

Bankruptcy Client Document List

Due to changes in the bankruptcy law, clients must provide copies of the following documents (**where applicable**) to their bankruptcy attorney prior to the preparation of their bankruptcy petition:

1. Six (6) months of paycheck stubs.
2. Six (6) months of bank account statements.
3. Titles to all motor vehicles. If your vehicle has a loan on it, six (6) months of payment history, and a copy of the vehicle loan document.
4. Recorded mortgage and deed for all real property. These documents are normally obtained from the Recorder's Office for the county where the real property is located.
5. All lease agreements, including motor vehicle leases, rent-to-own property, contracts, etc.
6. Appraisals made at your principal residence within the past twelve (12) months, if such an appraisal was performed. If you are considering buying or own any other real property, and it has not been appraised within the past twelve (12) months, you must pay for an appraisal prior to filing bankruptcy.
7. Any lawsuits, foreclosures, judgments, liens or garnishments filed against you within the past five (5) years. Any lawsuits which you (or your spouse) have filed or been a party to within the past five (5) years. Evidence of any insurance or worker's compensations settlements which you (or your spouse) have received in the past five (5) years.
8. All insurance policies including life, disability insurance, homeowners, renters, motor vehicles or any other insured assets. Be sure to include any Ariders@ which cover any specific items of personal property with insured values.
9. Income tax returns for the past two (2) years and the pending year's tax return.
10. Any documents regarding back taxes owed to the IRS or the Florida Department of Revenue.
11. All documents relating to retirement accounts, IRAs, 401ks, etc.
12. Separation agreements, decrees of dissolution, divorce decrees or support obligations.
13. Security agreements, financing statements and any or all personal property leases.

14. Stock certificates, bonds, credit union and passbook savings accounts and statements evidencing investments or savings.
15. Documents verifying interest in any future property (such as a Will).
16. Previous bankruptcy cases filed within the past eight (8) years.
17. The most recent statement from any education IRS and/or Tuition Trust Account.
18. The most recent statements from any student loans.
19. List of prior addresses you have lived at within the past three (3) years.
20. Utility bills for the past six (6) months.
21. A list of all recurring medical expenses (with supporting documentation, such as a pharmacy print-out, receipts for payments made for regular doctor=s visits), as well as receipts or statements of all monies owed to doctors, urgent care centers and hospitals, for out of the ordinary medical expenses incurred within the past year. Any documents containing personal medical information are for office use only and will not be supplied to the Bankruptcy Court.
22. Driver=s license or state identification card.
23. Any documents relating to a Disabled veteran@ status and if you are a veteran, a copy of your DD-214.
24. A completed Client Questionnaire. This questionnaire will be provided to you by this office.
25. Executed Retainer Agreement. This document will also be provided to you by this office.

If you wish to retain your original documents, please bring a complete set of copies for use by this office. If you have further questions, I will be happy to assist you. Please contact me at (813) 653-3800 or at hwanders@pilka.com.

Yours truly,
Hildegund P. Wanders, Esquire