

**STEPHEN F. MURRAY**  
Attorney at Law  
One Orr Square  
Revere, Massachusetts 02151

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Telephone (781) 289-3417

Facsimile (781) 289-3449

**DOCUMENTS NEEDED FOR BANKRUPTCY FILING**

Below is a list of documents that I need from you in order for me to begin the process of preparing a bankruptcy petition for you. The list is a general list that applies to most people's financial situation. However, your situation may be different and there may be additional documents that you will have to provide me with.

1. If you own real estate, I need the following documents:
  - a. A written opinion of the current fair market value of your home. This can come from a real estate broker, or a real estate appraiser. If you use a real estate broker be sure that their letter/report states their opinion of the value of the home and not just a range of values. The report must be on the broker's stationary and be dated and signed.
  - b. Copies of the most recent monthly statement for each mortgage loan (including home equity loans) that you have on your home.
  - c. Copy of Declaration of Homestead. If you have not recorded a Declaration of Homestead on your home, we will do so before filing the bankruptcy petition.
  - d. Copies of any default or foreclosure letters, notices or documents from your mortgage lender.
2. Copies of your pay stubs for each job for the past 6 months (26 weeks).
3. Copies of your federal income tax returns for the last two years (2011 & 2012), along with all W-2, 1090 and 1099 forms.
4. Statements for the last three months for each of your bank accounts (ie. checking, savings or CDs).

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5. The most recent statement for each retirement, pension, 401(k), or IRA.
6. For each of motor vehicle that you own, I need a fair market value report. You can go to [www.kbb.com](http://www.kbb.com) or [www.nada.com](http://www.nada.com) and print off a statement of the value for a "private party sale". If you have a loan on a motor vehicle, I need the most recent monthly loan statement that states the current balance of the loan.
7. The most recent bills, statements, and/or collection letters for each of your debts.
8. You should go to the website [www.annualcreditreport.com](http://www.annualcreditreport.com), and obtain copies of your credit reports from each of the three major credit reporting agencies. It is a good idea to get reports from all three agencies because sometimes a debt may be on one report but not the others. If you are filing jointly with your spouse, be sure to obtain credit reports for each of you.
9. If any of your creditors have filed a lawsuit against you, please provide me with copies of all court papers that have been served on you.
10. Complete the attached form entitled *Schedule J - Current Expenditures of Individual Debtor(s)*. Please note that the schedule calls for your average monthly expenses. If you pay a certain expense on a weekly or yearly basis, please write that amount on the form with a notation that it is a weekly (wk) or yearly (yr) expense, and I will calculate the monthly amount. (For a weekly expense, multiply the amount by 52 and then divide by 12; for a yearly expense, divide the amount by 12). Try not to just guess for your living expenses. One way to obtain accurate amounts for your expenses is to go through your check register, or credit card receipts, for the past six to twelve months and itemize what you spent during that period on a particular expense and calculate the average.

**SCHEDULE J – CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made by-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) .....	\$ _____
Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? Yes _____ No _____	
Utilities Electricity and heating fuel .....	\$ _____
Water and sewer .....	\$ _____
Telephone ... Home .....	\$ _____
Cell phone .....	\$ _____
Other Cable TV Internet Service .....	\$ _____
Home maintenance (repairs and upkeep) .....	\$ _____
Food .....	\$ _____
Groceries .....	\$ _____
Lunches .....	\$ _____
Clothing .....	\$ _____
Laundry and dry cleaning .....	\$ _____
Medical and dental expenses .....	\$ _____
Transportation (not including car payments) .. Gas, oil changes, repairs, parking, tolls ..	\$ _____
Recreation, clubs and entertainment, newspapers, and magazines .....	\$ _____
Charitable contributions .....	\$ _____
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renters .....	\$ _____
Life .....	\$ _____
Health .....	\$ _____
Auto .....	\$ _____
Other .....	\$ _____
Taxes (not deducted from wages or included in home mortgage payments) (Specify) .....	\$ _____
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto .....	\$ _____
Other .....	\$ _____
Other .....	\$ _____
Alimony, maintenance, and support paid to others .....	\$ _____
Payments for support of additional dependents not living at your home .....	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	\$ _____
Other .....	\$ _____
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) .....</b>	<b>\$ _____</b>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income .....	\$ _____
B. Total projected monthly expenses .....	\$ _____
C. Excess income (A minus B) .....	\$ _____
D. Total amount to be paid into plan each .....	\$ _____
(interval)	