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CHECKLIST FOR CHAPTER 7 AND CHAPTER 13 PLANS

- Last 6 months of pay stubs OR Income/Expense per month if self-employed
- 2020 and 2021 Tax Returns with W2s and other attachments
- VIN# and mileage all for vehicles, along with Lender statements
- 2022 County Tax Assessment on Home and current Lender statement
- List of creditors and credit reports (see attached)
- Divorce Decree and Stipulation, if any
- List of personal property with used values for each item (EXAMPLE ONLY: TV \$value, Couch \$value, Pots & pans \$value, DVD player \$value, Appliances if owned, End tables \$value, etc.). Please contact our office with any questions.
- 401(k) or retirement statements
- Life Insurance statements, Whole or Term policy
- Monthly Budget (see attached)
- A clear copy of Driver's License (or ID) and Social Security Card

PLEASE NOTE: YOU ARE NOT REQUIRED TO HAVE THIS INFORMATION COMPLETE AT YOUR INITIAL CONSULTATION. I WILL EXPLAIN AND SIMPLIFY THIS CHECKLIST AT OUR MEETING.

Current Expenditures of Debtor(s)

Complete this schedule by estimating the AVERAGE MONTHLY expenses. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Do you and your spouse maintain separate households? _____ Yes _____ No If yes, provide amounts for your household and a separate expense sheet for spouse's household.

1. Rent or Mortgage payment.....\$ _____
If not included in line 1:
 - 1a. Real estate taxes.....\$ _____
 - 1b. Property, homeowner's or renter's insurance.....\$ _____
 - 1c. Home maintenance, repair, and upkeep expenses.....\$ _____
 - 1d. Homeowner's association or condominium due.....\$ _____
2. Additional mortgage payments for your residence (2nd mortgage, home equity loan) ...\$ _____
3. Utilities:
 - 3a. Electricity, heat, natural gas.....\$ _____
 - 3b. Water, sewer, garbage\$ _____
 - 3c. Home telephone, cell phone, internet, cable\$ _____
 - 3d. Other. Specify _____\$ _____
4. Food.....\$ _____
- 4b. Housekeeping Supplies.....\$ _____
5. Childcare and Children's education (daycare, tuition, lunches).....\$ _____
6. Clothing, laundry and dry cleaning.....\$ _____
7. Personal care products/services (toiletries).....\$ _____
8. Medical and dental expense (co-pays, medication, glasses, braces, etc.....\$ _____
9. Transportation (fuel, maintenance, bus or train fare, not car payment).....\$ _____
10. Entertainment, recreation, newspapers, books, magazines.....\$ _____
11. Charitable contributions & religious donations.....\$ _____
- 12.. Insurance (**not deducted from paychecks**)
 - 12a. Life insurance..\$ _____
 - 12b. Health insurance.....\$ _____
 - 12c. Auto insurance.....\$ _____
 - 12d. Other insurance (specify) _____\$ _____
13. Taxes not deducted from paycheck (if you pay in for income taxes).....\$ _____
14. Installment or lease payments
 - 14a. Car payment for vehicle 1.....\$ _____
 - 14b. Car payment for vehicle 2\$ _____

- 14c. Other. (tv, furniture payment) Specify _____ \$ _____
- 14d. Other. (storage unit, etc.) Specify _____ \$ _____
- 15. Alimony, maintenance, and support (**not deducted from paychecks**).....\$ _____
- 16. Payments for support of dependents not living at home: Specify _____ \$ _____
- 17. Other real property expenses not included previously
 - 17a. Mortgages on other property\$ _____
 - 17b. Real estate taxes.....\$ _____
 - 17c. Maintenance, repair, and upkeep expenses.....\$ _____
 - 17e. Homeowner's association or condominium dues.....\$ _____
- 18. Other expenses: Specify _____ \$ _____
 - 18a. Student loan payments.....\$ _____

If we are including the income of a girlfriend/boyfriend or someone that lives with you, please include their own separate expenses:

- 19. Live-in expenses:
 - 19a. Boyfriend/girlfriend car payment.....\$ _____
 - 19b. Boyfriend/girlfriend credit card payment.....\$ _____
 - Total owing on credit cards.....\$ _____
 - 19c. Boyfriend/girlfriend student loan payment.....\$ _____
 - 19d. Boyfriend/girlfriend other payment.
 - Specify: _____ \$ _____
 - Specify: _____ \$ _____
 - Specify: _____ \$ _____

HOW TO OBTAIN YOUR CREDIT REPORTS

STEP 1: Type www.annualcreditreport.com in your internet search bar

STEP 2: Click on Request yours now!

STEP 3: Click on request your credit reports (red circle at bottom of the page)

STEP 4: Enter in personal information into blank areas

STEP 5: Enter in characters as shown (case sensitive)

STEP 6: Check Equifax, Experian, and Transunion, click Next

STEP 7: Enter last 4 of social

STEP 8: Click Submit

STEP 9: Answer questions (it is important to be accurate as possible)

STEP 10: Click Print your report

Note: If on desktop computer follow these steps:

STEP 1: Click print again

STEP 2: Save as pdf

STEP 3: Send email to legaladvice@tblakelaw.com and attach pdf.

Note: If on phone follow these steps:

STEP 1: Click print your report

STEP 2: Click button at bottom with square and arrow pointing up

STEP 3: Where it states annual credit report, click the options button

STEP 4: Click pdf

STEP 5: Click done

STEP 6: Click email, send as email at legaladvice@tblakelaw.com

STEP 12: Click get your next credit report and repeat steps 7-10