
**BANKRUPTCY CHECKLIST
WHAT'S NECESSARY TO COMPLETE YOUR BANKRUPTCY FILING**

REQUIRED DOCUMENTS:

1. PROOF OF INCOME

Proof of income for you for the last SIX (6) MONTHS leading up to your meeting with Mr. Kessler (Usually, pay stubs from your employment. If you are receiving Social Security, public assistance or unemployment income, your award letter or a print-out of your receipts from that source for the last six (6) months is required). Additionally, we will need two months pay-stubs for any household member earning an income and sharing in the household expenses (Proof of income need not be comprised of the actual pay stubs. A print-out of your income showing all deductions identified for each pay period in the last 6 months is sufficient); and

2. TAX RETURNS

Most recent past two years Income Tax returns, Federal and State with all pertinent attachments (W-2's, 1099's, etc.); and

3. BILLS

The most recent copies of any bill that you owe (I will be running credit reports for you but like to see the bills themselves if you have them as some creditors may not appear on your report and we want to identify as many of your creditors as possible); and

4. LITIGATION PAPERS

Any litigation papers for lawsuits you have been involved in the past 6 years (possibly older matters as well if still pending); and

5. MOTOR VEHICLE TITLES

Title to any motor vehicles in your name (whether they are actually paid for or used by you is not important here) and proof of payoff amount, if anything is owed on the vehicle(s); and

6. DEEDS

Copy of deed to any real estate (house, co-op, condo, time-share or vacant land) owned by you or for which you were on the deed or mortgage in the past six (6) years and proof of the balance on any applicable mortgage(s); If you sold a property in the last 6 years, I will need a copy of the closing statement with copies of all checks and proof of how any monies you received were used; and

7. PROOF OF OWNERSHIP

Proof of ownership of any other assets (make a list of assets and their approximate present value); and

8. GOVERNMENT-ISSUED PHOTO ID

Official, valid government-issued photo identification (Driver's license, Non-driver's ID or Passport);

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9. SOCIAL SECURITY CARD

Your original social security card; and

10. CREDIT COUNSELING COURSE CERTIFICATES

Credit counseling course certificate from www.Moneysharp.org. Anyone who files a bankruptcy is required by law to take two (2) courses online, one before the filing (the Credit Counseling Course) and one immediately after your case is filed (the Debtor Education Course). (Use Attorney Code "GLENNKESSLER" to insure delivery of certificate to my office)

11. BOOKS & RECORDS (BUSINESSES ONLY)

Copies of the books and records for any business(es) in which you held an ownership interest in any of the 6 (six) years leading up to your appointment with Mr. Kessler. Records should include, for the year leading up to your anticipated bankruptcy filing (or the last year of business), ledgers, checkbooks, bank statements, profit and loss statements, balance sheets, inventories, cash flow statements/records of cash receipts and disbursements, etc.

12. PAYMENT (FEES & COSTS)

Although your fee, including court filing costs, will be determined following Mr. Kessler's review, you should bring a minimum of \$250.00 (cash only please) to your initial free consultation in the event you choose to retain our office to handle your case. Let us reassure you, however, that there is no obligation to retain our firm to represent you.

If you have any questions about the documents that are required, or about any other aspect of filing for bankruptcy under Chapter 7, 11 or 13, we welcome your inquiry. Our main number is 718-488-9100. The Law Offices of Glenn S. Kessler is centrally located in downtown Brooklyn, at 32 Court Street, Suite 805, Brooklyn, NY 11201.

We close by reminding you that our nation's bankruptcy laws are in place to provide Americans with the means and structure for a Fresh Start. Thank you for your assistance in making the bankruptcy application process timely and productive - and as painless as possible! For more than 30 years, we've helped people like you triumph over stressful financial circumstances. It will be our pleasure to see you succeed!

With best wishes.
Your attorney,

Glenn S. Kessler, Esq.

The information you obtain at this site is not, nor is it intended to be, legal advice. You should consult an attorney for individual advice regarding your own situation.

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