

**BANKRUPTCY
DOCUMENTS AND INFORMATION YOU NEED TO GATHER
AND BRING TO OUR MEETING**

You need to bring a typed, or neatly handwritten, list that includes the name and address of each creditor (who you owe), what the debt was for, (for example, car, house) and the amount that you owe. You need to have a list of all property you own, the address where it is kept and its value. Also, prepare a list of your regular monthly income and expenses for the last 6 months. The documents you need to bring include:

- 1. All wage statements and other documentation or proof of any income received within the last 6 months.**
- 2. All bank statements and copies of cancelled checks for the last 6 months (including books of account if you own a business).**
- 3. Copies of the most recent bill or invoice on all outstanding debts.**
- 4. Copies of all certificates of title or other ownership papers for any and all motor vehicles, ATV, motorized equipment or machine, mobile homes, trailers, or boats. In the event the originals have been lost, duplicates must be obtained from the Office of the Clerk for the county in which the vehicles are registered.**
- 5. Copies of all real estate deeds, real estate contracts, mortgages, liens, contracts or title papers pertaining to any property in which the debtor has interest, including any deed or contract under which the debtor holds title to or any interest in real estate, all recorded mortgages, tax assessments, liens, or encumbrances upon said property, including the amount owed on date of filing. In the event you do not have these papers, you may obtain them from the Office of the Clerk for the county in which the real estate is located.**
- 6. All personal and business books, records of account, bank books, bank statements for the 6 months preceding bankruptcy (the last bank statement must show the amount on deposit on the date of bankruptcy).**
- 7. Copies of all current investment account statements (including IRA 's 401K or retirement accounts) and copies of any Certificates of stock, bonds and a disclosure of any safe deposit boxes & list of contents that you own or have an interest in.**
- 8. Your two (2) most recent state and federal income tax returns, including copies of all 1099 and W-2 forms.**
- 9. All notes, security agreements, loan disclosure statements and other documents relating to loan transactions to which the debtor is party.**
- 10. If you are divorced and/or pay child support you will need a copy of the decree, property settlement agreement and any order or agreement relating to child support.**
- 11. All insurance contracts. For example: Do you have any life insurance, burial insurance (prepaid burial agreements) Annuities etcetera.**
- 12. Records of any other property or debt not mentioned above.**

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WE ARE A DEBT RELIEF AGENCY.

WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE.

"THIS IS AN ADVERTISEMENT"