

FOR OUR CLIENTS

The below are documents that the United States Bankruptcy Trustees require in all bankruptcy filing. Please provide the documents to our office at or around the time you submit your "homework" packet. Please understand that failing to provide these documents will cause a dismissal of your case (pursuant to 11 USC § 521). The required documents are as follows:

Employment

- Pay advices/Pay stubs for sixty (60) days prior to bankruptcy and/or a Profit & Loss Statement for business owners. If you have no pay stubs, please advise us immediately as we may need to have you sign a declaration regarding income instead.

Automobiles

- Most recent statement for any and all automobiles (showing balance owed).
- Copy of current registration on any and all automobiles.
- Proof of current insurance on any and all automobiles, preferably through the "Declaration page" mailed to you and not the small card often kept in the glove box.

Real Property

- Most recent statement for each and every mortgage showing the pay-off amount.
- Proof of current insurance for any and all real property.
- Closing statement from each and every piece of real property acquired or refinanced within the past **2 years** (including loan modifications).

Financial History

- All bank, retirement, and financial institution statements for the two months prior to filing (assume you will have to provide a second round of these statements after the case is actually filed).
- 2009 federal tax return (or from the last year a return was actually filed).

Should you have any difficulty obtaining these documents, please advise our office as soon as possible so we can react accordingly. As always, if you have any questions, please do not hesitate to contact our office. Thank you for your prompt attention to this matter.