

Pursuant to standing Bankruptcy Court Order, it shall be necessary to bring to your initial meeting of creditors for review by the Bankruptcy Trustee the documentation listed below, if it is applicable to your situation:

1. Title to all motor vehicles;
2. Proof of balance owed to secured creditor on motor vehicle;
3. Copy of all bank statements showing the available balance on the date of filing;
4. Any appraisals obtained on real estate you have owned over the past two (2) years, or alternatively copies of your most recent property tax receipts;
5. Proof of balance due on any mortgage or home equity loan, if you own real estate;
6. Copy of your most recent pension statement, 401(k) statement or other retirement account, showing the balance of your account;
7. Copies of any life insurance policies with cash surrender value on such policies (usually only applicable on whole life policies);
8. Most recent tax returns, if prepared after the filing date and available;
9. Picture Identification (such as driver's license, passport, etc); and
10. Social Security Card.

As per our discussions, it is necessary for you to continue or commence payment on all secured obligations that you intend to reaffirm, such as car payments or mortgages, irregardless of receipt of a bill. *If you are filing a Chapter 13 Bankruptcy, it is particularly important that you recommence mortgage or car payments that may be delinquent.*

Not all debts are dischargeable. For instance, student loans and tax liens may not be eliminated by filing bankruptcy.

For all bankruptcy cases, a financial management course is required to be completed and a Certificate evidencing your completion of same must be filed with the court within forty-five (45) days of the above court date. Therefore, please attend and provide our office with the necessary Certificate as soon as possible to avoid any pitfalls in your pending petition.

Please note that your failure to attend this Debtor Education Course and provide the undersigned with such Certificate, may result in a dismissal of your case. If your petition is dismissed, your creditors will not be discharged and collection proceedings may be reinitiated. Further, there may be costs and fees associated with filing a Certificate of Debtor Counseling after the deadline.