

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 (re-order [www.ssa.gov](http://www.ssa.gov))**
- \_\_\_\_\_ 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**.
- \_\_\_\_\_ **Timeshares:** please submit a **copy of the deed or contract or agreement & Loan Statement**
- \_\_\_\_\_ 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](http://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 Jan 1, 2011 to Present, 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 2009 and 2010 (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](mailto: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.