

GRAND LAW FIRM

BANKRUPTCY – REQUIRED DOCUMENT CHECKLIST

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

1. Federal and State tax returns for the last two years
2. All check stubs that you have received from all employers over the last seven (7) months. If you are self employed, a Profit and Loss statement for the last seven (7) months will be required.
3. Documentation of all other income received in the last seven (7) months (i.e., Social Security, child support, unemployment, food stamps, etc.).
4. Completed Bankruptcy Worksheet.
5. Copies of Driver's Licenses and Social Security Cards
(The court will require a copy of your social security card. If you do not have one, go to the local social security office to apply for one)
6. All Judgments and Lawsuits filed against you, including any child support or alimony judgments against you.
7. Copy of the Registration for each vehicle and proof of car insurance documentation (copy of the premium notice or dec page)
8. Confirmation of Credit Counseling (www.cricketdebt.com) – You will be required to do this before your case can be filed. **(See back for instructions.)**
9. 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. ****



GRAND LAW FIRM PHONE 225-769-1414

Client Instructions

Under current Bankruptcy laws, you must receive Budget & Credit Counseling from an approved agency within 180 days prior to filing for bankruptcy. Cricket Debt Counseling will provide you with your required counseling through an easy-to-use online course and a brief follow up email or phone call.* The whole process generally takes about 90 minutes to complete, and you do not have to finish it all at once. At Cricket Debt you can sign up online and take your time going through the materials. Our system saves all your information, so you can exit the program and come back whenever and as often as you like.† We charge only \$36, and that fee covers both you and your spouse (if you have one). Your attorney has made arrangements to pay for the course on your behalf, so you won't have to pay us directly when you sign up online.

Attorney Code: 468837

How To Set Up An Account At Cricket Debt

- STEP 1** Go to www.cricketdebt.com and click on the button that says "First Course \$36" and follow the directions for New Clients.
- STEP 2** Enter The Requested Information. We'll ask you for some basic contact information, then we'll ask you to enter the attorney code printed on this sheet, and then you'll create your user name and password.
- STEP 3** Begin The Course.

What You'll Need To Complete The Course

- During the online counseling, you'll be asked to list all of your existing debts, with interest rate and monthly payment amount.
- You'll also be asked to enter your current income, and all monthly expenses, such as rent, utilities, gas, groceries, and anything else you spend money on in any given month so it might be a good idea to gather all of this information before you start the course.
- Finally, when you've finished going through all the materials, you'll be asked to complete your counseling by calling or emailing one of our trained counselors to review the information you entered online.‡ Email is available 24/7, and you can expect a response within 1 hour. If you choose to call, you will not need to be in front of a computer, and the call generally lasts about 10 minutes. When you are done emailing or talking to a counselor, a copy of your certificate will automatically be delivered to you and your attorney.

**Email Counselors are available 24/7. Phone Counselors Are Available
Mon-Fri 6AM-6PM Pacific Time, and Saturday 7AM-3PM Pacific Time
1-866-719-0400**

** If you prefer to take the course over the telephone, please ask your attorney for an On Demand packet from Cricket Debt or call us at 1-866-719-0400.*

† Client information is saved online for 180 days.

‡ Counselors are available in English and Spanish. Written materials are available in English, Spanish, Korean, Chinese, Vietnamese, Tagalog, Russian, and Romanian.

CHAPTER 7 INFORMATION

1. Chapter 7 is liquidation bankruptcy that allows you to discharge (eliminate) debts. You are required to list all of your creditors. A debt not listed will not be discharged. To amend your schedules to add unlisted creditors costs \$250.00
2. You will be required to turn over any tax refund you are entitled to receive during the case. If you have received your refund within 90 days of filing your case, we will require documentation of how the funds were spent.
3. You will be required to take a Financial Management course online after your case is filed. Visit www.solidstartfinancial.com and click on the button that says "Second Course \$24" to complete.
4. Student loans, taxes and governmental fines (traffic fines, etc) are not dischargeable in bankruptcy.
5. 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.
6. 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.
7. 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.
8. You may elect to keep certain debts (mortgage or car loan) and continue to pay those debts after your bankruptcy. Most creditors will require you to sign a reaffirmation agreement for these debts and require you to be current on your payments. We cannot guarantee that a creditor will allow you to reaffirm a debt. It is a voluntary agreement between you and your creditors. Any debts reaffirmed will not be discharged, and you will remain legally responsible for those debts.
9. 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.
10. Do not excessively use credit cards, take cash advances, use convenience checks, or do balance transfers immediately before filing bankruptcy.
11. Any personal injury settlement or an inheritance you receive while your case is open may be property of your bankruptcy estate and you will be required to turn over to the bankruptcy trustee.
12. Do not give or donate, or otherwise transfer moveable or immovable property to anyone.
13. Do not cash out or borrow money against a retirement plan, 401(k), 403(b), or IRA.
14. 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.
15. Do not write bad checks. The bankruptcy may not protect you from criminal charges in relation to a bad check.
16. Do not misrepresent any facts to your attorney, to the trustee, or to the Court.
17. If you have Homeowner's Association fees that come due after your case is filed, they are not taken care of in your bankruptcy, even if you are surrendering the property.

CHAPTER 13 INFORMATION

1. Chapter 13 is a debt consolidation plan that allows you to pay back your creditors over a period of time, usually 60 months, in a monthly plan payment. Not all debt is required to be repaid. The plan payment is based on your income and the amount of debt you have.
2. You will be required to take a Financial Management course online after your case is filed. Visit www.solidstartfinancial.com and click on the button that says "Second Course \$24" to complete.
3. Student loans are not dischargeable in bankruptcy. Federal, State and local income taxes, traffic and other fines (restitution) are also not dischargeable.
4. 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.
5. Do not borrow any money, use credit cards, or obtain a loan during your chapter 13 case.
6. 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 costs \$200.00.
7. You must start paying your monthly mortgage payment after the case is filed. You will be required to provide proof of your mortgage payments.
8. If you change your address or phone number or email address, you MUST notify our office in writing (or email) of your new address and/or phone number.
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 over \$500 to family members or friends.
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, donate, or otherwise transfer property to anyone. This includes moveable and immovable property.
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.
18. If you have Homeowner's Association fees that come due after your case is filed, they are not taken care of in your bankruptcy, even if you are surrendering the property.



C R E D I T I N F O N E T

www.creditinfonet.com

4540 Honeywell Court Dayton, OH 45424
866.218.1003 • Facsimile 866.307.1003

Consumer Request & Agreement for Consumer Liability Report (CLR)

Name _____ SS# _____ - _____ -

Spouse's Name (if joint) _____ SS# _____ - _____ -

Address _____ City _____ State _____ Zip _____

This writing constitutes my written instructions to Credit Infonet to obtain my credit files and compile a list of all accounts with a balance owing. The completed results in the form of a creditor liability report is to be delivered on-line or via Fax to the CIN Referral Agent. Data elements from this request may also be utilized for downloading into the Agents automated bankruptcy filing system.

TERMS OF SALE

The undersigned (hereinafter referred to as Consumer(s)) contracts with Credit Infonet for the use of its services under the terms, conditions, and agreements outlined below. The Fair Credit Reporting Act "FCRA" (Public Law 91-508) provides in section (Sec. 604) Permissible purposes of reports: that any consumer reporting agency may provide a report (Sec. 604) (2) In accordance with the written instructions of the consumer to whom it relates The FCRA also provides (Sec. 619) that anyone who knowingly and willfully obtains information under false pretenses shall be fined under Title 18, or imprisoned not more than one year, or both. Having been made aware of these provisions of the law, the Consumer(s) agree to the following. They are the person(s) on whom they are requesting the report be prepared, and they have presented positive identifying information to prove so. They are requesting this report under the right granted them in (Sec. 604) (2) of the FCRA as disclosed above.

The Consumer(s) agree that the sole purpose and obligation of Credit Infonet in this transaction is to provide a means by which they may obtain a report consisting of the data from national credit files at their written instructions. The FCRA places no restrictions on how Consumer(s) may utilize or share a report that is ordered at their written instructions. Consumer(s) acknowledges and agree that after a report is delivered to their possession Credit Infonet and its sources of information can in no way be held responsible or liable for its use.

Credit Infonet agrees that it will provide the Consumer with a report in a Creditor liability summary or schedule format showing all Creditors listed with balances owing. Credit Infonet shall provide, when available the names, address, and direct phone numbers of information furnishers (Credit Grantors or Public Records sources) within the file. No additional information from the files shall be included in this report. Consumer(s) agree to pay in advance the fee for this report to the participating referral agent.

Signature _____	Spouse's (if Joint) _____
Date _____	Product Requested: CLR (2) Source _____ Individual _____ Joint _____
	CLR (3) Source _____ Individual _____ Joint _____

Referral Agent Code _____ Name _____ Phone (____) _____ Fax (____) _____ E-mail _____

Prior to accessing the CLR Report this Consumer request and a photocopy of proper picture identification must be faxed to: 800-803-3307. Alternatively it may be scanned and up-loaded to the CIN On-Line transaction

Picture ID may be copied on lower portion of this order or as a separate attachment. May also be printed on legal for additional space.