

Documents Needed

You will need to bring the following documents to our office when you come in to go over your completed worksheet. It is very important that you bring these items with you:

- ☐ 1. Certificate of Credit Counseling (if you have it)
- ☐ 2. Copies of any promissory notes, Deeds of Trust, property tax statements, or contracts on any real estate you own or are buying.
- ☐ 3. Copies of any notes or retail installment contracts from banks, credit unions, finance companies or other lenders. Also, any security agreements or other documents listing your property as collateral for the purchase of cars, furniture, mobile homes, other personal property, or cash loans.
- ☐ 4. Current statements and bills from all creditors for which we do not have information. Creditors with a zero balance may not need to be included; check with your attorney.
- ☐ 5. Tax returns for last four (4) years and corresponding state income tax returns for the same period.
- ☐ 6. Pay stubs for the last six (6) months from all current employers.
- ☐ 7. Proof of Insurance. If the policy is new, please provide the "binder" which is issued until the policy is in full force. If the policy is not new, then please provide the declarations page. Insurance information must state, at a minimum, the names of the insureds (you and other drivers in the case of car insurance), the policy number, the collateral that is insured, and the loss payee (the company(ies) that have liens on the property).
- ☐ 8. All legal documents pertaining to divorces or lawsuits which are pending or which have been finalized in the past 24 months.
- ☐ 9. Copies of all life insurance policies that have a cash value. You do not need to bring copies of term life policies.
- ☐ 10. All judgments or court orders entered against you or in your favor.
- ☐ 11. All executory contracts; for instance, leases, contracts for sale or deed and lease-purchase contracts.
- ☐ 12. Bank statements for the last six (6) months from all bank accounts
- ☐ 13. Proof of all sources of income, including Social Security, family assistance, retirement, etc.
- ☐ 14. Proof of any and all charitable contributions, including tithing
- ☐ 15. Financial statements previously given to financial institutions in the last 2 (two) years