



**Atkinson | Simms | Kermode**

**BANKRUPTCY ATTORNEYS**

## **Tips & Tricks for Gathering Required Paperwork**

*Before we can file your case, you must collect certain documents and submit them to our office. Sometimes, our clients run into “roadblocks” in obtaining the required documents. Here are some tips and tricks for obtaining the documents you need to get your case moving forward quickly!*

- 1. Car Title(s)** – We need copies of titles for ALL vehicles in your name. If you are a cosigner on a vehicle, we also need a copy of that title. *How do I know I have the correct document?* A title is a green-blue document that says “Certificate of Title” at the top. *Can’t find your title(s)?* You can order a duplicate from the county clerk’s office. Find more information at <https://drive.ky.gov/motor-vehicle-licensing/Pages/Vehicle-Titling.aspx>
- 2. Deed(s)** – We need copies of recorded deeds for ANY real property in your name. A deed is the document that says who owns a piece of property. *How do I know I have the correct document?* You will know it is a recorded copy if it has a stamp from the county clerk with the book and page number where the document is in the official property records. *Can’t find your deed(s)?* You can obtain a copy from the county clerk’s office.
- 3. Mortgage(s)** – We need copies of recorded mortgages for ANY mortgage liens you have on your property, including home equity lines of credit. A mortgage is the document that shows how much money is owed on a piece of property. *How do I know I have the correct document?* You will know it is a recorded copy if it has a stamp from the county clerk with the book and page number where the document is in the official property records. *Can’t find your mortgage(s)?* Most people do not have a recorded copy of their mortgage(s). You can obtain a copy from the county clerk’s office.
- 4. Judgment Lien(s)** – If someone you owe has sued you and been granted a judgment against you by the court, it is possible they have a judgment lien recorded against you. You can have a judgment lien recorded even if you do not currently own any property. *How do I find a judgement lien(s)?* You can obtain recorded copies of any judgment liens from the county clerk’s office. If you are filing bankruptcy with a spouse, be sure to look under both your name and your spouse’s name.
- 5. Federal and State Income Tax Returns** – If you are required to file taxes, we need copies of your filed tax returns for the last TWO years. The tax return is Form 1040, Form 740 (or other state return) and any attachments or additional forms. *Can’t find your tax return(s)?*
  - If you filed your taxes with a tax preparer, you could obtain copies of the tax returns from your tax preparer.
  - If you did not file your taxes with a tax preparer, or otherwise can’t locate a copy of your return, you can obtain your federal and state return by contacting:
    - Federal Return – Contact the IRS by calling 800-829-1040 to request your “Tax Return Transcript” OR visit IRS.GOV and click “Get Your Tax Record”
    - Kentucky State Return – Contact the Kentucky Department of Revenue by calling 502-564- 4581 and request a copy of your State Tax Return

6. **Bank Statements (checking AND savings)** – We need copies of your bank statements or transaction history for the last SIX months for all open bank accounts in your name. *Can't find your bank statement(s)?* Try obtaining copies through on-line banking services or you can request them from your bank.
7. **Divorce Decree and Settlement Agreement** – If you have been divorced in the last 10 years, we need a copy of your divorce decree and settlement agreement. *Can't find your divorce decree?* You can obtain one from your divorce attorney or from the court in which the divorce was filed.
8. **Credit Report** – We need a copy of a credit report with complete addresses for creditors. *How do I find my credit report?* You have 2 choices for pulling your credit report: • For a FREE credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com). This website is completely free and will allow you to pull all three credit reports (Equifax, Experian and Transunion). \*If you're not able to pull all three reports, as long as the one or two reports you have pulled appear complete to you, that will work for us. • Our office can pull all three credit reports (Equifax, Experian and Transunion) for you. For us to pull your credit reports, it costs \$40 for an individual or \$80 for a joint report (you and your spouse).
9. **One copy of each of your most recent bills (credit card bills, medical bills, collection letters, check cashing)** – If your bills are listed on your credit report, we do not need them. We only need copies of bills for items NOT listed on your credit reports.
10. **Paystubs** – We need your paystubs for the previous SIX MONTHS up to your filing date. *Can't find your pay stubs?* Many employers offer online portals to access your paystubs. From there, you can email or print your paystubs. If you receive paper paystubs and can't find them all, you can request the missing paystubs from your employer.
11. **Garnishment order(s) and payroll fax number/email address** – If your wages are being garnished, we need a copy of the garnishment order and either a fax number or an email address for your employer. Once your case is filed, we will send your employer written notice to stop the garnishment.
12. **Credit Counseling Certificate** – You can complete the required credit counseling online or over the phone. We partner with Evergreen Financial Counseling to meet this requirement. [Click here for more information](#).
13. **Copy of Social Security Card** – *Can't find your social security card?* If you can't find a copy of your social security card, you can provide a recent W-2 or 1099 as long as it has your complete social security number on it. Otherwise, you can order a new social security card by visiting [www.ssa.gov](http://www.ssa.gov).