



**CHECKLIST OF REQUIRED DOCUMENTS**

**IMPORTANT** - All requested documents are required prior to filing your bankruptcy petition. We prefer documents in PDF form. You may email, scan, fax, or use a flash drive. We also accept documents by cloud services such as Dropbox and Google Drive. We would rather not take hard copies, however, if you must provide hard copies, we will accept them in person or mail to the Santa Ana address above. Please **DO NOT** staple documents.

\*If sending by applications and/or email, send to [rtran@tranbankruptcylaw.com](mailto:rtran@tranbankruptcylaw.com). Send faxes to (818) 436-5953.

\*If married, **please provide documentation for both you and your spouse even if your spouse is not filing.** However, if your spouse is not filing, then we do not need a list of their creditors. We will need everything else.

\_\_\_\_\_ 1) Creditors. A list of all your creditors. We want to know who you owe and the approximate amount you owe them. You do not have to be exact. **Please do not provide a credit report.** We will pull credit reports from all major credit bureaus.

\_\_\_\_\_ a) Judgment Liens. A list of all judgment liens against real and personal property.

\_\_\_\_\_ b) Priority Debt - A list of all taxes owed as well as debts owed to the government or government agency.

\_\_\_\_\_ c) List of all student loans.

\_\_\_\_\_ d) List of debts legally owed to friends and family members.

\_\_\_\_\_ e) If you paid any creditor a total of over \$600 in the last 90 days, please provide the name of the creditor and the total amount you paid them.

\_\_\_\_\_ f) If you made payments to friends or family members for loans that you borrowed, please provide the name and total amount you paid them.

\_\_\_\_\_ 2) Driver's License and Social Security Card. You must have an original Driver's License and Social Security Card. The Social Security Card must **NOT** be laminated. Please send a color picture of your Driver's License and Social Security Card.

\_\_\_\_\_ 3) Pay Statements. A photocopy of each and every pay stub received by you during the last 7 months. (If you are married or live with a significant other, you must also provide these – regardless of whether they are also filing for bankruptcy). Please continue sending in updated pay stubs until your case is actually filed.

\_\_\_\_\_ a) If you or your spouse receive any other forms of income such as Social Security, Pension, Unemployment, etc. provide an accounting history or summary of the payments you received and the date you received them.

\_\_\_\_\_ b) If you or your spouse own a business or are self-employed, please provide a month-by-month accounting of the business income and expenses (ie profit and loss statements) so that we can determine what you brought home as your personal income in each of the last 7 months.

\_\_\_\_\_ c) If you do not have all your pay stubs, contact your employer. They may be able to provide a printout or summary showing each pay stub. Summaries MUST show the taxes taken out of each pay stub.

\_\_\_\_\_ 4) Tax Returns. A photocopy of your Federal and State tax returns, including W2s, for the last 2 years.

\_\_\_\_\_ a) If you own a business, please provide 4 years of personal and business tax returns.

\_\_\_\_\_ b) If you do not have your tax returns, contact your tax preparer, the IRS or the state taxing authority. They can provide you with a copy of prior year returns. If you have not filed all your state or federal returns up to current, you must do so immediately.

\_\_\_\_\_ 5) Recent Mortgage Statement. The most recent mortgage statement showing the principal balance on the home. If you do not receive the statement, please contact your mortgage company.

\_\_\_\_\_ a) If your property taxes are not included in the mortgage, you will need to provide the property tax bill.

\_\_\_\_\_ b) If your homeowners insurance is not included in the mortgage, you will need to provide the insurance policy including the declaration page.

\_\_\_\_\_ c) If you pay Homeowner's Association Dues (HOA), you will need to provide a statement showing amount owed.

\_\_\_\_\_ d) If you are living in a mobile home, you will need to provide the value of property in the form of an appraisal or an assessment of the property from a reliable source (ie a real estate broker)

\_\_\_\_\_ 6) Rental Agreement. If you are currently renting, you will need to provide the copy of the rental lease.

\_\_\_\_\_ 7) Rental Property. Please provide the mortgage statement, property tax bill and homeowners insurance for that property as well as 7 months proof of rental income in the form of a lease, copies of checks or bank statements.

\_\_\_\_\_ 8) Other Real Property (e.g. Land, Burial Plots, Timeshares, etc). Provide the statement showing the lien information (if applicable), the address, and the value of the property.

\_\_\_\_\_ 9) Vehicles. Provide the most recent statement showing the principal balance and monthly payment for financed vehicles. If you have a car that is paid in full, you will need to provide the vehicle certificate of title.

\_\_\_\_\_ a) Provide your car insurance declarations page.

\_\_\_\_\_ 10) Retirement (e.g 401k, Pensions, IRA, etc). Statement showing the current value of the account AS WELL AS a statement showing the balance from 12 months prior.

\_\_\_\_\_ 11) Bank Statements (checking/savings/deposit accounts). 7 months of statements for all accounts with your name on it, even if the account has a zero balance, you are only a cosigner or guardian, and/or you closed it in the last 7 months, etc.

\_\_\_\_\_ a) Provide 7 months of statements from institutions such as PayPal or Venmo.

\_\_\_\_\_ a) Provide 7 months of statements from unemployment (EDD/Bank of America) accounts.

\_\_\_\_\_ 12) Priority Debts (e.g. taxes, spousal/child support, government fines, etc). Provide statements for all priority debts showing the amount you owe

\_\_\_\_\_ 13) Cosigned Property and Accounts. If you have co-signed for any property/financial items (ie cars, bank accounts, etc), you will need to provide a statement showing the value of the property as well as the name and address of the co-signer.

\_\_\_\_\_ 14) Divorce. If you have been divorced within the last 3 years, please provide divorce documents.

\_\_\_\_\_ a) If you are currently paying or receiving child support, you will need to provide documents showing the monthly amount in the form of court documents if settled through court or bank statements.

\_\_\_\_\_ 15) Lawsuits and Administrative Proceedings. If you are involved in any lawsuits, court proceedings, government proceedings or any other administrative proceeding, please provide documents showing case number, courthouse location, attorney information and any other information identifying the case and the parties involved.

\_\_\_\_\_ 16) Garnishment, Bank Levies, Repossessions, Foreclosures etc. If you have an active or pending garnishment, levy, or repossession, you will need to provide the fax number and contact information for the other party's attorney, the sheriff's office enforcing the collection, your payroll department for garnishments, your bank for bank levies, and/or the creditor that is repossessing your vehicle. For Foreclosures, you need to provide the fax number and contact information for the trustee performing the foreclosure sale and your mortgage company. Please also provide fax number and contact information for anyone else you deem appropriate to stop the Garnishment, Bank Levy Repossession or Foreclosure.

\_\_\_\_\_ a) Foreclosures. If you have any foreclosures in the last year, or pending foreclosures, provide the last mortgage statements received and any foreclosure documents (ie Notice of Sale).

\_\_\_\_\_ b) Repossessions. If you have had any repossessions or surrendered any property (ie cars, RV's), please provide the statement showing the amount of the deficiency of the item/property.

\_\_\_\_\_ 17) Closed Financial Accounts. If you have closed any financial accounts in the last year (ie 401k, bank accounts), please provide the last statement showing the \$0 balance.

\_\_\_\_\_ 18) Sold Property. If you sold any property (e.g. cars, houses, real estate, personal and real property) outside business transactions in the last 10 years, please provide the following information: name and address of the person whom it was sold to, date property was sold, how much money was received and what you did with the money.

\_\_\_\_\_ 19) Life Insurance statement for all types of policies, including policies provided by your employers.

## **BANKRUPTCY PREPARATION**

- 1) Stop Incurring Debt. This means you must stop using credit cards and/or taking out loans until your bankruptcy is complete and closed. In an emergency or necessary situation, please contact us to discuss. For example, unplanned medical debt may be an exception, as you may not have a choice about incurring the debt. If you incur debt shortly before filing bankruptcy, you may end up having to repay some, or all, of that debt.
- 2) Do not bank with institutions that you have debt with. Consider opening an account with an institution where you do not have any debt. Do not bank with Wells Fargo because they sometimes freeze accounts when a bankruptcy is filed.
- 3) Be careful leaving money in your bank accounts. If your bankruptcy case is not yet filed, then creditors can continue to take collection actions against you. This includes wage garnishment, bank levies, and putting liens on property.
- 4) Gather documents on the checklist we provided. Once completed, contact us to set up an appointment to review and sign the retainer agreement.
- 5) You must keep all vehicles insured, even if you are not operating the vehicle
- 6) Once retained, tell all creditors and collection callers to contact us. Provide them with our name and phone number. That's it. You do not need to tell them that you are filing bankruptcy. Say you don't know anything and that your attorney told you to tell creditors to contact your attorney.
- 7) Don't move, transfer, give away or sell assets, property or any other belongings. Let us know if you have.
- 8) Don't pay creditors more than the minimum payment. Don't selectively repay loans.
- 9) Cosigners must continue to pay debt they are consigned on.
- 10) Don't pay friends or family members. Don't selectively repay loans. Let us know if you have.
- 11) Talk to a bankruptcy attorney before filing a lawsuit.
- 12) Think carefully before taking actions that would result in future payments. Contact us before you enter into agreements or contracts in which you will receive a benefit.
- 13) Don't cash out money from financial accounts without discussing with your attorney.
- 14) Don't provide inaccurate, incomplete or dishonest information. Be thorough with your answers and information that you provide to us or the court.
- 15) File tax returns.
- 16) Don't ignore any lawsuit that is filed, even if it does not have a case number on it. Provide a copy to your attorney right away.
- 17) Ask us questions and tell us of any change in circumstances. If you are not sure about something, contact us.