2008 to Dec 31, 2009 , for those who need assistance, please call me.
- _____ Other Income: Copy of last check or benefit letter for social security, food stamps, transitional assistance, unemployment, worker's compensation and child support.
- _____ Copies of **tax returns for 2008 and 2009 (if not filed W-2 and/or 1099's)**
- _____ **Legal papers** (lawsuits only those where you were party to in the past year), garnishments, foreclosures, repossessions, child support order or IRS notices.
- _____ If you own a business we will need a list of your business assets and/or a balance sheet, if your business is incorporated then we will need the most recent tax return and bank statement.
- _____ Any **prior Divorce papers**, if divorce occurred within last two (2) years and/or any documents relative to **child support or alimony** if paying or receiving.
- _____ Credit Counseling Certificate has been emailed to bankruptcycertificates@gmail.com.

Please do not feel that you need to gather these documents all at once, please send what you can, a reminder letter will be sent to you regarding any missing items.