



2271 McGregor Blvd., Suite 300, Fort Myers, Florida 33901  
Telephone (239) 790-4529 • Facsimile (239) 790-5404  
www.trunkettlaw.com

### HOW TO GET STARTED

1. Fill out the “Bankruptcy Questionnaire”.
2. Collect all required documents (see list below).
3. Take a mandatory pre-filing credit counseling course.
4. Schedule petition preparation appointment with Michelle.
5. Bring all required documents to your appointment with Michelle.

### WHAT YOU MUST PROVIDE OUR OFFICE (DOCUMENT CHECKLIST):

Bring the following documents to your petition preparation appointment with Michelle.

- QUESTIONNAIRE.** A completed “Bankruptcy Questionnaire”.
- PROOF OF ID.** Please provide a copy of the driver license and social security card for each person filing.
- PROOF OF INCOME.** Proof of income must be provided for the *six (6) months* prior to the month of filing for all sources of income including employment income, social security benefits, VA benefits, pension benefits, food stamp benefits, child support, alimony or income from interests in business.
  - Pay Stubs
  - Profit and Loss Statements. If you own your own business or have interest in a business that does not provide pay stubs, you must provide a profit and loss statement for the business showing all income and expenses for the business and the total gross income for the business for each of the *six (6) months* prior to the month of filing. Please note that the profit and loss statement must be provided separately for each month.
  - Social Security Benefits Statement
  - VA Benefits Statement
  - Pension Income Statement
  - Food Stamp Benefits
  - Child Support and/or Alimony Income
- BANK STATEMENTS.** Please provide bank statements for any bank account with your name(s) on it for the *six (6) months* prior to the month of filing.
- FINANCIAL AND/OR PENSION ACCOUNT STATEMENTS.** Please provide the past two statements for any financial account such as mutual funds, stocks, retirement accounts, 401K, IRA, etc.
- TAXES.** Copies of your federal tax returns for the past *two years* are required.

- EXPENSES.** Provide copies of your last bill for any regular monthly expenses that you included on your expenses worksheet including electric bill, water bill, phone bill, cable bill, car insurance, etc.
- CREDITORS.** Provide copies of all bills (one per creditor) from all creditors including all credit cards, medical bills, bill collectors, law firm demand letters, student loans, mortgages, car loans, and any other person or business that believes you own them money. ***PLEASE NOTE THAT ALL CREDITORS MUST BE LISTED ON YOUR PEITION. THE BANKRUPTCY CODE DOES NOT ALLOW YOU TO PICK AND CHOOSE WHICH CREDITORS WILL BE INCLUDED IN THE BANKRUPTCY.***
- DEEDS.** Provide a copy of the deed for each piece of property owned.
- LAWSUITS.** Provide a copy of any lawsuit pleadings that you have been involved in the past three years.
- DIVORCE JUDGMENT OR ALIMONY/CHILD SUPPORT ORDER.** If applicable, provide a copy of the divorce decree, settlement agreement and/or any Order requiring you to pay alimony or child support.
- VEHICLE TITLES OR REGISTRATION.** Provide copies of the title or registration for every vehicle, boat, trailer, mobile home, rv or any other titled property you currently own, are financing, or leasing.
- VEHICLE WRITTEN PAYOFF STATEMENT.** Provide a copy of the vehicle loan payoff for any car loan or other vehicle that you have a loan on.
- LEASE.** Provide a copy of your lease.
- TRANSFERRED REAL ESTATE OR OTHER PROPERTY.** Provide copies of deeds to all real estate transferred in the past ten years and documentation of the sale of any property (vehicles, jewelry, fire arms, etc.) sold or gifted within the past two years.
- SECOND MORTGAGE DOCUMENTS.** If you have obtained a second mortgage in the past two years, provide the closing statements, loan application, and appraisal for the loan.
- LIFE INSURANCE POLICY OR ANNUITY.** Provide copies of any life insurance policy or annuity.

#### PRE-FILING CREDIT COUNSELING

Before you can file for bankruptcy under either Chapter 7 or Chapter 13, you must complete credit counseling with an agency approved by the United States Trustee's office. We recommend:  
**ACCESS COUNSELLING (800) 210-0522 [www.accessbk.org](http://www.accessbk.org)**

Make sure that you provide them with our Attorney Code, which is: TDD222A. Providing our attorney code will ensure that after completion of the credit counseling, Access Counseling will email your certificate of completion directly office.