

DOCUMENTS AND INFORMATION TO BRING TO INITIAL APPOINTMENT

Please bring the following documents and information to your initial appointment. If you are unable to locate any of these documents, please keep your scheduled appointment and we will discuss how to obtain the missing information.

- Your most recent Billing Statements or a list of all of your bills, even those you wish to continue paying. Some examples would include credit cards, car payments, medical bills, house/mortgage payments, and taxes. Make sure to include:
 - the complete address with zip code for each creditor
 - The account number
 - The account balance

****Every debt you have must be listed, even those you wish to pay****

- Your residential addresses for the last two (2) years.
- A list of financial and bank accounts (**Checking and Savings**), even those that have been closed within the last year. Make sure to include:
 - The name and address of each bank
 - Your account numbers
 - A copy of your bank statements for the last six (6) months.
- A copy of a current pay stub showing your net and gross income and year to date earnings. If you are married, please bring a current pay stub for your spouse, even if your spouse is not filing.
- **If you or your spouse is self-employed or you own your own business, bring a month-to-month Profit and Loss statement for the past six (6) months.**
- A copy of your Federal Tax return for you, and if applicable your spouse, for the last two years.
- A copy of all judgments, lawsuits and liens pending against you. If your wages are being garnished, a copy of the wage garnishment order.
- If you own real estate that is currently the subject of a foreclosure proceeding, bring a copy of any letters or notices that you have received from the lender or any attorney.
- Please be prepared to discuss your monthly budget. How much you spend on your house payment/rent, utilities, food, clothing, insurance, transportation, and other routine expenses.