

BYMASTER BANKRUPTCY LAW OFFICES

DOCUMENT LIST

BY THE REQUIREMENTS OF LAW, WE NEED ALL THESE DOCUMENTS BEFORE WE CAN BEGIN DRAFTING YOUR BANKRUPTCY PETITION:

Creditor List

Use our form located in the back of your folder. You must list every creditor, no exceptions. Unlisted Creditors will NOT BE DISCHARGED. **DO NOT PROVIDE A CREDIT REPORT.**

7 Months Proof of Income (paycheck stubs or benefit statements)

Get a printout from your employer showing the gross and all deductions or copies every paycheck stub. All income requires documentation such as wages, pension, social security, unemployment, and even gambling. (*If you have business or self-employment income, go month by month listing out your total business income & expenses for each month going at least 7 months back.) (*Remember, income records must also be provided for non-filing spouses.)

Tax Returns for the last 2 years -Federal, State, and W2's

No exceptions unless not required to file due to minimal income.

Bank Statements - 3 Months (90 days back from the date case is filed required)

We also need statements for all other financial accounts, including retirement accounts. (A final printout to update each bank account will also be required after your bankruptcy case is filed to cover all 90 days).

Copy of Recorded Mortgage, Note, and Deed for your House(s)

This can be obtained at the Recorder's office in the City-County Building (Marion) or at your County Courthouse (all other counties). To cut down on printout cost, you can usually print out only the 1st, 2nd, & last page as long as it shows the amounts and the part where you signed.

Comparative Market Analysis to show the value of your House(s)

You must get an **exact opinion letter of your home's value** from a local real estate broker or agent. It is usually free or inexpensive. Real estate appraisals are also accepted. The valuation must be within the last two years. Tax or insurance valuations are too inaccurate and are usually insufficient.

Lawsuits

Have any lawsuits? Bring copies of all lawsuits whether they are for or against you.

Child Support Order or Divorce Decree (if applicable)

Also, list the name and address of the child support recipient.

List out your last three years of addresses (if you lived in more than one place)

Additional information may be required including 401K, 403B, IRA, and life insurance policies. Remember to take the Class so you can provide the 1st Class Certificate when you bring in your documents.

After you have paid all the fees and provided these documents, make sure that we set an Appointment for you to Sign your Bankruptcy Petition so that your Case can be Filed.