

SUPPORTING DOCUMENTS FOR BANKRUPTCY CASES - INDIVIDUALS

PART 1 - HELPFUL DOCUMENTS FOR INITIAL CONFERENCE

Listed below are documents that are helpful at the initial conference regarding a possible bankruptcy filing. If you don't have all of the documents, provide as many of them as you reasonably can. Additional documents may be needed once the attorney has reviewed your particular situation.

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.

1. DOCUMENTS APPLICABLE TO EVERY INDIVIDUAL OR COUPLE

IDENTIFICATION

Copy of government-issued photo ID, such as a drivers license.

Copy of your social security card showing name and number. If you don't have this, contact Social Security immediately and get a replacement card.

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

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 tax year 2022 (i.e., tax returns filed in 2023).

Copy of personal federal and state tax return for tax year 2023 (i.e., tax returns filed in 2024). If not yet prepared and filed, copies of all W-2s and 1099s for the 2023 tax year.

BANK STATEMENTS AND CHECKS

Copies of all bank statements for every bank account.

- the three most recent monthly bank statements (if paper statements are issued monthly)
- the two most recent quarterly bank statements (if paper statements are issued quarterly)
- transaction listing for the most recent 110 days (if online statements are available)

Check register or other documents to identify the date, payee, amount, and purpose for all checks of \$1,000 or more in the last three months.

CREDIT CARDS

Copies of the most recent monthly credit card statements for every credit card.

List of all credit card cash advances and balance transfers in the last four months.

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 declarations page of your vehicle insurance. This is the page listing coverage amounts, not the proof of insurance card from your wallet.

Copy of the purchase contract and financing agreement for any vehicle you still own, unless you own it free and clear.

Copy of the lease (if any) for any vehicle you lease now.

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 deed showing recording information.

Unless the mortgage on the property is held by a bank or other similar large financial institution, provide copies of the loan documents and trust deed.

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.

Copy of the escrow closing statement if you purchased or refinanced your home within the last fourteen months.

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

Copy of the declarations page of your homeowner's/renter's insurance.

2. DOCUMENTS APPLICABLE TO PERSONS WHO OWN A BUSINESS

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 or corporation organized in a state other than California (e.g., Delaware or Nevada), proof of legal existence, such as articles of incorporation, articles of organization, or certificate of good standing.

If a limited liability company, copy of the written operating agreement.

If a corporation, copy of any written shareholder agreement.

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 year end 2023 and present.

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 business federal and state tax return for tax year 2022 (filed in 2023) and 2023 (filed in 2024). If returns for tax year 2023 have not yet been filed, provide returns for tax year 2021 (filed in 2022).

If the business had any employees, copy of the most recent quarterly federal and state payroll tax returns.

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.

3. DOCUMENTS APPLICABLE TO SOME INDIVIDUALS OR COUPLES

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

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.

REAL PROPERTY INVESTMENTS

Unless the mortgage on the property is held by a bank or other similar large financial institution, provide copies of the loan documents and trust deed.

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.

Copy of the escrow closing statement for any real property purchased or refinanced in the last fourteen months.