

Michael T. McEnroe

Attorney at Law

Post Office Box 165
Amador City, CA 95601

mike.mcenroe@yahoo.com

Telephone (209) 267-1381
Fax (209) 231-3278

Amy Turner, *Legal Assistant*

TO DO LIST PRE-FILING

Credit counseling (pre-filing) and Debtor Education (post-filing) courses are required.

You must complete the credit counseling course and get a certificate no more than 180 and no less than 1 day prior to filing for Bankruptcy. An online course taking about 1 – 1 ½ hrs costs \$10 per household. We recommend Debtor CC.com. This course **MUST** be completed and the certificate available before the filing with the court can be done.

The Debtor Education course is also on line and cost \$10. per household. The Debtor Education is available at Debtor Ed.com This course must be completed before your bankruptcy is discharge. See Separate Handout for info.

Request a copy of your Free Credit Report. Get the report instantly from the web at www.annualcreditreport.com This will take you to each credit reporting agency – Equifax, Experian and TransUnion. Each of the companies has a separate link and will ask you specific questions about some existing accounts or past loans or residences in order to identify you. Some of the answers are “none of the above”. Print out all three reports. **You do not need to sign up for a Credit Score.** They may also be contacted by phone at 877-322-8228

Paystubs/Remittance Advice We will need **6 months** of your most current pay stubs to determine which Chapter you will qualify for.

Statements for any other type of income you received – child support, alimony, disability, social security, payment for expenses shared by roommates or other family members

**Bank Statements Including copies of checks – last 90 days –
All accounts on which you are named**

Any court papers related to suits filed against you, including summons, other court dates and judgments. Include EDD overpayments, Child Support Orders and liens

Last 3 months Credit Card Statements showing acct #, creditor address and balance owed. *We will need to review the statements for any charges made in the last 90 days*

**Tax Return –you will need a copy of your last two filed tax return
Any correspondence from the IRS or FTB (State of California)
relating to taxes – including liens, payment plans or transcripts**

Other Creditors

Other leases and any other loans (along with agreements pertaining to those loans)
Copies of paperwork related to any and all liens and judgments, past due child and spousal support including tax liens, small claims judgments, etc.

Please go to our website, WWW.MikeMcenroe.com

Completing Rapid Import Questionnaire – - This is the best way for both you and our office to collect the necessary information needed when filing for Bankruptcy.

Click on Bankruptcy at the top of the page, then scroll to the bottom of the next page. You will be asked to input your social security number (We suggest that you use 999-99-last four digits of ssn). This will be your identifier if you need to come back and complete the questionnaire later. This questionnaire includes all the information the court requires including:

- 1) **Detailed list of current living expense –“ Budget “**
- 2) **ALL creditors names, addresses (customer service addresses – not payment addresses) account numbers, amount owed,**
- 3) **List of assets (do not include an item by item list of household goods – just significant items worth more than \$525 each.
Include all vehicles- Make, Model , condition, any special features and mileage
Boats, ATVs and other DMV registered items**
- 4) **All other debts owed – including loans owed to relatives and private parties,**
- 5) **Information on wages and other income for the last three years**
- 6) **Current income and deductions made from your paycheck.**
- 7) **You will also need to list all payments made to creditor in the last 90 days.**
- 8) **List anything of value that you have sold or transferred in the last two years
Item, Value, who you sold it to and how much you received**
- 9) **If you are married you will need this information for both you and your spouse.**

If you do not complete this on line, you will still need to collect all of the information and then my legal assistant will have to input the information for you. If we have to input the information, there will be an extra charge of \$75 per hour for this service.

Social Security Card. As proof of identity at the meeting of creditors , **YOU MUST HAVE your actual paper social security card.** If you have lost it you will need to apply for another one. Do that now. A stamped receipt showing that you have applied for one will be satisfactory. Obtaining a replacement social security card at www.socialsecurity.gov/online/ss-5.html. **In addition to your SS Card, you will also have to have a current, valid photo ID – passport, Driver’s license or CA ID.**

Your Home: Your most recent mortgage statements, including correspondence related to Default Notice, Foreclosure Notice and any modification agreements

Look up your home value on www.zillow.com (this is sometimes very inaccurate) and check the value of homes sold in your area

Official Appraisal of your home – we have referrals - you may or may not need an appraisal.

Vehicle purchase agreements, car payment notice and Kelly Bluebook valuations. Go to www.kellybluebook.com. You will be asked the make, model, year and mileage. Check trade in value and print out the report

List of any transfers or sale of assets in the last year including Asset, monies received and those involved in the transaction.

If you are now involved in a business or have been in the past six years

Income statements for the current business – last two years and current period

Income statements for any business you have sold or closed in the last six years

Cash Receipts and Disbursements Journals for those income statement

Marital Status. If you have been divorced in the last eight years, the court will want the name and address of your ex-spouse. We will also need any previous or maiden names you have used in the last eight years.

Insider payments and transfers If you have made payments to relatives or close friends in the last year for debts you owe them, the court may treat these as preferential payments and ask for them back to apply to other creditors. List these and anything of value that you exchanged for a debt or gave away as a gift in the last 12 months.

A REMINDER:

WE ARE DEPENDING ON FULL DISCLOSURE OF ALL REQUIRED INFORMATION. IT MUST BE TRUTHFUL AND ACCURATE. WHEN THE PETITION IS COMPLETE YOU WILL BE REQUIRED TO SWEAR TO THE TRUSTEE THAT YOU HAVE MADE FULL DISCLOSURE AND THAT ALL INFORMATION IS TRUE AND CORRECT