

O'CONNOR, MIKITA & DAVIDSON, LLC
CHAPTER 13 BANKRUPTCY

You must provide us with the following documents before we can prepare your petition:

- () The most recent billing statements for every debt you owe (we usually take originals – if you make copies, please copy the back as well) and the completed Debt Listing Sheets.
- () Your federal income tax returns for the past three years (four years if you reside in Warren County).
- () W-2's and 1099's for the past two years (with respect to income).
- () All of your pay stubs for the past six (6) months, including the most recent (all paystubs since _____). If you have not kept all of your pay stubs, ask your payroll supervisor for a report of all **gross** pay by **pay date**. PLEASE BRING NEW PAY STUBS EACH TIME YOU VISIT OUR OFFICE UNTIL YOUR CASE IS FILED.
- () If you own a business, month-by-month profit and loss statements for the past six (6) months.
- () The titles to all vehicles you own. If a bank or other creditor is holding the original title, we need the white **Memorandum Certificate of Title** (the bank would have sent this to you within approximately thirty days after you signed your car loan, and you would have taken it to the BMV to get your plates when your temporary tags expired). If your vehicle is leased, we need the **Lease Agreement**. Vehicles include cars, trucks, motorcycles, mobile homes, boats, campers, and RV's.
- () The deed, mortgages, and any other liens for any real estate you own. Mortgages are separate documents that are usually titled "Open End Mortgage." **Your deeds and mortgages must be stamped by the County Recorder's office; if your copies are not stamped by the Recorder, you must take a copy of your deed to the County Recorder's office and request time-stamped copies of all mortgages and other liens. These documents must be provided to our office before we can file your case. If you prefer, we can obtain these documents for you at an additional charge. Please advise your attorney immediately if you need this service.**
- () The most recent account statements for any retirement accounts, such as 401(k), IRA, pension, profit sharing, etc.
- () Any life insurance policies (other than policies through your employer), including verification of the current cash surrender value and the name of the beneficiary.
- () If you were divorced within the last three (3) years, we need a copy of the Decree of Divorce or Dissolution and any Separation Agreements.
- () A certificate that you completed the required credit counseling course.
- () _____
- () _____