

GRAND LAW FIRM

ATTORNEYS AT LAW

BANKRUPTCY – REQUIRED DOCUMENT CHECKLIST

Before we open a file and begin work on your case you must provide the following:

- Federal and State tax returns for 2008 and 2009.

- All** check stubs that you have received from all employers over the last seven (7) months. If you are self employed, a Profit & Loss report for the last seven (7) months will be required.

- Documentation of all other income received in the last six (6) months (i.e., Social Security, child support, unemployment, food stamps, etc.).

- Completed Bankruptcy Worksheet.

- Copies of Driver's Licenses and Social Security Cards
(The court will require you show your original social security card. If you do not have one, go to the local social security office and apply for one immediately)

- Copy of any Judgments and Lawsuits filed against you.

- Copy of any Community Property settlements if divorced in last 3 years.

- Copy of Vehicle registration on all vehicles and proof of insurance.

- Confirmation of Credit Counseling (www.hummingbird.org) (See back)

- Signed Credit Authorization form (Credit Infonet - Consumer Liability Report)

**** Do not provide copies of bills. ****

You should order your free **Equifax credit report from www.annualcreditreport.com to confirm you listed all your creditors. **

**You may be required to provide other documentation, depending on the type of case you are filing. **

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IMPORTANT REQUIREMENTS:

You must complete two online credit counseling courses:
(one before your case is filed, and another after your case is filed)

1. **BEFORE YOUR CASE IS FILED: CREDIT COUNSELING**

(This course takes about 25 minutes and is required before your case can be filed)

- Go to <http://www.hummingbird.org>
- Choose **BANKRUPTCY CERTIFICATIONS**
- Choose **BEFORE BANKRUPTCY**
- Select Your State – **Louisiana**
- Click **I Agree**
- Click **Continue to Counseling**
- Complete Credit Counseling
- DO NOT PAY – Our firm is a registered user. The credit counseling fee is included in the fee you pay to us.
- Obtain Your Control Number. Write it down. You must turn this number in to our office.
- Provide your email address or call the 1-800 Number to Finalize the Counseling Session.

2. **AFTER YOUR CASE IS FILED: FINANCIAL MANAGEMENT COURSE**

(This course takes about 90 minutes is required to be taken after your case has been filed)

- You are required to complete a FINANCIAL MANGEMENT COURSE after your case is filed in order to obtain your bankruptcy discharge.
- Go to <http://www.hummingbird.org> and select the financial management course option, and follow the instructions.
- If you do not complete the post-filing Financial Management Course, you will not receive a discharge. **It is your responsibility to complete the post-filing Financial Management Course and to provide our office with proof of completion.**

CHAPTER 7 INFORMATION

1. You must take the time to list all of your creditors. A debt not listed will not be discharged. To amend your schedules to add unlisted creditors cost \$200.00.
2. Student loans are not dischargeable in bankruptcy. Federal, State and local income taxes, traffic and other fines (restitution) are also not dischargeable.
3. Any payments, gifts, or donations to relatives of \$600 or more within 1 year before filing bankruptcy are subject to being recovered by the court. Any payments or gifts made during this time to a relative may be recovered by the Bankruptcy Court directly from the person who received the gift or payment.
4. Any money in your checking or savings account, on the day your case is filed with the Bankruptcy Court is considered a NON-EXEMPT ASSET. You will be required to provide receipts for any "large" withdrawals made before the filing of your case, to prove that you were not holding the money.
5. After you get your discharge, get a copy of your credit report and make sure all of your debts have been noted as discharged rather than profit and loss write off. Our firm does not handle credit reporting issues and does not represent you as it pertains to your credit report.
6. You may elect to reaffirm and keep certain debts and continue to pay those debts after your bankruptcy. This may include your mortgage on your house. Any debt that you elect to reaffirm will not be discharged. You will be required to attend a hearing at the bankruptcy court. If you default in your reaffirmation agreement, the creditor will be able to sue you on the contract.
7. You must inform our office of any garnishments. After your case is filed, we will notify the creditor (or their attorney) to get the garnishment released. We are not responsible for getting garnished funds returned to you.
8. If you intend to keep your house and cars, you must continue to pay the monthly notes after your case is filed.
9. Do not excessively use credit cards, take cash advances, use convenience checks, or do balance transfers immediately before filing bankruptcy.
10. Do not pay money to family members or friends, over \$500.
11. Inform us if you are about to receive a large tax refund, personal injury settlement, or an inheritance, as this could be property of your bankruptcy estate.
12. Do not purchase a home or vehicle shortly before filing bankruptcy without consulting your attorney.
13. Do not give or donate, or otherwise transfer moveable or immovable property to anyone.
14. Do not cash out or borrow money against a retirement plan, 401(k), 403(b), or IRA.
15. Do not hide assets or debts. Failure to disclose assets could be grounds for the dismissal of your case, and could even constitute a criminal act.
16. Do not write bad checks, the bankruptcy may not protect you from criminal charges in connection with writing a bad check.
17. Do not misrepresent any facts to your attorney, to the trustee, or to the Court.

CHAPTER 13 INFORMATION

1. Student loans are not dischargeable in bankruptcy. Federal, State and local income taxes, traffic and other fines (restitution) are also not dischargeable.
2. You will be required to turn over any and all tax refunds that you are entitled to or receive while your bankruptcy case is open. You must not spend the refund. You will be required to provide the Trustee with a copy your tax returns each year.
3. Do not borrow any money, use credit cards, or obtain a loan during your chapter 13 case.
4. You must take the time to list all of your creditors. A debt not listed will not be discharged. To amend your schedules to add unlisted creditors cost \$200.00.
5. You must start paying your monthly mortgage payment after the case is filed. You will be required to provide proof of your mortgage payments.
6. If you change your address or phone number you MUST notify our office in writing (or email) of your new address and/or phone number.
7. Do not excessively use credit cards, take cash advances, use convenience checks, or do balance transfers immediately before filing bankruptcy.
8. Do not pay money to family members or friends, over \$500.
9. Inform us if you are about to receive a large tax refund, personal injury settlement, or an inheritance, as this could be property of your bankruptcy estate.
10. Do not purchase a home or vehicle shortly before filing bankruptcy without consulting your attorney.
11. Do not give or donate, or otherwise transfer property to anyone. This includes moveable and immovable property
12. Do not cash out or borrow money against a retirement plan, 401(k), 403(b), or IRA.
13. Do not hide assets or debts. Failure to disclose assets could be grounds for the dismissal of your case, and could even constitute a criminal act.
14. Do not write bad checks, the bankruptcy may not protect you from criminal charges in connection with writing a bad check.
15. Do not misrepresent any facts to your attorney, to the trustee, or to the Court.