

## INFORMATION & DOCUMENTS REQUIRED FOR YOUR BANKRUPTCY

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The gathering of the information and documentation necessary for your bankruptcy filing may seem daunting but it is necessary. The required documents must be placed in your attorney's possession before your petition can be filed as many of them are required to be tendered to the Bankruptcy Trustee within fifteen days of the filing of your petition. Please resolve yourself to a priority and focused effort in assembling the information and remember that we are here to assist.

1. Completed set of Client Intake Forms which provides us with the information to prepare a well-detailed bankruptcy petition acceptable to the court. Under no circumstance should your credit report be used in place of the Debt Sheets within the Client Intake Forms. Your credit report should be used as a guide to make sure all your debts are included. The forms are designed to allow you to make copies of certain pages as necessary, i.e. to include information on additional real property, vehicles, debts, etc. We can provide you with any additional pages on request. Gathering the documentation required to accurately and completely complete the Intake Forms **at the time you enter the asset, debt or income information**, will help you organize and comply with your supporting documents requirement.
2. 6 months of paycheck stubs.
3. 6 months of bank account statements.
4. If you are self-employed, a completed Profit and Loss Statement showing gross income and gross expenses for the six (6) months prior to case filing, with specificity as to expenses so as to enable the Bankruptcy Trustee to fully analyze your business operations.

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5. If you operate or have an interest in a business or other entity, information and evidence regarding the nature of the business or entity and the associated assets and debts in which you have an interest/obligation.
  
6. As to all vehicles and vessels:
  - a. Copy of current vehicle registration or copy of certificate of title (please note: registration renewal notices are not acceptable unless notice shows the lien holder);
  - b. Written proof of payoff balance for liens on vehicles, i.e., statements, credit report, etc;
  - c. Copy of Security Agreement associated with sale of vehicle if registered in a state other than California that does not denote liens on registration;
  - d. Copy of Declarations page of insurance for each vehicle which sets forth the period of coverage and extent of coverage. **The Insurance Card is insufficient.** In order to protect the estate from liability and preserve assets for the estate, uninsured vehicles are ***not*** to be operated by debtors or others until either:
    - i. Coverage for liability and property damage is placed with the estate being added as an additional insured;
    - ii. Debtor's exemption is effective pursuant to FRBP 4003; or
    - iii. Effective abandonment by the trustee pursuant to 11 USC 554.
  
7. As to all Real Property:
  - a. A copy of appraisals made within the past 12 months for all real property. If you are buying or own any real property and it has not been appraised within the past 12 months, you must pay for an appraisal prior to filing bankruptcy.
  - b. Copy of deed of trust showing identity of lender and including recording stamp;

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- c. Copy of Grant Deed showing how title is held and legal description;
  - d. Written proof of payoff balance for all loans in form of most recent statements or other documentation from lenders;
  - e. If property acquired or refinanced within one (1) year of filing, a copy of closing statement;
  - f. If noninstitutional lender, copies of documents demonstrating the actual loan advance by creditor to debtor;
  - g. Copy of Declaration page of insurance setting forth the period of coverage and extent of coverage. If the property is uninsured, a Statement to that effect.
8. Copies of any Trust instrument, including exhibits and amendments, in which there is any interest of any type, i.e. beneficiary, trustee, or trustor.
  9. Copies of any and all lease agreements, including motor vehicle leases, rent-to-own property, contracts, etc.
  10. Copies of any lawsuits, foreclosures, judgments, liens or garnishments filed within the past two (2) years.
  11. Copies of all insurance policies including life, disability insurance, homeowners, renters, motor vehicles or any other insured assets. Be sure to include any "riders" which cover any specific items of personal property with insured values.
  12. Income tax returns:
    - a. Complete copy of two most recent tax year federal IRS returns filed, including all Statements and Schedules, ore return transcript (please note: worksheets provided to accountants do not need to be provided).
    - b. If no return has been filed within three (3) years, a declaration from the debtor(s) must be provided to that effect.

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13. All documents relating to retirement accounts, IRAs, 401Ks, etc., including most recent statement evidencing value.
14. Separation agreements, decrees of dissolution, divorce decrees or support obligations filed within the past one (1) year.
15. Security agreements, financing statements and any or all personal property leases.  
As to security agreements:
  - a. Copies of UCC-12/Security Agreements documenting filing with the Secretary of State;
  - b. Copies of documents demonstrating the actual loan advance for noninstitutional creditors; and
  - c. Written pay-off balance.
16. Copies of credit reports from all 3 credit reporting agencies: Equifax, TransUnion and Experian. (Your attorney may obtain these for you.)
17. Stock certificates, bonds, credit union and passbook savings accounts and statements evidencing investments or savings.
18. Documents verifying interest in any future property (such as a Will)
19. Consumer credit counseling documents. If you have not obtained your credit counseling, you must do so prior to filing.
20. Copies of any previous bankruptcy cases filed within the past eight (8) years.
21. Copies of the most recent statement from any educational IRS and/or Tuition Trust account.
22. Copies of the most recent statements from any student loans.

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23. List of prior addresses you have lived at within the past three (3) years.
24. Copies of utility bills for the past six (6) months.
25. Copies of driver's license and social security card.
26. Any documents relating to a "disabled veteran" status.

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### Unincorporated Self-Employed, Professionals, and Business Cases

Documents relating to debtor's business:

1. Complete and current asset and inventory schedules
2. List of all accounts receivable (including names and addresses of parties owing on those accounts)
3. Customer lists (including names and addresses)
4. Rent rolls
5. Employee lists with compensation rates
6. Balance sheets
7. Profit and loss statements
8. Audited financial statements
9. Property appraisals
10. Copies of financial statements given to banks or others for credit purposes
11. Outstanding loan/line of credit documentation
12. List of all shareholders and/or partners
13. All documents relating to unions and collective bargaining agreements
14. Copies of all pension and retirement or profit-sharing plans and related documents
15. Documents relating to other employer-provided group benefits (health insurance, life insurance, disability insurance, etc.)
16. "Key man" insurance policies
17. Supplier contracts

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If a debtor is operating a business or profession and there is no liability insurance covering the operation of the business or profession it is necessary for the business or profession to be suspended until liability insurance is placed in effect, with evidence of such to the Trustee. The Trustee must be notified of any such business or profession immediately.

At a minimum, the Trustee is to be informed in writing within 24 hours of filing of the following:

1. The status and fair market value of all assets of the estate including secured, lessor or exemption claims, that are to be utilized in the business or profession operations;
2. Evidence of current property and/or liability insurance coverage in connection with the operation of the business if non-exempt property of the estate is to be utilized in operations;
3. Evidence of current Workers Compensation insurance in connection with the operation of the business, if applicable;
4. Evidence of current Errors and Omissions insurance coverage, if applicable;
5. Evidence of a reserve tax account to address employee/employer taxes; and
6. The existence of any environmental, law enforcement or federal or state regulatory issues that affect the business of profession.

Business operations utilizing property of the estate are not to be conducted post-petition under any circumstances prior to abandonment, or allowance of exemption of property of the estate utilized in the business or profession, without the written concurrent of the Trustee of, or Order of the United States Bankruptcy Court.