

REQUIRED DOCUMENTS PRODUCTION

TO: ALL POTENTIAL DEBTOR CLIENTS
FROM: D. JEAN RYAN, ESQ.
RE: DOCUMENT REQUIREMENTS FOR EVALUATION OF CASE FILING
DETERMINATION AND FOR PRODUCTION TO TRUSTEE'S.

Below is a list of ITEMS generally required by trustees in the processing of the case. These documents should be provided to the Ryan Law Firm, P.A. "the Firm" so that we can make an accurate determination your qualifications for filing, under the Bankruptcy Code. Please provide answers to the following questions, copies of the following requested documents, and complete the Initial Questionnaire, so that your filing can be completely and accurately prepared.

Please provide copies of the following documents:

1. A Credit Counseling Certificate from an approved agency (see Credit Counseling for a list of approved agencies); The firm can obtain the certificate once you complete the course.
2. Complete copies of your Tax Returns for the three years immediately prior to the filing year;
3. Employee income records for each debtor (if filing single or together as a married couple). For example, please provide copies of your pay stubs for the six-month period immediately prior to the filing of your bankruptcy case. Once you file your bankruptcy case, you will be required to provide the trustee with copies of your pay stubs or employment records for the six-month period immediately preceding the month of the filing and one month following the filing;
4. If the debtor has a non-filing spouse, such spouse ' s income information must be provided (same tax returns and pay stubs as item number 3 above);
5. Copy of the Social Security card for each debtor; If you do not have a social security card, please immediately request a replacement by contacting the Department of Social Security Administration at 1-800-772-1213, or visit their official website at www.socialsecurity.gov, to obtain a replacement card.
6. Copy of Driver ' s License for each debtor;
7. Bank account statements and canceled checks for the six-months period immediately prior to the filing of the bankruptcy case, through and including the filing date, on all accounts on which each debtor has signatory authority;
8. For all real estate in which the debtor(s) owns or has owned during the four year period

immediately prior to the bankruptcy filing (including but not limited to homestead property, rental properties, vacation homes, timeshares, cemetery plots, commercial property and vacant land) provide copies of all mortgages, deeds, closing documents and tax bills;

9. Accurate, detailed, descriptive itemization and photographs of all personal property owned by the debtor (whether individually or jointly owned), including furniture, furnishings, jewelry, vehicles, vessels and all other items which are required to be listed on Schedule B of the bankruptcy schedules. (For example, a description as “furniture” is insufficient; must describe type, condition, age, etc.) or appraisal of same;

10. Complete copy of the debtor(s)' passport;

11. Copies of all insurance policies on real estate and personal property, including but not limited to vehicles, vessels, and jewelry;

12. For all vehicles on which a debtor's name appears on the title, (provide the make, year, model and mileage of the vehicle), a copy of the title (must be requested from lien holder if not in possession of debtor), and copy of documents from the purchase of the vehicle, including but not limited to the security agreement/financing agreement. A payoff letter (as of the date of the filing of the bankruptcy) must be provided for any vehicle which is encumbered. An appraisal must also be provided for each vehicle. If the debtor claims to be only a record title holder of any vehicle, and not the beneficial owner, proof of all payments made on the vehicle must be provided, including but not limited to all cancelled checks from the time of purchase to date of bankruptcy filing. The trustee must be made loss-payee on the full coverage insurance policy for every vehicle in which there may be equity, and the trustee must be provided with proof that she has been made loss-payee;

13. Copies of all life insurance policies, annuities, pension plans and retirement accounts;

14. Copies of all credit applications and financial statements submitted to a bank, finance company, or other lender to obtain a loan, mortgage or credit line within the past four years, whether or not such loan was approved;

15. Documents pertaining to any lawsuit in which the debtor is or was a plaintiff or counter-plaintiff within the one-year period immediately preceding the filing of the bankruptcy, including complaints, answers, judgments, and settlement agreements;

16. If the debtor has filed a prior bankruptcy case during the ten-year period prior to the filing of this bankruptcy case, provide a copy of the bankruptcy petition and schedules and a copy of the discharge; including case number. NOTE: If this bankruptcy filing is a conversion from another chapter of bankruptcy, the Debtor must provide copy of prior bankruptcy filing and 1019 Report;

17. Each debtor's full name, current address, and all phone numbers, including home, work

and cellular numbers;

18. If the debtor has or had an ownership interest in any business, whether a corporation, partnership, sole proprietorship or other entity within the six years immediately prior to the bankruptcy filing, provide all of the following with respect to each such business:

- A. Bank statements and canceled checks on all business accounts for last year during which business operated;
- B. Tax returns for each such business for last two years during which business operated;
- C. Itemization of all assets owned by business, whether tangible, intangible, of any nature, wherever located, at the time the business ceased to operate, or, if still operating, at the time of the filing of this bankruptcy case;
- D. Listing of all outstanding debts of each such business.

19. Copies of a completed Bankruptcy Questionnaire, as previously provided to you by this office during your first visit to our office, not to be confused with the INITIAL QUESTIONNAIRE you completed online;

20. Copies of any and all divorce decrees and settlement agreements, trust agreements or any documents of inheritance within the prior five years;

Please be reminded that attorneys may now be individually sanctioned for inaccuracies or omissions in their clients bankruptcy petitions and schedules. It is imperative that you give the above matters your closest, prompt attention.

Once your case is filed with the Court, a Trustee will be assigned. Each Trustee has their own separate list of documents they request. The above listed 20 items will meet most of the Trustee's individual document request but each individual Trustee may seek more or less document production.