

THE MOAK LAW FIRM, PLLC
BANKRUPTCY DOCUMENTATION CHECKLIST

This checklist outlines the documents that you are required to provide to our firm so we may compile your bankruptcy paperwork. YOU MUST OBTAIN ALL OF THE DOCUMENTS/RECORDS INDICATED BELOW and for the time periods indicated. We strongly suggest that you contact the person or department who has copies of these records that you need to obtain, and request photocopies of the documents you need.

Obtaining these documents is the client's responsibility.

Additionally, it is also your responsibility to value the assets you own. Documents you provide should indicate the fair market value of those assets.

****WE DO NOT ACCEPT ORIGINAL DOCUMENTS****

You will need 3 copies of your documents:

- 1 copy for The Moak Law Firm
- 1 copy for the Trustee (you must to provide copies to the Trustee. We cannot provide them for you.)
- 1 copy for yourself (it is a good idea to put the originals in a safe place)

REQUIRED DOCUMENTS: (Please send in copies of your Social Security Card and Drivers License)

- ___ 1. **PAYSTUBS:** Last 7 months of paystubs from all employment for each debtor. This includes copies of any and all employment paystubs, child/spousal support payments, pension plans, 401k distributions, retirement benefits, award letters to show social security benefits and/or disability benefits. **THESE DOCUMENTS MUST BE CONTINUALLY UPDATED UNTIL THE DATE OF FILING**
 - ___ 1a. **SELF EMPLOYED:** Detailed monthly profit and loss statements for your business, and copies of business account bank statements for the past 12 months. The profit and loss statements should show the average monthly business operating expenses. (must show gross income per month, gross expenses per month, and a net income)
 - ___ 1b. **ALIMONY/CHILD AND SPOUSAL SUPPORT:** Court orders showing the amount owed or being received, date payments stopped/will stop, list of all past due payments and the total amount you owe or are owed.
- ___ 2. **BANK STATEMENTS:** Copies of all pages of bank statements the last 3 months. This includes all checking and savings accounts and money market accounts,
- ___ 3. **INCOME TAXES:** 2009, 2010 and 2011 **Federal and State** income tax returns (form 1040, Schedule A-C and Child Care Credit). **YOU MUST HAVE FILED YOUR TAX RETURNS FOR EVERY YEAR** and provide proof the federal tax returns for the last 4 years were also filed. Please call the IRS directory at (800) 829-1040 should you need to obtain copies of the above.
 - ___ 3a. **UNPAID TAXES:** List all unpaid taxes (Federal and State), for each year, the amounts owed and any documentation which shows the year(s) and amounts owed.
- ___ 4. **MORTGAGE STATEMENTS:** Most recent mortgage statement. Must show the name and address of lender and monthly payment amount.

- ___ 4a. MARKET VALUE: Documentation to provide the best evidence of the current market value of any real estate you own. <http://www.zillow.com/>
- ___ 4b. HOMEOWNERS ASSOCIATION : Must include HOA Name, Address and what you current monthly HOA fees/dues are. If you are delinquent, provide the total amount delinquent.
- ___ 4c. FORECLOSURE: If applicable, provide any foreclosure documents you have pertaining to the home, including Notice of Trustee Sale (showing date and time of scheduled sale) and the information of the firm holding the Trustee sale.
- ___ 4d. MOBILE HOME: If applicable, please provide the following information:
- Is the home affixed to the ground?
 - Provide the current value of the home
 - If you pay lot fees, provide the amount and any documentation to show your monthly payment. (if you are delinquent, provide the total delinquent amount)
- ___ 5. VEHICLE(S) CONTRACTS/AGREEMENTS: If you have purchased any vehicles within the last 910 days (2 ½ years) provide the financing or lease agreement(s) which were provided to you at the time of purchase.
- ___ 6. MONTHLY VEHICLE STATEMENT: For each vehicle you have financed, or, co-signed on, which you are financially responsible for.
- ___ 7. VEHICLE REGISTRATION: For each vehicle where your name appears on the registration provide a copy of the vehicle registration. You can obtain a duplicate at <https://servicearizona.com/webapp/dvr/>
- ___ 8. VECHICLE (AUTO) INSURANCE POLICY DECLARATION PAGE: **NOT the insurance card**
- ___ 9. MARITAL DISSOLUTION/LEGAL SEPARATION: All court orders associated with the legal separation or dissolution of a marriage (divorce) within the last (1) year.
- ___ 10. ADDRESSES: Provide to us a listing that is complete and legible indicating EVERY address you have used in the past 3 years.
- ___ 11. RETIREMENT ACCOUNTS:
- ___ 11a. IRA/401(K): Documents showing the name and address of the entity holding your retirement funds along with the account number and the current amount held in any IRA/401(K) or other retirement plan.
- ___ 11b. ANNUITIES: Documents to show the owner of any annuity, the name of all beneficiaries, the relationship of the beneficiaries to you and how long you have owned the annuity.
- ___ 12. LAWSUITS: If you have been named in any lawsuits or if you are suing someone. Please provide copies of all Court documents and the current status of any lawsuit. This includes any documents regarding a Repossession, Foreclosure, or Garnishment.
- ___ 13. REPOSSESSION/FORECLOSURE/GARNISHMENT: List any repossession or foreclosure in the last 1 year and any garnishments in the last 3 months.

**** Remember to make 3 copies****

NOTICE TO CLIENTS:

IF YOU HAVE LOST OR DO NOT HAVE YOUR SOCIAL SECURITY CARD: When you meet with the bankruptcy trustee you will be required to produce the original of your Social Security Card or proof of your Social Security Number or official Tax Identification Number. If you have lost or do not otherwise have your original Social Security card, you can obtain a replacement Social Security card by:

1. Downloading an application for a Social Security Card (Form SS-5) on the Internet at www.socialsecurity.gov/online/ss-5.html
2. Call 1-800-722-1213 to obtain an application
3. Visit the local Social Security office. The office near you is listed in the telephone white pages.

Obtaining a replacement Social Security Card: This process varies, make sure you ask the Social Security Administration clerk how long they anticipate it will take to obtain your replacement Social Security Card, it is usually no sooner than thirty (30) days. It is possible to obtain a letter from the Social Security Office which confirms your Social Security Number. That letter will suffice as proof of your Social Security Number.