

BANKRUPTCY INTAKE

FOR ATTORNEY USE

INTAKE DATE: ___/___/___

FEES & COSTS: \$890+ \$299 + \$21=\$ _____

MOTION TO AVOID LIENS _____

REAFFIRMATION AGREEMENTS _____

TOTAL COST: _____

FULL NAME(S) :

Other legal names used during past 8 years: _____

ADDRESS:

COUNTY/CITY OF RESIDENCE:

HOW LONG HAVE YOU LIVED CONTINUOUSLY IN VIRGINIA? _____

If less than 2 years, list other states and dates of residence: _____

PHONE: () _____ home

() _____ work

() _____ cell

EMAIL _____

* Please let us know if this information changes.

How did you hear about Ms. Solomon? _____

Have you filed bankruptcy before? _____

Y/N

If so, when and where? _____

CURRENT GARNISHMENTS? If so, what creditor _____ Y/N

CURRENT COURT HEARINGS/SUITS FILED OR IN PROCESS? _____ Y/N

IF YES, LIST DATES OF UPCOMING COURT HEARINGS _____

HAVE YOU CHARGED MORE THAN \$500 ON ANY CREDIT CARD OR LOAN A CASH ADVANCE OF MORE THAN \$750 IN THE LAST 90 DAYS _____ Y/N

IF YES, LIST _____

WHAT IS YOUR GROSS YEARLY INCOME \$ _____ *

*If you are self-employed, use your net business profits here not your gross business income.

HOW MUCH ARE YOU PAID PER HOUR OR WHAT IS YOUR SALARY? \$ _____

IF YOU ARE MARRIED AND LIVING WITH YOUR SPOUSE, WHAT IS YOUR SPOUSE'S GROSS YEARLY INCOME?
\$ _____. HOW MUCH IS YOUR SPOUSE PAID PER HOUR OR WHAT IS THEIR SALARY?
\$ _____.

HAVE YOU EACH HELD THE SAME JOB FOR THE LAST SIX MONTHS? _____ Y/N

If no, please list what jobs you have held during the past six months and when.

DO YOU HAVE ANY MINOR CHILDREN? Y/N

Include if 18, still in high school and dependant on you.

Name: _____ Age: _____ Do they live with you at least half of the time? Y/N

Name: _____ Age: _____ Do they live with you at least half of the time? Y/N

Name: _____ Age: _____ Do they live with you at least half of the time? Y/N

Name: _____ Age: _____ Do they live with you at least half of the time? Y/N

Enclosed please find information about the bankruptcy process as well as an intake sheet and worksheets for you to fill in. The purpose of this package is to give you some information about bankruptcy, and to let you know the documents and information I will need in order to answer your questions and concerns and complete your Bankruptcy Petition, should you choose to file a case. Please read through this package carefully, as it provides important information you will need to know during the bankruptcy process.

I realize when you first review this package; it will appear to ask for a lot of information which may seem overwhelming. Please keep in mind that this package contains information for a variety of situations, and only some of them will apply to you.

Please remember that we are here to help you with any questions or concerns you may have, so do not hesitate to call if you are having trouble filling in your information.

Please complete the entire intake package. You must include the requested information for all of your creditors, even if you intend to pay them, as the Bankruptcy Court requires information for each of your creditors to be disclosed. Once completed, please drop your package by the office (we have a mail slot for after hours drop-offs) or mail it to my office at the above address along with a \$100 check or money order to reserve your appointment time. This \$200.00 payment is applied toward your attorney fees, it is NOT an additional fee. Once you have been given an appointment, you may refer your creditors to me for verification of representation. Please bear in mind that once you make an appointment, I set aside a large block of time just for you. If you need to reschedule the appointment, kindly call at least 24 hours in advance so I may assign the time to another client. If you do not call to reschedule your appointment at least 24 hours in advance, the \$200.00 deposit will be charged as a fee for a missed appointment, and it will not be applied toward your attorney fees. If you have an emergency and cannot give 24 hours, please call the office at your earliest opportunity and let us know.

You must disclose all your debts. That means everybody you owe. There are no exceptions to this rule. Even debts that cannot be discharged in bankruptcy must be listed. You do not have the option of picking and choosing the debts that you are going to disclose in your bankruptcy case. Please remember, your bankruptcy papers are signed under oath and under penalty of perjury. Failure to disclose all of your debts can result in a denial of your bankruptcy discharge. Please be sure to give me complete information for every debt, including the date when the account was opened, the last time you used the account, and the account number.

The recent changes to the bankruptcy laws require that you meet with a court approved credit counselor prior to filing bankruptcy. You are not required to enter into a repayment plan through the credit counselor. You are only required to have a counseling session. The credit counselor will provide you with a certificate showing proof that you met with them. This certificate is required by the bankruptcy court. If the credit counseling provides you with a proposed repayment plan, I will need a copy of it. Once you return this package to my office, an appointment time will be scheduled for you. I am required to provide you the name of four credit counselors. I am personally familiar with Consumer Credit Counseling at (540) 662-1222. Consumer Credit Counseling is a national non-profit organization with a local office. They charge about \$50.00 for the required meeting, and they also have late hours available.

There are three other credit counselors approved by the court for our area. Credit counseling may be done by telephone or the internet. They are:

GreenPath, Inc. Their telephone number is 800-630-6718. Their internet site is www.greenpath.com.

Money Management International, Inc. Their telephone number is 877-918-2227. Their internet site is www.moneymanagement.org.

Springboard Nonprofit Consumer Credit Management, Inc. Their telephone number is 800-947-3752. Their internet site is www.credit.org.

All of these companies charge a fee for the credit counseling. I am not personally familiar with any organization, but I am providing their contact information for your convenience and choice.

The credit counseling agency will ask you questions about your monthly expenses. It is very important to list all of your reasonable and necessary expenses. An average month is considered 4.33 weeks so if you are calculating any of your expenses by the week, be sure to multiply them by 4.33 to figure out your actual average monthly expense. Be sure to include car repair expenses, unreimbursed medical expenses, prescriptions, dental care, clothing, car and other insurance, and personal property taxes in your budget. You can take your estimated yearly amount for these expenses and divide them by 12 to figure out how much you need to set aside each month for those items. If you have a regular telephone and a cell phone, include both amounts in your budget. You should also include a reasonable amount for cable and internet, if you have those expenses. Heating expenses should also be included. If the credit counselor does not ask you about all of these expenses, be sure to tell them. If the credit counselor provides a PLAN to you (even if the Plan shows you cannot repay anything to your creditors), I need a copy of it. Please bring it with you to your appointment.

You are also required to take a court-approved Financial Management Class after you file your bankruptcy petition. You CANNOT be DISCHARGED until you have completed the class. The four companies listed above also provide the class. They charge an additional fee for it. You must provide me the Certificate you receive after taking the class so I can file it with the bankruptcy court.

Your petition will be filed once ALL of the attorney fees and costs are paid (usually a total of \$1120.00). You may also add creditors you may have overlooked after you have filed your Bankruptcy Petition, up until you are discharged, which costs \$66.00 for up to 5 creditors and \$100.00 for 6 to 20 creditors, which includes court costs to file the amendment. You may not add creditors for debts you have incurred after filing for Bankruptcy.

If you have an emergency or are having your wages garnished, please call and let us know so we can expedite your appointment. (Payment in full will be due in order to file your Bankruptcy Petition and stop the garnishment.)

Once the Petition has been mailed to the Bankruptcy Court for filing, it takes approximately 10 days for all creditors to receive the Notice of the filing from the Bankruptcy Court. You should also receive your Notice at that time. If you wish to reaffirm a debt, you must do so during the approximate 90-day duration of the bankruptcy. Reaffirming a debt means that you are entering into a contract with your creditor stating that you will pay the debt to them as originally agreed. I can sometimes negotiate a reaffirmation agreement for you on a delinquent secured account, depending on

how past due the account is and the amount of the delinquency, but payment to bring the debt current is usually required by the creditor. I will also try to lower your payments and interest rate if you owe more than your asset is worth. The reaffirmation agreement must be completed and filed with the court prior to your discharge date. If you change your mind after you reaffirm a debt, you have sixty days from the date I file the agreement with the Court to withdraw or "rescind" it.

If you want to pay an unsecured creditor for some reason, please note that not all unsecured creditors (credit cards, etc.) will reaffirm a debt or allow an unsecured account to remain open, even if you pay them, depending on their policy.

Once you have filed a Bankruptcy Petition, bills and calls from Creditors must cease in accordance with the Bankruptcy laws. However, large company billings and collection agency letters sometimes cross in the mail, so please give them time to receive Notice and mark your account accordingly. If any creditor continues to contact or harass you, please let me know so that I can take care of the problem for you.

LIST OF ASSETS

REAL ESTATE

Identify each and every parcel of real estate in which you have an interest. (If you own or are buying a mobile home but not the land it is on, the mobile home is NOT considered real estate.) Make copies of this sheet if you own multiple properties.

Property Address:

Tax assessed value of property (not the tax amount) on your tax bill: \$

PIN (property identification number) as it appears on your tax bill:

How many Deeds of Trust (mortgages, lines of credit, and home equity loans) are there on the property?

Who holds your mortgage(s) and how much do you owe?

Lender: Lender: Lender:

Balance: Balance: Balance:

DO YOU PLAN TO KEEP THIS REAL ESTATE AND CONTINUE PAYING THE MORTGAGE(S)?

Y/N

What year did you buy it?

How much did you pay for it? \$

How much was your down payment? (not including closing costs) \$

Provide a copy of the Deed, the Note, and the Deed of Trust (mortgage) for the property.

Are there any co-owners? If yes, provide their name, address, and percentage of their ownership of the property:

Name

Address

Is the property occupied by someone other than you? If so, what is their name?

Name

Relationship to you:

Please bring copies of the DEED, DEED(S) OF TRUST, NOTE, and TAX APPRAISAL with you to your consultation.

1. What is the total of all cash you have on you that is not deposited in an account?

You

Your Spouse

2. Identify each and every account you now have with the ability to withdraw funds from

Name of Bank:

Type of Account:

Who owns the account:

Balance in this account? \$

As of what date?

Name of Bank:

Type of Account:

Who owns the account:

Balance in this account? \$

As of what date?

3. Identify each and every deposit you have with public utilities, telephone companies, landlords, and others. Name of holder of deposit:

Type of account (landlord, utility, etc.)

Who deposited the funds?

Balance in this account? \$

As of what date? , 2006

4. List pictures, art objects, antiques, stamp collections, coin collections, and other collections or collectibles.

ITEM (describe)

Value \$

ITEM (describe)

Value \$

5. List furs and jewelry

Wedding & engagement rings \$ (you) \$ (your spouse)

Other Jewelry

ITEM (describe)

Value \$

ITEM (describe)

Value \$

ITEM (describe)

Value \$

6. List firearms, sports, photographic and other hobby equipment.

ITEM (describe)

Value \$

ITEM (describe)

Value \$

7. List interest in insurance policies in which you have any cash value or are able to borrow money. Name of Insurance Company:

Type of Policy:

Cash surrender value of Policy: \$

as of what date?

8. Interests in IRA, ERISA, 401(K) and other pension, retirement, or profit sharing plans. Name and type of retirement plan:

Is the plan "ERISA" qualified? Yes No

(Your employer or plan administrator will be able to answer this question)

How much money is in your plan? \$ as of what date? , 2006.

9. List stocks, mutual funds, bonds, and any business you own any interest in.

Stock: Value \$ as of what date? , 2006

Bond: Value \$ as of what date? , 2006

Name of business

Who owns it

What percentage do you own of the business? %

10. Automobiles, trucks, trailers, and other vehicles and accessories.

Year: Condition:

Make

Model

Mileage:

Who owns it (whose name is it registered in?)

Is there a lien on the vehicle? Yes No

If there is a lien, provide the name and address of the lien holder:

Name: Address:

Account No.

How much do you owe? \$

Do you intend to keep it? Yes No

Year: Condition:

Make

Model

Mileage:

Who owns it (whose name is it registered in?)

Is there a lien on the vehicle? Yes No

If there is a lien, provide the name and address of the lien holder:

Name: Address:

Account No.

How much do you owe? \$

Do you intend to keep it? Yes No

Year: Condition:

Make

Model

Mileage:

Who owns it (whose name is it registered in?)

Is there a lien on the vehicle? Yes No

If there is a lien, provide the name and address of the lien holder:

Name: Address:

Account No.

How much do you owe? \$

Do you intend to keep it? Yes No

11. Boats and mobile homes

Who owns it?

Provide a personal property tax bill, if there is one. If not, provide the value \$. Is there a lien on it? Y/N

If yes, provide the name and address of the lien holder:

Name:

Address:

12. Other property not already listed. Itemize

Give a description or provide a list:

Value \$

Value \$

Value \$

BANKRUPTCY WORKSHEET

(MAKE AS MANY COPIES OF THIS PAGE AS YOU WILL NEED)

Note: I cannot notify your creditor about the bankruptcy if you do not have an address, so it is very important to fill in the address.

For the beginning and end dates of the debt, I just need the approximate year. Use the first year you used the credit card or received the loan, even if the card has changed names.

The fair market value of the collateral is what someone else would pay for it. List all creditors regardless of amount owed or relationship to you.

List all creditors even if you've already listed them elsewhere in this packet.

If a debt is under collection, list the original creditor first, then the collection agency.

If you have a collection agency and are unsure for whom they are collecting, list the agency as the creditor. When in doubt, include every one who might be a creditor.

If it is a secured debt or there is a lien, list what collateral of security was used. You can obtain a free copy of your credit report at www.annualcreditreport.com

No.	Creditor Name and Address	Amount You Owe:
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Account Number:

When did the debt start?

When was the last date you used this account?

What did you purchase?

Collateral or security?

What is the fair market value of the collateral?

Name & address of collection agency:

No.

Creditor Name and Address

Amount You Owe:

Account Number:

When did the debt start?

When was the last date you used this account?

What did you purchase?

Collateral or security?

What is the fair market value of the collateral?

Name & address of collection agency:

No.

Creditor Name and Address

Amount You Owe:

Account Number:

When did the debt start?

When was the last date you used this account?

What did you purchase?

Collateral or security?

What is the fair market value of the collateral?

Name & address of collection agency:

No.

Creditor Name and Address

Amount You Owe:

Account Number:

When did the debt start?

When was the last date you used this account?

What did you purchase?

Collateral or security?

What is the fair market value of the collateral?

Name & address of collection agency:

No.

Creditor Name and Address

Amount You Owe:

Account Number:

When did the debt start?

When was the last date you used this account?

Collateral or security?

What is the fair market value of the collateral?

No.

Creditor Name and Address

Amount You Owe:

Account Number:

When did the debt start?

When was the last date you used this account?

Collateral or security?

What is the fair market value of the collateral?

Name & address of collection agency:

No.

Creditor Name and Address

Amount You Owe:

Account Number:

When did the debt start?

When was the last date you used this account?

Collateral or security?

What is the fair market value of the collateral?

Name & address of collection agency:

What did you purchase?

Name & address of collection agency:

What did you purchase?

No.

Creditor Name and Address

Amount You Owe:

Account Number:

When did the debt start?

When was the last date you used this account?

What did you purchase?

Collateral or security?

What is the fair market value of the collateral?

Name & address of collection agency:

HOUSEHOLD GOODS

Please fill in the value of all your household goods and total them up. Value is not what you paid for the items but what you could sell them for in their current condition. The allowed exemption for household goods is \$5,000.00 for individuals and \$10,000.00 for married couples.

a. Living room and family room, dining room, room

1) Sofa \$

2) Chairs \$

3) Tables \$

4) TVs \$

5) VCRs \$

6) Stereos \$

7) Lamps \$

8) Rugs \$

9) Bookcases \$

10) Piano \$

11) Musical

Instruments \$

- 12) Dining
 - Room Set \$
- 12) Radios \$
- 13) China Closet \$
- 14) Dishes \$
- 15) Silverware \$
- 16) Sewing Machine \$
- 17) Other \$

b) Kitchen

- 1) Table, Chairs \$
- 2) Stove \$
- 3) Microwave \$
- 4) Refrigerator \$
- 5) Freezer \$
- 6) Dishwasher \$

- 7) Washer \$
- 8) Dryer \$
- 9) Telephones \$
- 10) Misc. Appliances \$

c)

- 1)
- 2) Bedrooms a Bed Bedroom set and Study \$

\$

3) Bureaus \$

4) Desks \$

5) Computer \$

Equipment \$

6) TV's \$

7) VCR's \$

8) Radios \$

9) Stereos \$

10) Lamps \$

11) Telephones \$

12) Other \$

d)

1)

Garage

Tools

\$

2) Bicycles \$

3) Other \$

e) Other areas including storage facilities:

f) Books, pictures and other art objects:

1) Books \$

2) Pictures \$

3) Other \$

4) Art Object \$

5) Collectibles \$

6) Other \$

TOTAL \$

(Please total all items)

ENGAGEMENT AGREEMENT

I am pleased to be representing you in your Chapter 7 bankruptcy. I expect to provide you with excellent legal representation at reasonable and fair fees. You should always feel free to question any aspect of my representation or my billings. In turn, I require your full cooperation, timely response to my needs for information, and prompt attention to my invoices.

By signing this Engagement Agreement, you (hereinafter "Client) are agreeing to engage MARILYN ANN SOLOMON, Attorney At Law (hereinafter the "Firm") to act as your attorney in connection with your bankruptcy, and all related matters relating to it. Pursuant to your retention of the Firm, you hereby agree to the following terms and conditions of my representation:

The attorney fees to prepare and file a Chapter 7 Bankruptcy Petition are a flat fee of \$890.00 plus costs. The court costs for a Chapter 7 Bankruptcy currently are \$299.00. However, if you have more than 30 creditors to list on your petition, including collection agencies, an additional fee of \$100.00 is required for every 30 creditors. Your attorney fees and costs must be paid before I can file your Bankruptcy Petition. You need to provide me with sufficient information to prepare and complete the Bankruptcy Petition and Schedules and Statement of Affairs. I can offer a flat fee arrangement because the attorney time in a Chapter 7 case is predictable and will be limited generally to the following services:

1. 1. Analysis of your financial situation and giving you advice in determining whether to file a Petition in Bankruptcy;
2. Preparation and filing of the Petition, Schedules, and Statement of Affairs which may be required to file your Chapter 7 Bankruptcy Petition, and preparation and filing of your Homestead Deed which is required under Virginia law to exempt your property;
- 3 Representation of you at the §341 hearing (your meeting of creditors).

This fee arrangement does not cover any services requested or required after the §341 hearing, and it does not include any Adversary Proceedings commenced against you or at your request. Services in addition to those outlined above will be billed on an hourly basis at my hourly rate of \$250.00. Adversary Proceedings are, however, uncommon.

The above attorney fee DOES NOT COVER THE FOLLOWING:

1. Renegotiation of retained debt or property with creditors, including modifications on mortgages.

2. Representation of client before Bankruptcy Judge or Trustee in any contested matter except the initial 341 meeting.
3. Amendments to any schedules or documents if due to client's neglect in not providing me with the correct information initially.
4. Setting aside a non-purchase money lien household goods (\$50.00 if NOT contested) Contested Motions are billed on a hourly basis.
5. Updating your Bankruptcy Petition if you wait more than 20 days after your appointment to bring in the paperwork I need or to pay in full so I can file your case.

I will file your case only when I am satisfied that you have completely and accurately disclosed all of your assets and liabilities and when all of the fees and expenses associated with your case have been paid.

Because the information contained in the Bankruptcy Schedules and Statement of Affairs is a "snap shot" of your finances on a given date, timely response and cooperation on your part is necessary to avoid duplicative work. Therefore, I ask that you respond promptly to my requests for information. If an amendment to your Schedules to add creditors or change information previously given to me is required, you will be charged a fee for the amendment. You can avoid additional fees and costs by making sure your initial bankruptcy petition includes all of your creditors, but should you discover additional creditors after your petition is filed, I can still add them. If you need to add additional creditors after I prepare and file your Bankruptcy Petition with the Court, you can amend your Petition to add additional creditors for \$146.00 which includes court costs and attorney fees for preparation of the necessary documents.

I charge a fee of \$100.00 for EACH reaffirmation agreement that I handle for you. Most mortgage and vehicle loans require a reaffirmation agreement to be entered with the Bankruptcy Court. In many cases, I can negotiate on your behalf to get you a reduced interest rate or principal amount to be paid back for your vehicle loan. If you need to have your mortgage modified, I charge a fee of \$250.00 for EACH modification.

There is a \$200.00 update fee for all bankruptcy petitions which are not filed within 20 days of preparation, as the law requires your financial information to be current as of the date of filing.

All attorney fees and court costs are due in full before the firm files the petition. If payment is made by check, the petition cannot be filed until the check clears the firm's bank account.

In the event that your circumstances require my representation for matters not included in the \$850.00 flat fee or the flat fee services itemized above, you agree to pay me the at the rate of \$250.00 per hour. You may be able prevent additional legal fees or keep them to a minimum by providing me with complete, accurate and organized information and documentation. For all charges not paid within 30 days of billing to you by the Firm, you hereby agree to pay to the Firm interest at the rate of 12% per annum on the outstanding balance, accrued on a monthly basis, until such charges, including costs, expenses and interest, are fully paid. If this account becomes more than 60 days delinquent and collection action is taken, you agree to pay all costs of collection, including attorney fees.

PLEASE NOTE: Any returned checks will result in my withdrawal as counsel for your case if not paid in cash or certified funds within five days of notice that your check was returned. You will also be charged a \$45.00 NSF fee.

I generally keep bankruptcy files at a storage facility for 3-5 years. If you wish to have your papers returned to you, please let me know at the time your case is closed.

The law requires that even though I am an attorney, I call myself a "Debt Relief Agency" because I help people file for bankruptcy relief under the Bankruptcy Code.

Please indicate your acceptance of these terms and conditions by signing below. I will keep the original signed Engagement Letter in my files. I appreciate this opportunity to serve you and look forward to a good working relationship with you.

**Due to changes in the bankruptcy law which may require additional paperwork for your case, the rates quoted in this Retainer Agreement are subject to change without notice at any time prior to the filing of your bankruptcy petition. Otherwise, the fees noted are in effect until December, 2010 for the below- signed client. Filing, service and other costs are not set in this office and are subject to change at any time.

CERTIFICATE

By signing your name below, you are certifying that you received the following documents from the Law Firm of Marilyn Ann Solomon:

- (a) 11 U.S.C §342(b) notice
- (b) 11 U.S.C §527(a) disclosure (c) 11 U.S.C §527(b) disclosure (d) Initial Consultation Letter
- (e) Engagement Agreement
- (f) You acknowledge that it is your responsibility to provide me with accurate and complete information. If you do not do so, attorney fees may be increased based on additional work I must do for you.

Dated

Client

Client

Law Firm of Marilyn Ann Solomon updated 5/25/11

CURRENT INCOME AND EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average or projected next six months expenses of the debtor's household at the time case is filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.

1. Rent or home mortgage payment (include lot rented for mobile home) _____.
 - a. Are real estate taxes included? YES____NO_____
 - b. Is property insurance included? YES____NO_____
2. Utilities:
 - a. Electricity and heating fuel _____.
 - b. Water and Sewer _____.
 - c. Telephone (include cell phone) _____.
 - d. Other (cable and internet) _____.
3. Home maintenance (repairs and upkeep)-usually, only if own home _____.
4. Food (all groceries) _____.
5. Clothing _____.
6. Laundry and dry cleaning (Laundromat) _____.
7. Medical and dental expenses (not covered by insurance) co-pays, prescriptions, vitamins, special medical diets, diabetic supplies. _____.
8. Transportation (not including car payments) Fuel and Maintenance _____.
9. Recreation, clubs and entertainment, newspapers, magazines, etc. _____.
10. Charitable contributions to organizations (money donated not tangible items) _____.
11. Insurance (not deducted from wages or included in home mortgage payments)
 - a. Homeowner's or renter's _____.
 - b. Life _____.
 - c. Health _____.
 - d. Auto _____.
 - e. Other (supplemental umbrella policy) _____.
12. Taxes (not deducted from wages or included in home mortgage payments) example: personal property taxes _____.
13. Installment payments:
 - a. Auto-car payments _____.
 - b. Other-example jewelry or furniture _____.
 - c. Other _____.
14. Alimony, maintenance and support paid to others _____.
15. Payments for support of additional dependents not living at your home _____.
16. Other: example 401k payback _____.
17. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: _____

18. STATEMENT OF MONTHLY NET INCOME
 - a. Average monthly income _____.
 - b. Average monthly expenses _____.
 - c. Monthly net income (a. minus b.) number must be negative _____.

****PROVIDE BACK-UP DOCUMENTATION SUPPORTING YOUR AMOUNTS.****

PLEASE BRING THE FOLLOWING PAPERWORK WITH YOU TO YOUR APPOINTMENT: or your appointment will be rescheduled.

I will review this information with you at the time of your appointment.

1. If a collection agency is involved, fill in information for BOTH the Collection Agency and the creditor **under the same number** on your list of creditors.
2. Tax returns from 2010 and 2009 (or a tax transcript for those years). If you cannot obtain this information, please contact my office. I can request copies of the tax returns from the IRS on your behalf. Please be aware that the IRS may charge for these copies, and they make take two weeks ore more to receive. I can also obtain a tax transcript for you from other agencies. The typical fee the other agencies charge is about \$40.
3. Six months of **consecutive** pay stubs, or if you receive a pension or Social Security income, your last six monthly statements. If you cannot obtain copies of these documents, I will accept a summary from your employer showing year-to-date income in addition to a recent pay stub. ***I must have this information in order to prepare your petition.***
PLEASE BRING ALL PAY STATEMENTS YOU RECEIVE AFTER YOU SUBMIT YOUR PACKET TO YOUR APPOINTMENT. If you are missing even one, I cannot file your bankruptcy petition.
4. Bank statements for *each* of your checking and savings accounts for the last three months.
5. Copies of all lawsuits pending or filed in the last year and all current GARNISHMENTS and/or WARRANTS IN DEBT. Garnished funds may be returned to you if the requirements are met although it sometimes takes a few weeks.
6. If you pledged any property to receive a loan (i.e. like to American General or Beneficial), bring a copy of the Promissory Note along with the attachment showing what property was pledged so we can determine if it is exempt or if there is a lien on it. Also, bring the payoff statement from that creditor.
7. If you were divorced in the last 12 months, a copy of the divorce judgment or Final Decree and any written property settlement, custody, or separation agreement.
8. If you are filing and your spouse is *not* filing, a detailed statement of your spouse's income and expenses. If you are separated from your spouse, you do not need their income or expenses. Please tell me if you are separated at your appointment.
9. If you are filing *but your spouse is not filing*, and you own real estate together as "tenants by the entirety" (most married couples who bought real estate after they were married own the real estate as "tenants by the entirety"), if there is any equity in the real estate, I will need documentation for each unsecured debt to show that your spouse is not liable on that debt. If this situation applies to you, I can usually exempt all of the equity in your home up to \$125,000. This is a very unusual situation, and if you have any questions about whether it pertains to you, you should ask them at your appointment.
10. If you have ever filed bankruptcy *in Virginia* before, a copy of any homestead deed that was filed. If you filed a homestead for any other reason, I will need a copy of it. If you are not sure if you filed a homestead deed (and a homestead deed is usually filed even if you do not

own real estate), you can check with the Clerk of the Circuit Court in the county that you were living in at the time you filed for bankruptcy.

11. If you are suing anyone, a copy of your Complaint or Claim.
12. If you have cash value in a life insurance policy, *written* proof of how much cash value you have. You can get this information from your insurance company if you do not have it. Most life insurance issued through an employer is term life insurance and does not have a cash value.
13. If you own any interest in a business (not including stock in a publicly traded company), a copy of financial reports for the business (like a balance sheet and a profit and loss statement).
14. A statement showing how much you have in your pension, retirement, or 401(k) account and a copy of your employee handbook or a Summary Plan Description or other proof that your plan is ERISA qualified or that it is actually a retirement account.
15. A copy of all security agreements and financing statements for each *secured* debt like a mortgage or a lien on your vehicle or furniture.
16. A written statement from each creditor showing the pay off for all secured loans including any real estate, vehicle, furniture, computer, jewelry, or other item that is financed.
17. A copy of the certificate of title for each motor vehicle or mobile home worth more than \$3,000. If your title is held by a secured creditor, then a DMV Transcript of Title may be used. You may request a Transcript of Title from the DMV. They charge \$8.00 for each one. Please order one if you don't have your title so you can bring it to your appointment. It is required to file your bankruptcy petition.
18. Proof of the value of each vehicle worth \$3,000 or more. A personal property tax assessment, Kelly Blue Book private party value or NADA value is acceptable. We need a "private party value" not a "trade-in value." We can run Kelly Blue Book for you at your appointment if you don't have it,
19. **If you own real estate (including a timeshare), I will need the following documents:** (if you own a mobile home *but not the land*, this section does *not* apply to you)
 - A. Your recent real estate tax assessment and tax bill.
 - B. A recent appraisal, if you have one.
 - C. A *written* statement showing the payoff for your mortgage and any second mortgage, equity line, or line of credit. You can either call or request the information in writing from the mortgage company.
 - D. A copy of your DEED and each DEED OF TRUST for your real estate. The DEED is the document conveying the property to you from someone else. The DEED OF TRUST *is the mortgage*, and there should be one for each mortgage or line of credit that you have. I need signed copies of these. Many closing packages include an unsigned copy. **If you don't have the signed one, you can get a copy at the Clerk's Office of the Circuit Court in the county or city where the real estate is located.** The court requires the signed documents before I can file your bankruptcy petition.

At this time, our office has not undertaken to represent you. Please review the enclosed Engagement Agreement, sign it and return it along with the rest of the package. Please call if you have any questions about completing your package. Thank you, and I look forward to hearing from you soon.

*PLEASE RETAIN THIS LIST OF DOCUMENTS
SO YOU WILL KNOW WHAT TO BRING WITH YOU
FOR YOUR APPOINTMENT*

**I must have this information in order to prepare your
petition.**

Please forward copies of the last six months of **consecutive** pay stubs, or if you receive a pension or Social Security income, your last six monthly statements. If you cannot obtain copies of these documents, I will accept a summary from your employer showing year-to-date income (for the last six months) in addition to a recent pay stub.

At the time of your appointment, I will need you to bring the last consecutive 60 days of pay stubs. *Your petition can not be filed without them.*

All of the documents on the enclosed list that relate to you are important for me to have to prepare your Bankruptcy Petition. If you do not bring them to your appointment, it will delay my ability to file your Petition for you. Please bring the requested paperwork to your appointment.

Please attend your credit counseling before your appointment if you can as I cannot file your Petition until you complete the credit counseling.

Please call us if you have any questions about completing your package or the paperwork you will need. We are here to help and are happy to answer any questions. Thank you, and I look forward to meeting with you soon.