

DeMott Law Firm, P.A.

Checklist for Mandatory Documents

Please provide me with copies of the requested documents listed below that are relevant to your specific case. If you provide original documents, please specifically advise that you need your originals returned.

INCOME

- 1 Paycheck stubs for the last six months. (NOTE: you must continue to provide pay stubs until your case is filed.)
- 2 If you receive Social Security, Disability, Pension or Retirement Benefits, please provide six months of checks received. (If the amount is the same, one check will be sufficient.) If the payments started less than six months ago, please list the starting date of the payments. _____
- 3 A completed profit and loss statement for the last six months if you own or operate a business (LLC, Inc. or DBA). *Each month needs be broken down separately.*
- 4 The amount of money regularly contributed to household expenses by other household members (this includes family, significant others, non-filing spouses, roommates, and friends).
- 5 Any statements or information regarding any other source of income.

FINANCIAL

- 6 Tax returns (state and federal) for the last two years.
- 7 Six months of bank statements for all bank accounts prior to filing. (Please do not write on your statements. Make notes on a separate sheet of paper for anything you are calling to our attention.)

NOTE: For any deposits or withdrawals of \$500 or more, *or* for any recurring deposits or withdrawals, you need to briefly explain the transaction. Example: "10/3/15 check 2034, \$598.95-- purchased new tires for Ford F-150." Also, keep in mind that, on occasion, the trustee or United States Trustee's office may ask for bank statements going back a year or more. If you have anything out of the ordinary appearing in your bank statements (income from odd sources, large payments to relatives, luxury purchases, etc.) it is YOUR responsibility to review those statements and call these issues to our attention. We will review any of these issues in your two-hour intake appointment.

- 8 Lawsuits to which you are, or have been, a party (this included judgments against you).
- 9 Most recent statement for any IRA, 401(k) or retirement plan.
- 10 Name and address of any individual to whom you owe money.
- 11 Most current statement for any investment account, stocks or bonds (including savings bonds).

INSURANCE

- 12 CASH VALUE life insurance policies (whole life). Statement(s) verifying current value.

VEHICLES

13 Contracts or leases for vehicles in your possession or for which you own or lease.

IDENTIFICATION

14 Copy of Driver's License (or State ID or Passport) and Social Security Card.

DIVORCE/SUPPORT

15 Copy of Judgment of Divorce granted in the past year and property settlement agreement.

16 Order for Child Support or Spousal Support.

DONATIONS

17 If you make a monthly donation or tithe to your church, please provide a statement.

BANKRUPTCY CREDIT COUNSELING AND DEBTOR EDUCATION REQUIREMENTS

18 You are required to take a credit counseling course before you can file bankruptcy. You *must also* complete a financial management course after you file bankruptcy, but BEFORE your discharge will be granted. While there are numerous debt counselors available, we recommend:

- CC Advising (Internet) This course is \$9.76 per household and is the **cheapest** Credit Counseling **Pre-filing** course. www.ccadvising.com - Select District of SC for your Judicial District. Use the following for the requested attorney information: Russ DeMott, angela@demottlawfirm.com, (843) 695-0830, 103 Grandview Drive, Suite B, Summerville, SC 29483.
- Debtor CC (Internet) This course is \$14.95 per household for the **Pre-filing** course. You may also use DebtorCC for your **Post-filing** course. The **Post-filing** course is \$9.95 per household. www.debtorcc.org - Select District of SC for your Judicial District. Use the following for the requested attorney information: Russ DeMott, angela@demottlawfirm.com, (843) 695-0830, 103 Grandview Drive, Suite B, Summerville, SC 29483.
- InCharge Education Foundation (Internet & Phone) (\$25 online/\$50 by phone **Pre-filing** course. \$15 online/\$50 by phone **Post-filing** course) www.personalfinanceeducation.com - (866) 729-0049 - Select District of SC for your Judicial District. Use the following for the requested attorney information: Russ DeMott, angela@demottlawfirm.com, (843) 695-0830, 103 Grandview Drive, Suite B, Summerville, SC 29483.
- Family Services, Inc. (Internet, Phone, and In Person here in the Charleston area) (\$35 online/ \$50 by phone or in person per household **Pre-filing** course. \$50 online/by phone/in person per household **Post-filing** course.)

www.fsisc.org - (843) 744-1348 - Select District of SC for your Judicial District. Use the following for the requested attorney information: Russ DeMott, angela@demottlawfirm.com, (843) 695-0830, 103 Grandview Drive, Suite B, Summerville, SC 29483.

NOTE: Please take the **Pre-filing/Credit Counseling Course** **TWO WEEKS** prior to your signing appointment (the time we plan on filing your case). We ask that you take this course last because it has to be taken within 180 days prior to filing your bankruptcy case.

PLEASE DO NOT BRING MINOR CHILDREN TO OFFICE APPOINTMENTS.

IMPORTANT: DO NOT maintain accounts of any nature (checking, savings, money market, CDs, or ANY other) at a bank or other lending institution to which you owe money. Example: You bank at ABC bank and have a VISA card at ABC Bank. Since you will no longer pay the VISA, you should immediately close that account prior to any default on payments, then open an account at a bank where you have no loans of any kind. Contact us if you have any questions regarding this statement.

WARNING: Wells Fargo and Wachovia will freeze any money in your accounts EVEN IF you don't owe them money. If you have a Wells Fargo or Wachovia account, you should not maintain a balance in those accounts. I strongly recommend you (1) use banks to which you don't owe money, and (2) DO NOT use Wells Fargo or Wachovia.

IMPORTANT BANKING INFORMATION

At the time you sign your bankruptcy, you must furnish our office with the exact bank balances as of that date. Make sure all checks for mortgages, groceries, car payments, etc., have cleared your account.