

Documents Required for Bankruptcy

- ❑ Debt Counseling Certificate
- ❑ Credit Report (all 3 agencies)
- ❑ Federal and State Tax Returns (2015, 2016, 2017 & 2018)
- ❑ Pay stubs (last 6 months)
- ❑ Proof of all other income: rental, contributions, social security, disability, annuity, retirement, self-employment, child support, alimony, spousal support, cash assistance, food stamps
- ❑ All bills: mortgage statements, vehicle statements, credit cards, student loans, tickets, medical bills, utility bills, HOA, timeshares, property taxes
- ❑ Bank Statements (6 months - Month of filing & 5 months before)
- ❑ Proof of all utility expenses for past 3 months
- ❑ Proof of large expenses
- ❑ Proof of student loan payments
- ❑ Proof of tithes/offerings (charitable contributions)
- ❑ Zillow, BPO or Market analysis of your home
- ❑ Tax Assessment

Credit Reporting Agencies

If Denied Recent Credit

1) Equifax 1-800-685-1111

www.equifax.com

2) Experian 1-888-397-3742

www.experian.com

3) Trans Union 1-800-888-4213

www.transunion.com

1 Free Annual Report (1 every 12 months)

1-877-322-8228

www.annualcreditreport.com