



What information do I need to provide to my attorney in order to file for bankruptcy?

1. You will need to obtain a Credit Counseling Certificate within six (6) months prior to filing. An approved list of agencies which provide these certificates are available at www.pawb.uscourts.gov
2. You will need to provide your attorney with the following items:
 - Most recently filed Income Tax Return (Including all schedules)
 - Copy of Check Registers and Bank Statements from all accounts for the three (3) months prior to filing.
 - Statements for all investment, money market, mutual fund and brokerage accounts for the three (3) months prior to filing.
 - Copies of the deed for each parcel of real estate you own.
 - Copies of First, Signature, and Notary Acknowledgement pages for each mortgage.
 - Recent statement from each Secured Creditor (ie. mortgages, vehicle loans) showing the principal balance due as of the date of filing.
 - Copy of the appraisal market analysis or assessment upon which the value of each parcel of real estate was based.
 - Current support order, if one exists (child support or spousal support/alimony).

Other Information:

1. There are two types of bankruptcy that non-business consumers can file.
 - A CHAPTER 7 bankruptcy allows you to have your debts discharged and is generally available to consumers who do not possess valuable assets and who can demonstrate to the court that their monthly income does not cover, or barely covers, their monthly assets.
 - A CHAPTER 13 bankruptcy also allows a discharge of debts but for consumers who have a large amount of assets and/or have disposable income at the end of each month. Your attorney can help you to determine which chapter you qualify for.
2. All debtors are required to attend one court hearing, called a “meeting of creditors”. At this hearing, the Bankruptcy Trustee will ask you a number of questions to verify the information you have set forth on your bankruptcy petition and schedules. Your attorney will be present at this hearing with you to guide you through the process. Creditors can appear at this hearing, but generally do not.

This information is provided as a general guideline. Please contact Attorney Fryling at tina.fryling@frylingatlaw.com with further questions.