

Checklist of items to bring to our office for your consultation

Please bring as much of this information as you can so that our analysis of your situation can be as complete as possible! If you can't find these items, bring what you can, but the more you have, the better the analysis.

_____ picture identification and social security card

_____ proof of income for the last 7 months: Include all paycheck stubs, statements from employers, statements regarding child support receipt, letters from Social Security, Pension statements, etc. for the last 7 months. List any income such as someone paying your living expenses or roommates paying part of your utilities. Include records of any bonuses, commissions, or special payments you have received in the last 7 months. All sources of income (taxable or not) need to be included. You may need to ask your employer for a summary of income if you do not have pay stubs available.

_____ proof of income of other household members for the last 7 months as indicated above.

_____ income tax returns and w2 forms for previous 4 years if available.

If you own property, either alone or jointly, bring the following:

_____ (1.) Property tax statement

_____ (2.) Appraisal if you have had your property appraised.

Others have used:

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Prudential NJ Properties
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S. Plainfield, NJ 07080
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However, you can hire whoever you like to perform this service.

_____ (3.) A copy of the deed you received when you bought the property (Warranty Deed or Quitclaim Deed from the prior owner) or title certificate to any mobile or modular home.

_____ (4.) All deeds of trust or mortgages or contracts to purchase land.

_____ (5.) Proof of insurance on property (policy declaration page)

If you rent or lease your residence or other property, including storage buildings or vehicles:

_____ bring your leases.

For all motor vehicles owned or in your name:

_____ (1.) Title certificate, if you have one

_____ (2.) Vehicle purchase agreement or vehicle lease if you are still paying.

_____ (3.) Proof of insurance if you have a loan on the vehicle or are leasing.

_____ Bank statements for past 3 months for your checking and savings bank or credit union accounts. Include the closing statement from any accounts you have closed in the past year.

_____ All 401k, ira or retirement plan statements. Include the closing statement from any accounts you have closed in the past year and evidence of withdrawals for any withdrawals you have made in the past year.

_____ Divorce judgment if you are divorced and child support order if you pay or receive support. If you are paying support, you should be prepared to show if you are current on the payments, so if you have a support accounting or bill showing how much is due, bring that or other proof that you are current on your support obligations.

_____ Copies of all bills or evidence of debts, including correspondence address, account number and the amount owed. (if available, bring statements for the last 6 months.) We need balances owed on all debts, including home mortgages and car loans. The list must include all debts which you are responsible for, including debts you may want to continue paying (e.g. home and car payments), and debts you cosigned for someone else. For car and home loans, we need the payoff balance as well as the monthly payment.

_____ Copies of all bills for monthly expenses, such as electric bill, telephone bill, internet service, car insurance, day care expenses, water bill, etc. If available, bring bills for last 6 months.

_____ If you are being sued in court or have had a case pending, bring all lawsuit papers so we can stop the proceedings and give you protection.

_____ Credit reports from all three credit reporting agencies. You can access one free credit report (from all three agencies) per year at www.annualcreditreport.com or by phone at 877-322-8228. Do not use freecreditreport.com as it is not really free. If you have already ordered your free reports, and they are more than 180 days old, we can order credit reports for you for a fee of about \$35.00 per person.

_____ Checkbook register showing living expenses for last 6 months (light bill amount, telephone bill amount, groceries, etc.)

_____ Collection letters not all collection agencies comply with the law, you may have a right to sue them, we can help you with that

_____ A list of everyone that owes you money

_____ Any papers relating to any business you have operated in the last 6 years

_____ Any papers from any debt settlement programs you have tried

___ A written budget showing how much you spend monthly on things for which you don't get bills (groceries, gas, etc.)

Important notice

“If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. The law requires an attorney or bankruptcy petition preparer to give you a written contract specifying what the attorney or bankruptcy petition preparer will do for you and how much it will cost. Ask to see the contract before you hire anyone.

“The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

“Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the bankruptcy code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a petition, schedules and statement of financial affairs, as well as in some cases a statement of intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a ‘trustee’ and by creditors.

“If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

“If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

“If you select another type of relief under the bankruptcy code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

“Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.”