

# **SUPPORTING DOCUMENTS FOR BANKRUPTCY CASES**

Listed below are documents that are ordinarily required by the attorney. Additional documents may be needed once the attorney has reviewed your particular situation.

It is often helpful to bring the documents with you to the initial conference regarding a possible bankruptcy filing. If you don't have all of the documents, provide what you can.

There are three categories of documents:

- (1) These documents apply to every bankruptcy case for an individual or couple.
- (2) These documents apply if you have operated a business or if you own investment property.
- (3) These documents are necessary only if you have been involved in one of the listed activities.

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## **1. DOCUMENTS APPLICABLE TO EVERY INDIVIDUAL OR COUPLE**

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### **CREDIT REPORT**

Copy of your credit report from any major credit reporting agency issued within the last 45 days. If married, one for each spouse whether or not both will file. You can obtain a free copy online at [www.annualcreditreport.com](http://www.annualcreditreport.com)

### **PAY STUBS**

Copies of pay stubs showing total income for the six calendar months before the bankruptcy filing. If this information is shown in a year-to-date section of your pay stub, you may not need every pay stub.

This information is needed for every job and for both spouses, whether or not both spouses will file.

### **PERSONAL TAX RETURNS**

Copy of personal federal and state tax returns for the most recent two years. If not yet prepared and filed, copies of all W-2s and 1099s for the tax year.

### **BANK STATEMENTS**

Copies of the bank statements for every bank account covering the previous 110 days (3+ months). Depending on your situation, you may need to provide bank statements for the previous 13 months.

### **CREDIT CARDS**

Copies of the most recent monthly credit card statements for every credit card. Both front and back of each page.

### **OTHER FINANCIAL ACCOUNTS**

Copy of most recent account statement for any IRA, 401(k), or other pension plan.

Copy of most recent account statement for any stock brokerage or similar account.

## **VEHICLES**

List of every vehicle (car, truck, motorcycle, or trailer) owned or leased at any time in the last six months, even if you no longer own or lease the vehicle.

Copy of vehicle registration for every vehicle.

Copy of vehicle title / pink slip for every vehicle you own free and clear.

For each vehicle, go to kbb.com (Kelly Blue Book) and/or nadaguides.com (NADA) and determine the Private Party Value (Clean Retail if using NADA). Print out this information. This includes leased vehicles.

Copy of the most recent monthly statement for any auto loan or lease.

Provide the equivalent information for any vehicles for children or relatives if you are on title in any way or if you are a liable on the auto loan in any way.

## **BOATS AND MOBILE HOMES**

If you have a boat or a mobile home, provide information equivalent to that for vehicles.

## **HOME**

Copy of your most recent monthly mortgage statement. It should indicate the amount of the monthly payment, whether payments are current, and the principal balance owing on the loan. If you do not have such a statement (for example, if you pay with coupons) then contact your lender and ask that it send a statement with this information.

Copy of monthly statement from your HOA, if you pay monthly fees.

Copy of your most recent real property tax bill.

If you rent rather than own, copy of your lease.

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## **2. DOCUMENTS APPLICABLE TO PERSONS WHO OWN A BUSINESS**

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### **BUSINESS STRUCTURE**

If a sole proprietorship, copy of the most recent fictitious business name statement.

If a partnership, copy of the written partnership agreement. If no written agreement, then prepare a detailed statement of partnership terms.

If a limited liability company, copies of (a) the articles of organization and (b) any written operating agreement.

If a corporation, copies of (a) the articles of incorporation, (b) the corporate bylaws, and (c) any written shareholder agreement.

If a corporation and you are a director and/or officer, copies of (a) board of directors minutes showing most recent election of corporate officers and (b) shareholder meeting minutes showing most recent election of members of board of directors.

If the business has more than one owner, documents showing your percentage ownership interest.

### **BUSINESS FINANCIAL INFORMATION**

Profit and loss statements for the last calendar year and for the current year to date.

Balance sheet (assets and liabilities) for (i) year end 2017 and (ii) 2018 YTD.

### **BUSINESS TAX RETURNS**

If you do business as a corporation, Subchapter S corporation, partnership, or an LLC, provide tax information for the business entity in addition to personal tax returns. If you do business as a sole proprietorship, provide all Schedule Cs.

Copy of the business federal and state tax returns for the most recent two years.

### **BUSINESS LEASE**

Copy of lease of business premises.

### **BUSINESS INSURANCE**

Copy of business liability insurance.

Proof of workers compensation insurance if the business had any employees.

### **SECURITY INTERESTS**

Copy of any security agreement and of any recorded UCC-1.

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## **3. DOCUMENTS APPLICABLE TO SOME INDIVIDUALS OR COUPLES**

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If the matters listed below apply to you, provide the requested documents.

### **REAL PROPERTY INVESTMENTS**

Copy of your most recent monthly mortgage statement showing the monthly payment, whether payments are current, and the principal balance owing on the loan. If you do not have a recent statement (for example, if you pay with coupons) call your lender and ask for this information.

Copy of monthly statement from your HOA, if you pay monthly fees.

Copy of your most recent real property tax bill.

### **LAWSUITS**

Copy of any judgments obtained against you. If suit is still pending, copy of the complaint. If suit was settled, copy of the settlement agreement.

### **REPOSSESSIONS, FORECLOSURES, AND RETURNS**

If any property has been repossessed, been the subject of foreclosure proceedings, or was returned to the creditor, copies of all documents relating to the transaction.

**TRUST**

If you have a living trust, provide a copy of the trust and any amendments.

For property that is currently in the trust, such as your home, provide copies of documents showing the property was in fact transferred into the living trust.

**DIVORCE, PROPERTY SETTLEMENT, AND SUPPORT**

If divorced or separated within the past 2 years, copy of any property settlement documents.

If you are liable for child support or spousal support, copies of documents relating to the obligation. Provide a copy of the court order or other official documents showing the amount payable monthly. If there are any arrearages, provide documents showing amounts past due.

**PERSONAL PROPERTY LEASES**

Copy of any lease of personal property (for example, equipment).

**SECURITY INTERESTS**

Copy of any security agreement and of any recorded UCC-1.