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ITEMS TO BRING TO YOUR FIRST BANKRUPTCY APPOINTMENT – BUSINESS

1. LIST OF CREDITORS

Complete the enclosed Debt Listing Sheet. Be sure to provide **ALL** information.

2. LEGAL DESCRIPTION OF REAL PROPERTY OWNED

If you own any real property, bring a legal description of that property. This description can be found on a land contract, deed or title commitment.

3. VEHICLE TITLES

Bring in **all** vehicle titles that are in the corporate name (i.e. autos, trucks, trailers).

4. LAWSUITS

If you have been sued within the past year, or if a suit is currently pending, bring in any court documents from that lawsuit.

5. INSURANCE INFORMATION

Provide insurance information on real property and all autos owned. Also, provide all business policies (fire, theft, worker's compensation, etc.).

6. GROSS INCOME

Know what your gross income has been for the past four years, as well as the current year to date. Bring with you copies of the income tax returns & W2s for the past four years (i.e. 2001 through 2004)

7. EIN

Please provide your Employer Identification Number.

8. LEASES

Provide copies of all leases.

9. BANK LOANS

Provide copies of all bank loan documents for secured debt.

10. GUARANTEES

Provide copies of any personal guarantees for corporate debt.

11. CORPORATE MINUTE BOOK

Please bring your corporate minute book complete with Articles of Incorporation and Stock Certificates.

**FAILURE TO BRING ANY OF THIS INFORMATION WITH YOU COULD DELAY
THE PREPARATION PROCESS OF YOUR PAPERWORK**

**INSTRUCTIONS ON COMPLETION OF A LIST OF CREDITORS
(Debt Listing Sheet)**

A Debtor filing a bankruptcy proceeding must provide his attorney with a list of **all** of his creditors. This list must contain the following information for each creditor.

- (a) **Complete name** of the creditor;
- (b) Complete **mailing address** of the creditor, including zip code;
- (c) **Account number** for each debt;
- (d) The **reason** for the debt (i.e. car loan, credit card, student loan, a mortgage, etc.);
- (e) The **year** in which the debt was incurred;
- (f) The **person responsible** for the debt (H – husband; W – wife; or Jt – joint);
- (g) The **amount owing**; and
- (h) Whether or not there is a **co-signer** on the loan (Yes or No)

A grid for listing your debt is attached to this set of instructions.

All debt which you owe is to be listed. The list should include debts you plan on continuing to pay, such as a mortgage or a car loan. A house and its mortgage are usually the largest asset and debt, and such information is required to be disclosed to the court.

The address of the creditor should be the address to which a letter can be sent, not a payment address. The lockbox to which you normally send a payment will not be a sufficient legal notice address for your bankruptcy filing.

If you have received correspondence from your creditor within the last 90 days, you must also list the address stated in that item of correspondence. If you have more than one address, you should list all of the addresses you have for a creditor. This list would include any address of a collection agency or attorney collecting the debt for the creditor. In these instances, list the creditor in care of (c/o) the person doing the collection work.

Example: Kohl's
 c/o Attorney Smith
 123 Main Street
 The Town, MI 49444

The amount owed is to be determined from your latest statement. If you do not have a statement, you should contact the creditor and ask for this information. Most credit cards have a toll free number on the back side for customer service. The toll free number will let you “speak” to a computer at the credit card company to obtain the balance. Mortgage companies and banks have internet sites from which balance information on your accounts can be obtained.

To discharge a debt, proper notice must be given to the creditor. This means a good address. If you don't provide a good address, you run the risk that your debt(s) may not be forgiven. A credit report is also a good source for addresses.

