

## DOCUMENTS NEEDED TO PREPARE YOUR BANKRUPTCY FILING

1. \_\_\_\_\_ Picture identification card and proof of Social Security
2. \_\_\_\_\_ Six (6) months' proof of income from all sources (husband and wife, even if filing separately) (including pay stubs for the entire period)
3. \_\_\_\_\_ Two (2) months' bank statements for all accounts with your name (keep the first bank statement you receive after your case is filed as we will need to provide it to the trustee)
4. \_\_\_\_\_ Federal and state tax returns for the last four (4) years (H and W, even if filing separately)
5. \_\_\_\_\_ Recorded deeds and mortgages on your house and other real estate, including any agreements you later entered into to modify any mortgage loans
6. \_\_\_\_\_ Life insurance policies showing cash value and listing of beneficiaries
7. \_\_\_\_\_ Title for all vehicles (car/truck/boat/motorcycle)
8. \_\_\_\_\_ Proof of insurance for financed vehicles
9. \_\_\_\_\_ Real estate appraisal for properties not located in Maryland
10. \_\_\_\_\_ Most recent mortgage statement showing balance
11. \_\_\_\_\_ All leases (residential, vehicle, commercial, rent-to-own)
12. \_\_\_\_\_ Most recent loan statement for vehicles and contract showing date of purchase
13. \_\_\_\_\_ Most recent statement for any other financed property (e.g. jewelry, furniture)
14. \_\_\_\_\_ Retirement plan statements showing balances
15. \_\_\_\_\_ 401(k) loan statement showing loan terms and balances
16. \_\_\_\_\_ Divorce orders and separation agreements within last five (5) years
17. \_\_\_\_\_ Proof of child and/or spousal support (whether you owe it or receive/should receive it)
18. \_\_\_\_\_ Documents associated with all prior or ongoing cases in any court in the last year or any garnishment in the last year
19. \_\_\_\_\_ If your mortgage is in foreclosure, any notices or papers received from your lender or its attorney (including the note and papers showing the total amount you owe, the amount in arrears, and the date and time of any scheduled foreclosure sale)
20. \_\_\_\_\_ Any notices informing you that a new company has taken over the ownership or servicing of your mortgage
21. \_\_\_\_\_ Notices of federal tax lien, notices of levy, or other collection notices from the Internal Revenue Service (IRS) or state or local taxing authorities
22. \_\_\_\_\_ Documents re foreclosures/tax sales/repossessions/evictions within last year
23. \_\_\_\_\_ Documents re property transfers in the last year
24. \_\_\_\_\_ Additional bills not on credit report (e.g. medical bills)
25. \_\_\_\_\_ Names and addresses of all co-debtors
26. \_\_\_\_\_ Documents showing that someone else regularly contributes to your household expenses
27. \_\_\_\_\_ Documents re any business open/operating within the last six (6) years
28. \_\_\_\_\_ Husband/wife taxes if not a joint bankruptcy