

CODY-HOPKINS LAW FIRM
NEW BANKRUPTCY CLIENT DOCUMENTS CHECKLIST

Bankruptcy requires your attorney to analyze many details of your financial situation. To file a case, we submit a 60+ page single-spaced application to the federal Bankruptcy Court. Please gather as many of the following documents you can locate as soon as possible – they are needed before your case is analyzed, let alone filed. Documents can be scanned and returned, but we prefer copies rather than originals unless specified below. Documents may be delivered, uploaded to your shared Box.com folder, faxed, or emailed to us. Call or email us if you have questions.

DO THE BEST YOU CAN, BUT DO NOT GET BOGGED DOWN—IF YOU CANNOT GET ALL THE INFORMATION LISTED, GET WHAT YOU CAN -- BUT THE QUALITY OF YOUR CASE PREPARATION MEETING AND OUR ABILITY TO HELP YOU IS DIRECTLY RELATED TO THE INFORMATION YOU PROVIDE.

IDENTIFICATION – these are critical for the meeting with your trustee!

_____ **PHOTO ID:** Copy of Driver's License, State Issued ID, Passport or Employee ID

_____ **PROOF OF SOCIAL SECURITY NUMBER:** Copy of Social Security Card or approved substitute

1. INCOME AND DEDUCTIONS:

Accurate income information is **CRITICAL** to your case. If you are unable to locate the requested information, please contact your company's human resource department, your accountant, or other sources.

_____ **PAYCHECK STUBS FOR THE LAST 7 MONTHS AND ANY YEAR TO DATE.** The stubs should have the following information: Deductions for taxes, plus for such things as insurance, retirement contributions, retirement loan repayments, wage garnishments, commissions and bonuses, etc.

_____ **UNEMPLOYMENT BENEFITS** received in the last 7 months

_____ **CHILD OR SPOUSAL SUPPORT** received in the last 7 months

_____ **SOCIAL SECURITY, SS DISABILITY or SSI PAYMENTS** received by ANYONE in the household

_____ **PENSION OR RETIREMENT BENEFITS** including cash outs of loans received in the last 7 months

_____ **BANK INTEREST OR STOCK DIVIDEND INCOME** received in the last 7 months

_____ **LEASE or RENTAL INCOME** received or Mineral rights/Royalties or Dividend Interest

_____ **IF YOU HAVE YOUR OWN BUSINESS: BOTH MONTHLY P & L** Statements of income and expenses for each of the past 7 months, **AND** a year-to-date P & L. If you have questions about what is needed, please call us!

2. FINANCIAL INFORMATION:

A. TAX RETURNS AND TAX DEBT: If you were not required to file taxes, please provide the most recent year for which you were required to file. If you have not filed taxes in more than four years, there are additional forms that will need to be prepared by our office.

_____ **2021 W-2's & 1099's & 2020 State & Federal Tax Returns** IF YOU HAVE FILED THEM [due 4/18/22]

_____ **2020 State and Federal Tax Return**, including all schedules, W-2's & 1099's

_____ **2019 State and Federal Tax Return**, including all schedules, W-2's & 1099's

_____ **Statements of taxes owed, tax liens, and all other tax related debts;** please include all correspondence received from IRS or state tax authority such as Colorado Dept. of Revenue

B/ BANK/FINANCIAL ACCOUNT STATEMENTS:

If you are missing statements, please request them from the bank or institution where the money is held

_____ **2 mos. Checking and Savings Accounts—PERSONAL & BUSINESS**

_____ **2 mos. Brokerage accounts, money markets, stocks, annuities**

_____ **401(k), IRAs, or other retirement accounts** (most recent quarterly Statement)

_____ **401k Loan statement**

_____ 529/Educational Savings Accounts for children (including Educational IRAs)

3. DEBTS - REAL ESTATE/REAL PROPERTY (Homes, Mobile Homes, Time Shares, Vacant Land)

- _____ Lease Agreement if you are renting
- _____ Mortgage Statements – The two most recent statements for all mortgages/HELOCs on each property
- _____ Deed of Trust & Loan Agreement or Note (check your closing documents)
- _____ Most recent Property Tax bill unless paid through mortgage co – available online for your county
- _____ Homeowners Association (address, payment coupon, amount due and frequency paid, lawyer letter)
- _____ Homeowners' Insurance: Need name of company & coverage amount declarations page is sufficient
- _____ Other Mortgage documents: any other documents related to your mortgage including: default notices, escrow analysis, letters from the mortgage company or attorneys, appraisals, refinances, foreclosures, etc.

4. DEBTS - VEHICLES (Cars, Trucks, Motorcycles, Campers, RVs, Boats, Trailers, Quads, etc.)

- _____ Copies of loan statements
- _____ Original purchase contracts (IF YOU HAVE A LOAN). Look in the glove box!
- _____ Copy of Registration: for each vehicle, motor home, or mobile home
- _____ Name of Insurance co & Proof – declaration page show vehicles covered & amounts covered

5. NON-MORTGAGE DEBTS YOU OWE: In bankruptcy, you must LIST every DEBT or loan owed to ANYONE, including family and friends, unless your account balance is \$0 on the date of filing your case.

- _____ MOST RECENT STATEMENT FROM EACH CREDITOR,
PLUS MOST RECENT STATEMENT FOR ANY COLLECTION AGENCY – include credit cards, store cards, gas cards, medical bills, pay day loans, past due or disconnected utilities, bills to old landlords, money owed to family or friends, etc.
- _____ Loans from family and friends
- _____ Unpaid HOA/Condo fees of assessments
- _____ Loans against 401(k) or pensions
- _____ Student Loans, tuition or other education-related debts [loans are non-dischargeable, but all must be listed]
- _____ ANY OTHER bills or debts not listed above
- _____ IF ANY PRIOR BANKRUPTCIES in the past ten years, put X & provide CASE NUMBER, if known

6. DOCUMENTS TO SUPPORT YOUR BUDGET: Fill out the **Current Monthly Income & Expenses FORM**.

7. MISCELLANEOUS

- _____ **Lawsuits:** Please provide a copy of Summons & Complaint of any lawsuit from the past 2 years
- _____ **Judgments:** Please provide a copy of Summons & Complaint of any lawsuit from the past 2 years
- _____ **Garnishments:** Provide the garnishment papers for wage and bank garnishments
- _____ **Divorce/Alimony or Child Support:** attach all settlement agreements and support orders Date: _____
- _____ **Felony Convictions:** Any information about felony convictions in the past 10 years
- _____ **Inheritance:** All papers re an inheritance received in the past 2 years, or trust fund you can receive money from

QUESTIONS? CALL TRACY OR KAREN @ 303-221-4666

RETURN DOCUMENTS BY EMAIL [paralegal@cody-hopkinslawfirm.com] or FAX 303-221-4374 or MAIL OR DROP OFF to: 4610 S. ULSTER ST \$ 150, DENVER, CO 80237 [8:30 AM – 5 PM]

Pdfs work better than jpegs or pictures. Call Tracy if you have questions.