

LIST OF DOCUMENTS REQUIRED TO FILE CHAPTER 13 BANKRUPTCY

I.

You Must Provide ALL Required Documents to Attorney's Office in order to file:

1) Most recent 6 months pay stubs

* If you are Self Employed or owner of a small business, report verifiable gross income and all business-related expenses and costs for the 6-month period. Attorney will draft a business income-expense statement for you based on evidence in Attorney's Office].

2) Last 2 years tax returns (both state and federal - *including businesses*)

3) Credit Counseling Certificate(s) from: www.summitfe.org

4) If you receive Social Security, disability or pension, provide award letters.

5) YOUR DEBTS. Provide correct and complete information about debts you owe
NAME/ADDRESS/AMOUNTS OWED :

II

Secured Debts

(Loans secured by property you own):

Auto loans – Mortgages – furniture/appliance installment agreements

a) Total outstanding principal balance owed as of filing date;

b) Total amount of unpaid arrears (total missed payments);

c) Interest Rate % on all MORTGAGE AND AUTO loans.

d) Monthly Payment amount.

e) PLEASE PROVIDE THE DATE OF FINANCING OF AUTO LOANS – IF YOU FINANCED MORE THAN 910 DAYS AGO, YOU QUALIFY FOR THE “CRAM DOWN” RATE UNDER 11 USC 506a ! ALSO, PLEASE REPORT HOW MANY MONTHS REMAINING ON ALL VEHICLE LOANS. (If more than/less than 60 months)

Unsecured Debts:

Credit cards, medical bills, personal loans, repo debts, charge accounts, taxes,
student loans, child support, judgments.

Make it easy on yourself and save time!

CREDITOR DOWNLOAD OPTION: – for \$35/person (or \$60 PER COUPLE)

Attorney can download all of your credit-bureau-reported debts/creditors for you. Data includes current reporting all debts & creditor addresses for the last 21 years - as reported to credit bureaus: Trans Union & Experian.

III

Attorney/Client Agreement: In order to retain Attorney services, please read your retainer agreement, understand it, initial wherever indicated & sign it. Return the signed agreement to attorney with deposit: [Cash, debit card, check or money order].

IV

LAWSUITS: Provide ALL lawsuit information regarding any Lawsuit/Garnishment Documents: Include: Court Location, Case number, Attorney Name, Address/phone number. ***YOU ARE RESPONSIBLE TO KNOW WHETHER OR NOT ANY JUDGEMENT LIENS HAVE BEEN FILED AGAINST YOUR HOME. ATTORNEY IS NOT RESPONSIBLE TO KNOW WHAT DEBTS YOU HAVE OR WHAT JUDGEMENTS HAVE BEEN FILED AGAINST YOU.***

About Credit Counseling Certificate(s)

Bankruptcy law requires you to take a 1 hr. credit counseling course Before you may file and also, a second online “Financial Management” course after you have filed and have a case no. To obtain a certificate from the least expensive provider nationwide, [\$14.95 – single or couple] go to:

www.summitfe.org

They will ask who your attorney is. Choose: [Alexander Hilton]-Certificate(s) will be sent to us. If you are filing jointly, ONE spouse may take the course for both and get both (2) certificates.

THANK YOU

A.E. HILTON & ASSOCIATES