

Documents and Information Required to File Your Bankruptcy Case

Following is a checklist of documents and information we need to have before filing your case. Your bankruptcy case cannot be filed until **all** of the following documents are on hand, or have been determined by us to be unnecessary based on the facts of your case. Please read through this list and provide any documents that apply in your circumstances.

If you are married, then this information must be gathered for each spouse, even if one is not filing for bankruptcy protection, unless you are separated and living in separate households. Unmarried cohabiting adults and other occupants of the household are not required to provide this information.

- ✓ Federal and state income tax returns filed for the past 2 years, including all schedules and attachments (such as W-2s, 1099s)
- ✓ Pay stubs for all wages received during that past 7 months
- ✓ Proof of any other form of income received in the past year, including child support, unemployment, worker's compensation, rental income, pension, social security
- ✓ Bank statements covering the past 3 months
- ✓ All available credit card statements received during that past 3 months
- ✓ Bills of any kind if you currently owe any balance (do not include utility bills if you are current on payments), including educational loans, taxes, personal loans, and debts you do not wish to include in bankruptcy
- ✓ Evidence of the amounts and dates of charitable contributions or tithing
- ✓ Titles to motor vehicles in your possession, if available
- ✓ Statements showing balances owed on mortgages or car loans
- ✓ Copies of original loan agreements with banks, credit unions, or finance companies
- ✓ Notices you have received of levy, garnishment, or repossession
- ✓ Notices from any tax agency, such as I.R.S. or Iowa Depart. of Revenue
- ✓ Notices of foreclosure, eviction, or sale of repossessed property

- ✓ Divorce decrees or marital property agreements, only if any obligations are still in effect, such as you must pay child support or you receive child support, or any joint debt remains unpaid; if in doubt, ask us.
- ✓ Child support orders and any document showing the status of a child support obligation you owe or that is owed to you
- ✓ Leases and rental agreements
- ✓ Latest statement from all IRAs, pension or other retirement accounts or other investment accounts
- ✓ Evidence of money market funds, stocks, annuities, certificates of deposit, bonds, etc. unless part of an IRA or pension plan
- ✓ All documents relating to any educational savings account, such as an educational IRA or Coverdale ESA
- ✓ Life insurance policies
- ✓ Trust documents for any trust you have established or from which you have a current right to receive
- ✓ Any existing written appraisals for jewelry or other property in your possession
- ✓ Any personal property “riders” to your homeowner’s or renter’s insurance policies covering jewelry or other valuables
- ✓ Partnership agreements or other evidence of interests in business
- ✓ Court papers from lawsuits and judgments against you
- ✓ Court papers from lawsuits, judgments and other legal claims filed by you against someone else
- ✓ Copies of application forms for any loan established in the past 12 months
- ✓ Documents showing your powers over others’ property, such as Powers of Attorney, guardianship, conservatorship, executor or administrator
- ✓ A statement showing the origination date, term, amount, interest rate and current balance on any **loans against your 401(k)**, if applicable.