

## Required Documents

**COPIES** (not originals) of the following documents must be provided to counsel before a bankruptcy case can be filed, if any of the documents are not available, please explain in the space below each item. Documents that are part of the public record can be downloaded by you and provided in electronic format to our office. A list of common links where to access such documents appears on our website: [www.raleighbankruptcy.com](http://www.raleighbankruptcy.com)

1. \_\_\_\_\_ **Picture ID(s):** Acceptable forms of ID are drivers licenses, state issued id cards, and passports.
2. \_\_\_\_\_ **Proof of Social Security Number(s):** Acceptable forms of proof of your Social Security Number include: Social Security Cards, and W2s, 1099's and K-1's issued by a third party.
3. \_\_\_\_\_ **Completed Questionnaire:** We will need you to compete and return the questionnaire we gave you. **EVERYTHING REVOLVES AROUND YOU READING AND COMPLETING THE QUESTIONNAIRE.** Having said that, we understand that you will not be perfect in completing the questionnaire but please make a good faith effort to complete it. We will go over it with you and if there is still information needed we will let you know.
4. \_\_\_\_\_ **Credit Counseling:** We will need the Control Number from your credit counseling session. [www.abacuscc.org](http://www.abacuscc.org) If you will be paying this fee through our office the Attorney Code is **ACC62880**.
5. \_\_\_\_\_ **Creditor Information:** The reason for filing a bankruptcy petition is to obtain a discharge of your debts. Only you know who you owe money to! While a credit report may help you determine who your creditors are, it is not always complete and often will have stale or incorrect addresses. We have written an article on obtaining addresses which can be found on our website set out above. **As noted in that article, the best source for your addresses are the statements themselves.** Begin saving all your bills and statements and provide them to us grouped together with the collection agency for each creditor (Typically if you do not pay a bill for a certain period of time the debt will be assigned to a collection agency). We will review those statements and obtain the correct address (bring us your original bills, not copies unless you make clear copies of all pages of the statements). We will need to locate the correspondence, inquiry or bankruptcy address which are typically provided on the back of the statements, payment addresses are typically not valid addresses for bankruptcy unless that is all that is provided on your most recent statements. **If you are using your credit report to determine to whom you owe money, remember to call the 800 number provided for the creditor and ask for a correspondence or inquiry address.** Write that number down carefully. Also remember not to mention bankruptcy to a creditor that may take a specific item of property such as a company that financed your vehicle. The internet is a great resource to help you locate an address for a particular creditor. Your free credit reports can be obtained at: [www.annualcreditreport.com](http://www.annualcreditreport.com) Please remember you must list EVERYONE that you believe can even remotely claim you owe them money, if you do not believe the debt is valid you must list it, and we will list it as disputed. Even family members must be listed if you owe them. **We generally require that you order a financial report through our offices, which includes your 3 credit reports. The cost is currently \$45 for an individual and \$90 for a couple. The company we purchase from has looked up the correct bankruptcy address for most of your creditors that appear on your credit reports. The report also contains other financial information not contained in a typical credit report. This is the fee that the company charges us, the price is not marked up.**
6. \_\_\_\_\_ **Last 2 Years Of Tax Returns:** We will need **copies** of the last **2 State and Federal Income Tax Returns** filed by the Debtor(s), and for any corporations, limited liability corporations, or partnership in which the Debtor(s) own a 20% or greater ownership interest, including all schedules and w-2, 1099, and K-1s and a copy of any requested extension as to any income tax returns which have not been filed for any tax year ending before the petition-date.
7. \_\_\_\_\_ **Six Months Of Pay Advices For You And Your Spouse (i.e., paychecks):** We will need **copies** of all payment advices (copies of your paychecks) or other evidence of payment from an employer for the six full calendar months preceding the date your case will be filed, **plus those received in the calendar month in which the bankruptcy is to be filed, for you and your spouse even if your spouse is not filing.** In your case we will need payment advices from \_\_\_\_\_ to present, assuming a filing month of \_\_\_\_\_.
8. \_\_\_\_\_ **Banking:** We will need copies of the **last 6 statements for all bank accounts** (for open or closed accounts) of the Debtor(s) and the **first statement you receive after you file.** After your case is filed, please provide copies of the bank statements for the month immediately after the filing date to [admin@raleighbankruptcy.com](mailto:admin@raleighbankruptcy.com). What the trustee needs to look at is the bank statement that contains the bankruptcy filing date. If this is not provided, he may file a motion to dismiss your case.
9. \_\_\_\_\_ **Transfers:** We will need copies of all documents and records evidencing all transfers of property in the last 4 years prior to the petition filing date (excluding trade-ins on vehicles).

10. \_\_\_\_\_ **Real Property:** We will need copies of **all deeds, promissory notes, deeds of trust** or mortgages, judgments and other liens. Copies of county tax records (bill printed from online or annual tax bill) for each parcel of real estate owned by the Debtor(s); all records evidencing the interest(s) of any co-owners or holders of other interests in such real estate; and the **most recent mortgage statements** showing the balances owing on all deeds of trust or mortgages against the real estate.
11. \_\_\_\_\_ **Foreclosure or Repossession:** We will need copies of any correspondences or pleadings relating to foreclosures or repossessions concerning your property.
12. \_\_\_\_\_ **Other Lawsuits and Garnishments:** We will need copies of all documents relating to any lawsuits you are involved in whether as a defendant or as a plaintiff, as well as any garnishments.
13. \_\_\_\_\_ **Motor Vehicles and Boats:** We will need copies of titles (if there are no liens) to all vehicles and boats owned by the Debtor(s); **all loan and lien documents**; the **most recent billing statement** prior to the filing; documentation of the value of all vehicles and boats if the value is based on anything other than the NADA value. Please also **print out of the NADA Value of each of your vehicles**. The website is: [www.nadaguides.com](http://www.nadaguides.com)
14. \_\_\_\_\_ **Divorce, Equitable Distribution and Child Support:** We will need copies of all documents evidencing any equitable distribution, property division and alimony; separation or divorce agreements, settlement or orders.
15. \_\_\_\_\_ **Securities/ Insurance:** We will need copies of the most recent statements of any stock, investment or other financial, brokerage or similar accounts; debtor-held stock or bond certificates; declaration pages for each whole life insurance policy owned by the Debtor(s) and evidence of current beneficiaries.
16. \_\_\_\_\_ **Related Entities:** We will need copies of current balance sheet and income statement for any entity in which Debtor(s) own a greater than 20% ownership interest, including any corporation, limited liability corporation or partnership; business tax listings for any business property owned by the Debtor(s). Our website will have a links to the various taxing authority's websites.
17. \_\_\_\_\_ **Tax Account Transcripts:** If relevant we will request that you obtain "Tax Account Transcripts" (not a "Return Transcript") for each tax year you owe taxes. These can be obtained online at the following website free of charge: <http://www.irs.gov/Individuals/Get-Transcript> A copy of the form is on our website if you would like to obtain these by mail or if you would like to order them on the phone. In your case we will need you to obtain Tax Transcripts for the following years: \_\_\_\_\_.
18. \_\_\_\_\_ **Miscellaneous:** We will need copies of any documents evidencing unusual assets such as personal injury claims, rights to any bequests or inheritances.
19. \_\_\_\_\_ **Other:** In addition we will need: \_\_\_\_\_.
20. \_\_\_\_\_ **Initial Payment/ Retainer:** You must pay at least \$100.00 when the paperwork is returned. **Chapter 7 Only: If you retain us today, and pay the \$100.00 retainer fee today and sign up for a payment plan today you will receive a \$100.00 discount on your bankruptcy filing fee quoted today.** Please also note that you are required to pay the balance before your case will be filed. We generally only accept cash, Cashier's checks or money orders. For the first payment only we will accept credit cards and personal checks drawn on a local bank. You will be encouraged to enter into a monthly payment agreement so your case can be filed as soon as possible.

**If you have trouble getting any of these documents, get what obtain copies of what you can and bring them to your next appointment, we will advise you concerning any next steps.**

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