

REQUIRED DOCUMENTS

ALL of the following documents/information that **pertains to you** must be submitted to this office **before** we can file your bankruptcy or give you *accurate bankruptcy advice*. We will be happy to make photocopies at your request but a charge of **\$.25** per page applies. *If you need assistance obtaining the documents, we will assist you for an **additional fee**.*
IF YOU ARE MARRIED (EVEN IF SEPERATED FOR MANY YEARS OR JUST RECENTLY MARRIED) WE NEED ALL OF THE FOLLOWING INFORMATION REGARDING YOUR SPOUSE TOO!

<p>ASSETS (everything you own)</p> <ul style="list-style-type: none"> • Confidential Bankruptcy Questionnaire (long form our office provides to you at first appt.) • ALL Bank Statements Last Six Months for ALL ACCOUNTS that your name is on up to date of filing Vehicle Title(s)/or Registration • Recorded Deed (s)(register of deeds office) • Most recent real property tax bill(s) • Declarations Page for all insurance policies <ul style="list-style-type: none"> * proof of insurance • Most Recent 401k/ Pension/IRA/other retirement Statement(s) • Most Recent Statement(s) of other investments such as mutual fund/stocks/ trust fund/life insurance • Lawsuit you filed against someone (or may want to file in the future) • Confidential Business Questionnaire; Current Business Balance sheet (assets/debts); and Profit and Loss Statements for last 12 months. 	<p>DEBTS (everyone you owe money)</p> <ul style="list-style-type: none"> • ALL Creditor (bills) statements (for last three months <i>if you have them</i>) including collection agency letters/notices. OR, create a list of creditors/collection agencies with name of creditor, address of creditor, approximate amount owed, and what the bill was for i.e. medical, credit card, ect.; date(s) debt incurred • Name and address to person you pay support • If profit sharing loan, date loan(s) will be PIF • Lawsuit(s) filed against you, (garnishment) • Student Loan debt • Recorded Mortgage(s) from register of deeds office. Only need pages with the following information: 1. First page for recording information; 2. page with your name; 3. page with lender's name; 4. page with amount of mortgage; 5. page with legal description (not just the attachment);6. page with signatures (we can obtain this for you for a service fee of \$15, plus the register of deeds fee, typically \$10-\$30 depending on the number of pages needed.)
<p>HOUSEHOLD MONEY (not just taxable income)</p> <ul style="list-style-type: none"> • Last Two years Income Tax returns and ALL ATTACHMENTS (ex. W-2's, 1099's) OR call the IRS at 1-800-829-7650 and request a tax transcript and a wage report if you do not have your tax returns and w-2's or 1099's • Actual Paystubs for SEVEN months for all employers and Year to Date (in date order) so KEEP YOUR PAYSTUBS!!! You may request monthly payroll reports from your employer for months prior to our first free consultation but we may charge additional fees. • ALL OTHER non- employment money/benefits for itemized monthly for last SEVEN months and YEARLY totals for last two years. Examples: <i>child support</i>(childsupport.wisconsin.gov); <i>food share</i>(access.wisconsin.gov); <i>unemployment</i>; <i>workers compensation</i>; <i>disability insurance</i>; <i>social security</i>; <i>veterans benefits</i>; <i>gifts</i>; <i>inheritance</i>; <i>401k withdraws</i>; <i>gambling winnings</i>; <i>pensions, any other money received.</i> 	<p>MONTHLY EXPENES (bills AFTER bankruptcy)</p> <ul style="list-style-type: none"> • Budget AFTER bankruptcy (very important, page 5 of Confidential Bankruptcy Questionnaire) • Lease Agreements/other Contracts <ul style="list-style-type: none"> * Landlords * Storage Units * Cell phones <p>TRANSFERS OF PROPERTY (anything your owned or your name was on the title 4 years ago that you no longer own today)</p> <ul style="list-style-type: none"> • Settlement/Closing Statement for all real estate transferred/sold in last 4 years • Divorce Judgment and Marital Settlement Agreement if divorced in last 4 years • Rummage sales/car trade-in's ect. in last 4 years see page 8 question #10 of Confidential Bankruptcy Questionnaire

• **CREDIT COUNSELING CERTIFICATE**

PLEASE NOTE we return all originals to you at the 341 meeting. You should keep the original documents for at least one year because the US Trustee's office may conduct an AUDIT of your case. Any originals left at our office will be destroyed one year after your case is closed.

TYPICAL BANKRUPTCY FILING STEPS (explanation of Typical Bankruptcy Process Chart):

1. \$50 Consult: Watch video; complete IBC forms; meet/video conference with Attorney Schleisner for 15 minutes. If you need more than 15 minutes of the Attorney's time, you may be billed for that additional time at the prevailing hourly rate (currently \$250 per hour).
2. Complete Credit Counseling. Please note, credit counselors are trying to help you live within your means; they DO NOT give bankruptcy advice. Suggestions they make, although wise financial advice, may not be the same advice I would give (such as paying off a car, or giving up a house).
3. Gather **ALL Required Documents** (*please note most clients find this step to be the hardest part of the process*); and begin to pay Attorney Fee as stated in the Bankruptcy Fee Disclosure (*fees may be paid in ANY amount on a monthly basis but in general your case will not be completed and filed until fees paid in full*).
4. Make video or phone appointment to verify that we have **ALL** the Required Documents and pay remaining attorney fees and filing fees or costs;
5. Meet (via video conference) with Attorney Vicki Schleisner, to review and sign the bankruptcy forms, or plan the proper time to file.
6. File Case. This invokes the AUTOMATIC STAY (protection from creditors' collection activity) Notice of the bankruptcy filing is mailed by the bankruptcy court to all of your creditors notifying them to stop all collection activity, including garnishments, foreclosures, repossession, utility shut offs.
7. Dealing with creditors: If Ch. 7- for secured creditors- decide how to handle secured creditors, which may include signing reaffirmation agreements (if provided by creditor, negotiating reaffirmation agreements not included in the flat fee); redeem; or surrender; or 'ride through' (paying creditor without signing reaffirmation agreement). If Ch. 13 make Plan payments for three to five years as determined at the signing appointment but continue to make mortgage payment on home if keeping your home.
8. Complete debtor education class (can be done before 341 meeting, MUST be done within 45 days from the first date for the 341 meeting);
9. Attend 341 meeting (meeting of creditors) approximately one month after bankruptcy filing; (bring drivers license and your social security card);
10. Receive **Order of Discharge** in the mail approximately 4 months after your chapter 7 case is filed or after you complete your chapter 13 plan payments, assuming an objection to discharge is not filed.
11. Pay for APPLICATION FOR SATISFACTION OF JUDGMENT if you have any judgments.

OTHER HELPFUL INFORMATION:

Please note, it is very important to disclose ALL creditors, so keep all correspondence you receive from creditors or collection agencies. Credit reports can be useful, but may be incomplete. **Studies have reported up to 85% error ratio on credit reports.**

You may contact the credit bureaus for a copy of your credit report. Three major credit-reporting agencies are:

EQUIFAX: 800-685-1111	EXPERIAN 888-397-3742	TRANSUNION 800-916-8800
P.O. Box 144717	P.O. Box 949	P.O. Box 2000
Orlando FL 32814	Allen TX 75013-0949	Chester PA 19022

You may obtain a **free** credit report **once a year** via the internet at : www.annualcreditreport.com

****We can obtain a credit report for you for a fee of \$48 per person**

Remember, if the GROSS money you received in the 6 months prior to FILING exceeds the median income numbers, you MAY be required to file a chapter 13 bankruptcy. For more information see:

www.usdoj.gov/ust/eo/bapcpa/20090315/meanstesting.htm **or retain our services.**

We know this process is difficult and confusing, so do not hesitate to call us for further explanation of the REQUIRED DOCUMENTS or the BANKRUPTCY FILING STEPS.

Please note, our legal assistants CANNOT give legal advice, only Vicki Schleisner can give legal advice AFTER you have paid your fees and provided ALL of the Required Documents.