

## **Your first step toward resolving your financial problems**

After you decide to work with a Tomes & Hanratty, P.C. attorney, you will set up a second meeting to discuss your situation in detail and decide on your best course of action. Make sure to bring the items listed below to this important meeting. You may not have every one of these documents in your possession, but the more documentation you can bring to the meeting for us to review, the faster we can get started on your bankruptcy petition.

### **Important documents to gather for the attorney**

- Deed to any land you own
- Lease for anything you rent
- Your mortgage and note
- Your loan agreement for your car
- Title or registration to your cars
- Your last six months of bank statements from all of your bank accounts
- Your last 4 years of tax returns
- Proof of your last six months of income
- Any divorce or child support papers
- Any collection letters, lawsuit papers or other things your creditors have sent you
- Papers from any debt management or debt settlement companies you paid to help you
- Any lawsuit papers from anyone
- A list of any lawsuits you think you might be able to bring against anyone
- A list of anyone who you think owes you money

### **Does it matter whether you are filing chapter 7 or chapter 13?**

The list of documents above will be required for either form of bankruptcy relief. Additional document for either Chapter 7 or Chapter 13 may be necessary, but everything on this list will be required no matter which bankruptcy you are filing. Your Tomes & Hanratty, P.C. bankruptcy lawyer will assist you in gathering any other forms specifically needed for the type of bankruptcy you file.