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ITEMS TO BRING TO YOUR FIRST BANKRUPTCY APPOINTMENT

1. **LIST OF CREDITORS – THIS MUST BE FILLED OUT**

Complete the enclosed Debt Listing Sheet. Be sure to provide **ALL** information. This item is first on the list of items to bring, because it is the most important item. Please call and reschedule your appointment if your circumstances prevent you from completing this item.

2. **LEGAL DESCRIPTION OF REAL PROPERTY OWNED & SEV**

If you own any real property, bring the Deed to that property.*

3. **VEHICLE TITLES**

Bring **all** titles that are in your name, such as for a car, mobile home, trailer, boat, etc. If you bring a copy of the titles, be sure you copy both the front and back. Bring loan payment coupon books, also.

4. **GROSS INCOME**

Bring a copy of your income tax returns, W2s and 1099s for the previous two (2) years.

5. **PAYSTUBS**

Bring the last two or three current pay stubs for all jobs you and your spouse have, even if your spouse is not going to file bankruptcy with you.

6. **PRIOR BANKRUPTCY PROCEEDINGS**

- a. Petition of any past bankruptcy case you may have filed;
- b. Any paperwork you may have on any past bankruptcy proceeding;
- c. Copy of Discharge from any past bankruptcy proceeding. The information should include the date of filing, the case number, and the Bankruptcy Court where the proceedings were filed.

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

*If you cannot find your deed, copies of deeds are available for Kent County at: www.accesskent.com under "Deeds Search", and for Ottawa County at: www.co.ottawa.mi.us/ under "Property Lookup"; or you can go to the Register of Deeds Office for your county and request a copy.

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.

DEBT LISTING SHEET

Name _____
 Address _____
 Phone _____

Date this list was completed _____

INSTRUCTIONS FOR COMPLETING THE DEBT LISTING SHEET / LIST OF CREDITORS

A Debtor filing a bankruptcy proceeding **must** provide his attorney with a list of **ALL** of his creditors, i.e. mortgages, auto loans, and loans owed to family members. This list **must** contain the following information for **EACH** creditor.

- The **complete name** of the creditor.
- The **complete mailing address** of the creditor, including zip code, **NOT** the payment address.
- The **account number** for each debt.
- The **reason** for the debt (i.e. car loan, credit card, student loan, mortgage, etc.)
- The **year** the account was opened/or the debt was incurred.
- The **person responsible** for the debt (H - husband, W - wife, Jt - joint).
- The **amount owing** for each debt.
- Whether or not there is a **co-signer** on the loan.

* For any **secured debt**, please state what you think the value of the security is. Namely, how much is your home or car worth if you were to sell it today for a fair price.

Name of Creditor, with full CORRESPONDENCE address (Do NOT use the payment address because this will not give the creditor sufficient notice of your bankruptcy filing and the debt may not be forgiven)	Account Number	Year Account was Opened / Year Debt was Incurred	Reason for Debt	Present Balance	Husband (H), Wife (W), Joint (Jt)	Co-Signer Yes/No
ABC Company 123 South Street Holland, MI 49423 And/Or: ABC Company c/o Collection Agency PO Box 123 Holland, MI 49423	1234-5678-9101-11213	1/1/2008	For example, Credit card; medical service; car loan	\$1,000.00	Jt	No

