

# ISLA LAW OFFICES

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Dear Client:

In order to assist you, please follow these directions and provide these documents:

- It is necessary to have your paystubs for the last 8 months (if you do not have them we can fax your employer to request them on your behalf);
- Last 2 filed tax returns with W-2's attached. If you do not have the tax returns we can order them for you from the IRS website. However, they will have to be delivered to your address last stated on your tax return;
- Credit counselling certificate;
- Although we will obtain your credit report, we still need a copy of each debt owed. Not all creditors report to credit reporting agencies. Please especially include doctor, hospital and dental bills as these are not likely to be reported on your credit report. Also bring all secured debts such as a house or vehicle even if you are keeping your home and car; and,
- **ONCE YOU HAVE RETAINED OUR SERVICES BY MAKING A PAYMENT TO OUR OFFICE YOU MAY STOP PAYING YOUR UNSECURED DEBTS. HOWEVER, CONTINUE TO PAY YOUR HOME AND CAR AND ANY OTHER SECURED ASSET IF YOU WISH TO KEEP THAT ASSET.**

Please note **ALL** debts must be included, even on your home and vehicle. Further, note this does not mean you will lose your home or vehicle.

If you have any questions about any of the information requested, please call us. Bring this packet as well as the requested items on the client checklist to your scheduled appointment.

**ALSO PLEASE NOTE THERE ARE TWO COURSES TO COMPLETE A BANKRUPTCY THE PRE-FILING CREDIT COUNSELLING COURSE AND THE PRE-DISCHARGE PERSONAL FINANCIAL MANAGEMENT COURSE. YOU MUST COMPLETE THE SECOND COURSE AFTER YOU FILE.**

Please understand that we do not, by providing this package, and reviewing your responses, represent you. We will not take any steps to protect your interests, such as filing a Petition with the Bankruptcy Court, unless and until a retainer agreement hiring us as your lawyer is executed.

We look forward to working with you.

Very Truly Yours,

  
Roger A. Isla, Esq.

## CLIENT CHECKLIST

***PLEASE PROVIDE THE FOLLOWING DOCUMENTS TO OUR OFFICE ON YOUR SCHEDULED APPOINTMENT SO THAT WE MAY COMPLETE YOUR PETITION. ALSO, PLEASE NOTE THAT YOU MAY STOP PAYING YOUR UNSECURED CREDIT CARDS/PERSONAL LOANS/MEDICAL BILLS IMMEDIATELY.***

1. All pay stubs from 8 months (for example last paystub in Feb. to pays to date in Sept.). We may also fax an authorization to your employer for these documents. However, any pays received **AFTER** we obtain your pay stubs from your employer must be provided to our office by **YOU**. **We need pay stubs from both husband and wife, even if one spouse is not filing (unless you are separated).**
2. Evidence of any pension or social security benefits received, such as a statement showing us the gross monthly amount received.
3. If you have been divorced or are currently paying or receiving alimony or child support, a copy of the orders must be provided to our office.
4. All evidence of any other income received by you, such as rental income, unemployment, etc. If you are self-employed, please provide a business expense report for the last 6 months.
5. Titles or memo titles for any and all vehicles you own, including ATV's, motorcycles, boats, etc. Note this not apply to WV clients as WV DMV does not issue memo titles.
6. Federal Income Tax returns for the last 2 years including W2's & all 1099 forms.
7. Proof of insurance (Declarations page only) for your home and vehicles - **OH Chapter 13 clients only.**
8. A copy of any lawsuits filed against you.
9. If you have whole life insurance, you need to know the "cash surrender" value and the beneficiary (for example, spouse or children).
10. The Pre-filing Credit Counseling must be completed. There is a fee for this course and it is not included in our fees.
11. **One** copy of every bill, including credit card, medical, personal loans. We do not need utility bills unless they are delinquent.
12. Driver's License or State Issued ID card **AND** Social Security Card

Please bring all of these papers with you to your appointment, we understand it is difficult to obtain all of these necessary documents, but unfortunately, we cannot file your case without this information.