

HOLLAND BANKRUPTCY CENTER

36 West 8th Street, Suite 200

Holland, MI 49423

Ph: (616) 796-710 Fx: (866) 812-1368

LIST OF INFORMATION TO COMPLETE YOUR BANKRUPTCY PETITION:

- _____ 1. Credit Report (www.annualcreditreport.com).
- _____ 2. Completed Bankruptcy Client Questionnaire
- _____ 3. Titles to all of your vehicles, purchase or lease agreement, proof of insurance, and market valuation
- _____ 4. Any loan papers that you have (personal loans, overdraft loans, car loans/leases, student loans, furniture loans, etc.)
- _____ 5. Tax Returns for the past 2 years **including your W2's**
- _____ 6. You and your spouse's **LAST 6 MONTHS** of pay check stubs, proof of self-employment income, proof of social security and retirement benefits, and/or proof of unemployment payments
- _____ 7. Any legal papers (law suits, judgments, garnishments)
- _____ 8. Mortgages, home equity loans, land contracts, deeds, property tax statements, & market valuation concerning any real estate that you own. Title Certificate to any mobile or modular home. If you rent, copy of current Lease.
- _____ 9. Any 401(k), profit sharing, pension or life insurance information.
- _____ 10. Household budget/List of Monthly Expenses
- _____ 11. Divorce Judgment
- _____ 12. Marital Property Agreement
- _____ 13. Statements for all Bank, Investment, and Retirement Accounts
- _____ 14. Credit Counseling Certificate (see attached list of approved companies)
- _____ 15. Utility Bills (unless they are within one month of being current).

****See attached list for more detailed explanation of required documents****

___ **PICTURE IDENTIFICATION and SOCIAL SECURITY CARD**

___ **CREDIT-COUNSELING CERTIFICATE** (see attached list of approved companies)
Please have the certificate e-mailed to amy@hollandbankruptcy.com or faxed to (866) 812-1368.

___ **DEBTOR EDUCATION CERTIFICATE** (must be obtained *after* case has been filed and should be obtained by the meeting of creditors). You must contact the credit-counseling agency and purchase the education materials that they will then mail to you. You will need to complete the education materials with the counseling agent.

___ **WAGE STUBS** for your last seven months of pay periods. We need to know your year-to-date income, your income totals for the previous six months, and your income for the last several calendar years. **We calculate your average income based on the last full six months of your total income ending on the last day of the last month before filing bankruptcy.** (For example, if today were 11/15/2008, the six-month period of time would be ending 10/31/2008 and beginning 5/01/2008.) Include income from support, social security, pension, or other sources (such as someone paying your living expenses or roommates). Bring all of your documentation showing all household income. The bankruptcy law requires you to furnish copies of all payment advices (like pay stubs) or other evidence of payment received from all employers within 60 days of filing bankruptcy. Also include records of any bonuses, commissions, or special payments you have received in the last six months. All sources of income (taxable or not, i.e., child support, social security, pension, alimony, worker's compensation, tax refunds received, lottery winnings, etc.) need to be included when calculating your average income for the past six months.

___ **INCOME TAX RETURNS and W-2 FORMS** for previous **TWO YEARS** if available. The court will expect you to have filed all tax returns.

___ **IF YOU OWN PROPERTY** and if your name is on property (for example, if a parent has put your name on his or her property in case of death, this makes you the owner of that property—do not remove your name, consult the attorney), bring the following:

- (1) **PROPERTY TAX STATEMENT** showing taxable value and state equalized value (SEV). (This may be obtained from your city or township tax office.)
- (2) **APPRAISAL** if you have had your property appraised.
- (3) **ALL RECORDED DEEDS, MORTGAGES, AND LAND CONTRACTS** or **TITLE CERTIFICATE** to any **MOBILE OR MODULAR HOME**. It is likely that you do not have the *recorded* deed or mortgage. These must have the recording stamp for the country. These may be obtained from the Register of Deeds office in the county where the property is located.

A recorded deed or mortgage is one that is signed by all parties and will bear a stamp from the county register of deeds where the property is located and will look something like this:

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Allegan County Register of Deeds

The document will not be accepted by the trustee without the stamp.

(4) **PROOF OF INSURANCE** on property (policy declaration page).

 IF YOU RENT OR LEASE YOUR RESIDENCE: Bring your **LEASE**.

 FOR ALL MOTOR VEHICLES owned or in your name:

(1) **TITLE CERTIFICATE**

(2) **VEHICLE PURCHASE AGREEMENT OR VEHICLE LEASE** if you are still paying.

(3) **PROOF OF INSURANCE** if you have a loan on the vehicle or are leasing.

(A bill to pay your insurance is not proof of insurance—it is the card that you show a state trooper if one were to pull you over. The effective dates of the insurance must include today's date.)

 HOUSEHOLD BUDGET AND FINANCIAL QUESTIONS COMPLETED (see attached form) for your monthly household income and living expenses broken down by category. We need to analyze your net income from all sources, then break down your living expenses for rent or house payments, car payments, utilities, gas, groceries, insurance, etc., to determine what your payment options are and what debts you can or cannot afford to pay. A budget is required for a proper analysis of your financial situation and to determine whether you qualify for Chapter 7 or 13.

 BANK AND CREDIT UNION STATEMENTS FOR PAST THREE MONTHS for your checking and savings bank or credit union accounts and all **401(k), IRA, OR RETIREMENT PLAN STATEMENTS**. Also include the closing statement form any accounts you have closed in the past year.

 BANK AND CREDIT UNION BALANCES as of the date we filed your bankruptcy case. This may mean you may have to call your bank to obtain a balance statement as most likely your bank statements will not reflect the date you filed your case.

DIVORCE JUDGMENT if you have been divorced.

ALL DEBT INFORMATION WITH NAME, ADDRESS, ACCOUNT NUMBER, AND APPROXIMATE AMOUNT OWING. We need **BALANCES OWING** on **ALL DEBTS**, including home mortgages, car loans, and all other debts you owe. We can order a credit report (at a charge) if you retain us to represent you, but you should still bring all debts with you. If we start a case for you, we must include all debts you owe. The list must include all debts, including debts you may want to continue paying (e.g., home and car payments). For car and home loans, we need the payoff balance (total amount owing at this time) as well as the monthly payment.

LAWSUITS. All pending cases in the prior two years before filing your case.

CHECKLIST OF DEBTS

We can order a credit report to assist us in compiling a list of debts. Even if you would like us to get a credit report, bring to our office the last bills or communications from your creditors that show the creditor name, address for correspondence, amount due, and account number.

ALL CREDIT CARD STATEMENTS even if current unless they have a zero balance.

ALL MORTGAGE STATEMENTS even if you wish to keep the mortgage.

ALL HOME EQUITY LOANS even if you wish to keep the loan.

ALL PERSONAL LOANS even if owed to relatives or friends. We will need the name(s) and address(es) of all cosignors.

ALL CHILD SUPPORT OR ALIMONY PAYMENTS. We will need the name and address of the custodial parent as well as the name and address of the friend of the court and the amount of arrears.

ALL OVERDRAFT LOANS

ALL CAR LOANS OR LEASES even if you wish to keep the car or have cosigned the car loan or had the car loan cosigned for you. We will need name and address of all cosignors.

ALL PENSION OR 401(k) LOANS even if you wish to keep paying. We will need the balance of the loans and the balance of any remaining funds.

ALL LOANS AGAINST INSURANCE POLICIES even if you wish to keep paying.

ALL UTILITY BILLS unless they are within one month of being current. (Your service cannot be shut off if the debt is listed in bankruptcy. The utility may require a security deposit for future service, usually equal to one month payable 20 days after any demand.)

CHECKLIST OF INCOME

Six months ending with the last day of last calendar month.

- PAY STUBS** (last seven months for easy calculation)
- OTHER PAYMENTS**
- SOCIAL SECURITY STATEMENTS**
- CHILD SUPPORT OR ALIMONY PAYMENTS**
- WORKER'S COMPENSATION PAYMENTS**
- PENSION PAYMENTS**
- UNEMPLOYMENT COMPENSATION PAYMENTS**
- LOTTERY AND CASINO WINNINGS**
- TAX REFUNDS RECEIVED**

**APPROVED CREDIT COUNSELING AGENCIES
For Western District of Michigan**

- **Alliance Credit Counseling, Inc.**
15270 John J. Delaney Dr.
Suite 100
Charlotte, NC 28277-2747
888-995-7856
www.knowdebt.org
In Person, Telephone, & Internet
- **Consumer Credit Counseling Service of the Midwest, Inc.**
4500 East Broad Street
Columbus, OH 43213
800-355-2227
www.cccservices.com
In Person, Telephone and Internet
- **Consumer Credit Management, Inc.**
28124 Orchard Lake Road
Suite 102
Farmington Hills, MI 48334
888-821-4357
www.ccmcanhelp.com
In Person, Telephone, and Internet
- **Garden State Consumer Credit Counseling, Inc.**
225 Willowbrook Road
Freehold, NJ 07728
877-892-4557
www.novadebt.org
In Person & Telephone
- **Hummingbird Credit Counseling & Education, Inc.**
3737 Glenwood Avenue, Suite 100-106
Raleigh, NC 27612
800-645-4959
www.hbcce.org
Telephone & Internet
- **Money Management International Inc.**
9009 West Loop South
7th Floor
Houston, TX 77096-1719
877-918-2227
www.moneymanagement.org
In Person, Telephone and Internet
- **Consumer Credit Counseling Service of Greater Atlanta Inc.**
100 Edgewood Avenue, Suite 1800
Atlanta, GA 30303
800-251-2227
www.cccsinc.org
In Person, Telephone and Internet
- **Consumer Credit Counseling Services of San Francisco**
150 Post Street, 5th Floor
San Francisco, CA 94108
800-777-7526
www.cccssf.org
In Person, Telephone and Internet
- **Credit Advisors Foundation**
1818 South 72nd Street
Omaha, NE 68124
800-942-9027
www.creditadvisors.org
In Person Telephone, and Internet
- **GreenPath, Inc.**
38505 Country Club Drive, Suite 210
Farmington Hills, MI 48331-3429
800-630-6718
www.greenpathbk.com
In person and Telephone:
OFFICES NEARBY***
- **Institute for Financial Literacy, Inc.**
449 Forest Avenue, Suite 12
Portland, ME 04101
866-662-4932
www.financiallit.org
Telephone & Internet
- **Springboard Nonprofit Consumer Credit Management Inc.**
4351 Latham Street
Riverside, CA 92501
800-947-3752
www.credit.org
In person, Telephone and Internet