

**HENEY & ASSOCIATES**  
**BANKRUPTCY CLIENT CHECKLIST**

	<u>PICTURE ID</u> (Driver's License or State Identification Card).
	<u>SOCIAL SECURITY CARD.</u>
	<u>PAY STUBS/INCOME INFORMATION:</u> (for the previous (6) months). If you are married, then you will need to provide this information for both you and your spouse.
	<u>SELF-EMPLOYED:</u> (1) year profit and loss, (6) months bank statements for your business, and a copy of business insurance policy.
	<u>INCOME TAX RETURNS:</u> Provide your state and federal returns for the last (4) years with W-2s; Please verify if you have any unpaid taxes owed to the Internal Revenue Service or Massachusetts Department of Revenue.
	<u>BANK ACCOUNT STATEMENTS:</u> For all bank accounts for the previous (6) months.
	<u>FINANCIAL STATEMENTS:</u> All documents relating to retirement accounts, IRAs, 401(k)s, etc.
	<u>PERSONAL PROPERTY:</u> Vehicles, boats, & motors, house trailers, motorcycles, etc. Please provide copies of all motor vehicle titles.
	<u>INSURANCE POLICIES:</u> Automobile, homeowner's, life insurance policies.
	<u>CREDIT REPORTS:</u> Copies of all (3) credit reporting agencies: Equifax, TransUnion, and Experian. You are entitled to one free credit report per year, which you can obtain at: <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>
	<u>PERSONAL LOANS/LINES OF CREDIT:</u> Loans from individuals (parent, friend), loans against 401(k) or retirement accounts, credit union, co-signer documentation, etc.
	<u>CIVIL LAWSUITS:</u> Copies of any lawsuits, foreclosures, judgments, liens, or garnishments filed.
	<u>MONTHLY HOUSEHOLD EXPENSES:</u> Please complete expense list on Client Questionnaire.
	<u>TRUST DOCUMENTS:</u> If you have created a trust, or are the trustee or beneficiary of a trust.
	<u>DOMESTIC SUPPORT OBLIGATIONS:</u> If you are paying any child support, alimony, or support you need to bring all documents associated with such payments. You must provide some proof that you are current / or in arrears on these obligations, and provide the name and address where those payments are required to be sent.
	<u>DIVORCE:</u> Decrees of dissolution, divorce judgment, property settlement agreement, any domestic support obligation information, or separation agreement.
	<u>COPY OF ANY SIGNED LEASE:</u> Security agreements, financing agreements, and any or all personal property leases.
	<u>Copies of any previous bankruptcy cases filed within the past (8) years.</u>
	<u>Copies of utility bills for the past (3) months.</u>
	<u>Completed Client Questionnaire for non-business debtor, and Client Disclosures.</u>
	<u>Consumer Credit Counseling Certificate: See Client Questionnaire for list of approved agencies.</u>

**REAL ESTATE DOCUMENTATION:**

	Real Estate Appraisal – free online appraisal at Zillow.com or our office can refer you to a local real estate agent, if you do not know one.
	Deed; obtain a free copy at <a href="http://www.sec.state.ma.us/rod/rodidx.htm">http://www.sec.state.ma.us/rod/rodidx.htm</a>
	Declaration of Homestead; obtain a free copy a <a href="http://www.sec.state.ma.us/rod/rodidx.htm">http://www.sec.state.ma.us/rod/rodidx.htm</a>
	Most Recent Mortgage(s) Statement(s)
	Homeowner's Insurance Binder