

DOCUMENTS TO BE SUBMITTED WITH YOUR BANKRUPTCY WORKBOOK

- Copies, not originals, of income tax returns, including all supporting schedules, for the **last 4 years** (2007, 2008, 2009, 2010). We must have FEDERAL and STATE returns. If you, or you and your spouse, own 50% or more of a corporation, LLC, partnership, etc., we will need a copy of that entity's tax returns as well. Copies of W-2s should also be provided. If you cannot find your tax returns, check with your tax preparer or ask the IRS or State for a copy of your returns. You may order a tax transcript from the IRS by contacting them at 1-800-829-1040 or completing IRS Form 4506. This form can be obtained at the following link, www.irs.gov . If you have not filed your taxes, do it **NOW**. It is not necessary to pay your taxes, but you must file the returns. If the returns are not filed, the Court may dismiss your case.

- Income received in the past **seven (7) months** (the month you are filing plus the prior 6 months) for **you and your spouse**, even if your spouse is not filing.
 - Paystubs OR a letter from the employer, on company letterhead, stating gross income, taxes and individual deductions for **each** of the seven (7) months

 - If self-employed, a Profit & Loss Statement breaking down the Gross Income, Expenses by major areas of detail (payroll, supplies, gasoline, etc.), and Net Income for **each** of the past seven (7) months. If you do not have a Profit & Loss Statement, you may use the attached link to obtain a sample profit and loss statement. This should be modified for your specific business.

 - If you are self employed and/or have a corporation or LLC, we will need balance sheet of the business showing what its assets and liabilities are at the time we file the bankruptcy. We will also need a list of the property owned by the corporation and LLC.

 - Rent received from properties you own and lease to others as well as any expenses for those properties including management fees paid, repairs, homeowner associates dues, etc.

 - Social Security, Disability, Unemployment, Retirement, Pension, Child Support, Alimony, Support from family, or any other assistance (The entity paying you can provide a letter supporting the amount you receive each month and you are able to obtain unemployment and child support information from the specific government agency's website.)

 - 401(k) or pension withdrawals

- Bank statements for the past seven (7) months (the month you are filing plus the prior 6 months) for **all accounts**, even if you closed or recently opened an account during this timeframe.

- Medical, dental, optical and prescription drug expenses paid within the past seven (7) months (the month you are filing plus the prior 6 months) broken out by month. For example, copays, coinsurance, braces, etc. You will need to provide either copies of your bills or obtain a statement for that time period from your doctor or pharmacy.
- Charitable contributions made within the past seven (7) months (the month you are filing plus the prior 6 months) broken down by month, e.g., contributions made to your church. Do not include contributions deducted from your payroll.
- Childcare expenses for the past seven (7) months (the month you are filing plus the prior 6 months) broken down by month, e.g., daycare, after-school care, babysitting, etc..
- Children’s expenses associated with an elementary or secondary school for the past seven (7) months (the month you are filing plus the prior 6 months) broken down by month, e.g., private school tuition, uniforms, band instrument lease, etc.
- Statements and/or bills from all creditors, excluding current utilities, received in the past 60 days (2 months). You may obtain a free credit report at www.AnnualCreditReport.com to supplement creditors you know you owe. Our office does not need a copy of your credit report; it is for your use only.
- Copies of documents for the purchase of:
 - Car – the interest rate, number of months financed and date of purchase are usually on pink or yellow legal size paper or a copy of the title if there is no loan on the car
 - House – the “note” found with the closing documents with the interest rate, very important if adjustable rate mortgage
 - Furniture, appliances, jewelry or computer. IMPORTANT- If you have jewelry valued over \$500, the Trustee may request a *written* appraisal of the jewelry. You want the appraisal to be fair, but as low in value as possible.
- Proof of insurance on your home and automobile(s), e.g., current binder and/or declaration page from your insurance agency including insurance agent’s name and agency address. This must show that your insurance is currently active.
- Credit counseling control number or affidavit. Most of our clients use *Hummingbird Credit Counseling*. If you choose to use another credit counseling organization, be sure it has been approved by the Western District of North Carolina Bankruptcy Court.
- Most recent statement and the plan summary for your 401(k), pension and/or similar retirement plan, and a copy of your most recent statement for your IRA. For the 401(k), a copy of the IRS letter indicating the plan is ERISA qualified is also needed.

- Driver's license and social security card. You must bring your **ORIGINAL** driver's license and social security card, since we must increase the size and clarity for the Court. Do not bring copies of these two documents. If you do not have a social security card, you must apply for a new card with the Social Security Administration. You can find the office closest to you and the information you need by using the Social Security Office Locator www.ssa.gov . It is important not to wait until the last minute to apply for a new social security card.

**We must have the above documents before we can proceed with or file your bankruptcy.
Do not turn in your paperwork without these items!**