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Re: Bring to Your Bankruptcy Appointment

Dear Client:

You must bring with you to every appointment:

1. All **pay stubs** for the last six months, plus this month's pay stubs. (For both spouses even if only one spouse is filing). We must submit the last 60 days of stubs upon filing.
2. Last two **tax returns and W-2's**. (Chapter 13 clients bring four years)
3. **Bank statements** for the last six months. (Again both spouses.)
4. **Driver's license and social security card.**
5. A copy or original of **every bill**. (The name, address and account number is the most important. An approximation of the amount due is sufficient.)
6. All information on **secured creditors** such as mortgages or car notes, even if you plan to keep the property and make the payments.
7. One **credit report**. You are entitled to one free credit report per year. You may obtain and print the report online at [www.annualcreditreport.com](http://www.annualcreditreport.com).
8. A complete summary of your expected **living expenses** detailed for each expense.
9. Documentation of any **lawsuits**. (divorce, collection and personal injury.)
10. Documentation of your **assets**. (You may not have looked at life insurance, car titles, bank statements or deeds in a long time. It is time to refresh your memory.
11. Documentation of **sales**. If you sold a car, house or an airplane in the last 24 months, please look for the sales documents.