

# DeMott Law Firm, P.A.

## Checklist for Mandatory Documents

Please provide us with copies of the requested documents listed below that are relevant to your specific case. If you provide original documents, please let us know if 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 any payments received. (If the amount is the same, one evidence of that payment will be sufficient, such as a pension notice.) If the payments started less than six months ago, please let us know the starting date of the payments.
- 3  A completed profit and loss statement for the last six months if you own a business (limited liability company, corporation, or sole proprietorship). *Each month must 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  Bank statements for the six months prior to your bankruptcy filing. As with paystubs, continue to provide bank statements to us until we file your case. (Please do not write on your statements. Make notes on a separate sheet of paper for anything you wish to call 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. For 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 during your intake appointment.

- 8  Lawsuits to which you are, or have been, a party (this includes judgments against you).
- 9  Most recent statement for any IRA, 401(k), or retirement plan.
- 10  Name and address of any persons or businesses 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. Statement(s) verifying current value. There are policies in which you have built up a cash surrender value. We do not need term policies. If you do not understand the difference, please let us know.

## VEHICLES

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

## IDENTIFICATION

- 14  Copy of your driver's license (or state ID or passport) and social security card.

## DIVORCE/SUPPORT

- 15  Copy of any judgment of divorce granted within the past six years and any property settlement agreement.
- 16  Order for child support or spousal support.

## DONATIONS

- 17  If you make recurring donations to your charitable organizations (churches, United way, etc.) please provide a statement substantiating those donations.

## 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 debtor education course after you file bankruptcy, but *before* your discharge will be granted. While there are numerous companies which provides these services, we recommend:
- Debtor CC (internet). This **FIRST course** is \$14.95 per household and is the **PRE-filing credit counseling course** we recommend. <https://www.debtorcc.org>. Choose first course (pre-filing credit counseling). Select District of SC for your judicial district if it asks. Use the following for the requested attorney information: Russell DeMott, [angela@demottlawfirm.com](mailto:angela@demottlawfirm.com), (843) 695-0830, 103 Grandview Drive, Suite B, Summerville, SC 29483.
  - Debtor CC (internet). This **SECOND course** is \$9.95 per household and is the **POST-filing course** (second course) we recommend. <https://www.debtorcc.org>. Choose second course (post-filing debtor education). Select District of SC for your judicial district. Use the following for the requested attorney information: Russell DeMott, [angela@demottlawfirm.com](mailto:angela@demottlawfirm.com), (843) 695-0830, 103 Grandview Drive, Suite B, Summerville, SC 29483.

**If you prefer to take the pre-filing or post-filing course in person, we recommend using Family Services (details below):**

- Family Services, Inc., which is now called Origin SC. (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.) <http://www.originsc.org/Programs/FinancialEd/Bankruptcy> (843) 744-1348. Select District of SC for your judicial district. Use the following for the requested attorney information: Russell DeMott, [russ@demottlawfirm.com](mailto:russ@demottlawfirm.com), (843) 695-0830, 103 Grandview Drive, Suite B, Summerville, SC 29483.

**NOTE:** Please take the **pre**-filing (credit counseling course) **no sooner than two weeks** prior to the date we plan on filing your case. We ask that you take this course shortly before we file your case for various reasons. There is no advantage to completing this course earlier in the process.

**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, credit union, or other institution to which you owe money. Example: You maintain a checking account at ABC bank and have a line of credit at ABC Bank. Because you will no longer pay the line of credit or other obligation to the bank, you should immediately close any checking or savings accounts prior to defaulting on payments. Only maintain depository accounts (checking or savings, typically) at a bank where you have no loans of any kind. Contact us if you have any questions about this. **WARNING: Wells Fargo will freeze any money in your accounts even you don't owe them money. If you have a Wells Fargo, you should not maintain a balance in those accounts. To summarize, we strongly recommend that you: (1) use banks to which you don't owe money, and (2) do not use Wells Fargo.**

### **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, or other routine payments have cleared your account.