

ISLA LAW OFFICES  
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Admitted to Practice in

Ohio, West Virginia and

Pennsylvania

Dear Client:

In order to assist you, please provide us with the documents listed on the attached forms. **Most importantly, it is necessary to have your paystubs for the last seven months, your last 2 filed tax returns with W-2's attached and your completed credit counseling certificate. In addition, we will also need one copy of each debt owed; this includes credit cards, doctor, hospital & dental bills & secured debts such as a house or vehicle. Once you have retained my services by making a payment to our office and executing a retainer agreement, 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.**

While we know this is a lot of information to provide us, we must have ALL the facts about your circumstances to be able to properly advise you and comply with the filing requirements under the bankruptcy law. **This means that you must answer ALL the questions that pertain to you. Please pay special attention to answering your questions regarding monthly expenses.**

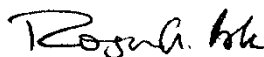
If you are in doubt about whether to include a particular debt, include it. There are no penalties for including a debt that you are not responsible for. However, there are penalties for failing to not include a debt that should have been included. Please note **ALL** debts must be included, even on 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. As soon as you have answered all of the questions, please bring this packet as well as the requested items on the client checklist to your scheduled drop off appointment. Please note that once you provide us with the information needed we will set up another appointment to finalize your bankruptcy.

Please understand that we do not, by providing this package to you 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 formally hiring us as your lawyer is signed by you and the fees and costs called for have been paid.

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. WE KEEP ALL ORIGINAL DOCUMENTS WITH THE EXCEPTION OF MOTOR VEHICLE TITLES AND IDENTIFICATION CARDS. IF YOU WOULD LIKE TO KEEP YOUR ORIGINAL DOCUMENTS, YOU ARE RESPONSIBLE FOR MAKING COPIES OF THESE ITEMS.**

1. All pay stubs from the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_ to Present. (Last 7 months)  
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.**
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. Bank statements from the last 2 months. Please be advised that this includes checking, savings, retirement (401K, 403B, etc.) and stock accounts.
5. 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.
6. Your most recent mortgage statements (including 2<sup>nd</sup> and 3<sup>rd</sup> mortgages).
7. Titles for any and all vehicles you own, including ATV's, motorcycles, boats, etc.
8. Federal Income Tax returns for the last 2 years including W2's & all 1099 forms.
9. Proof of insurance for your home and vehicles. (Declarations page only).
10. If you have not lived at your present address for the last 3 years, please provide the addresses where you have lived and the dates that you lived there.
11. A copy of any lawsuits filed against you.
12. Any lease on vacation homes or time share contracts.
13. Your most recent auto loan statement, coupon booklet or a copy of the security agreement.
14. If you have whole life insurance, we need a copy of the cash valuation for the same.
15. The Pre-filing Credit Counseling must be completed. There is a fee for this course and it is not included in our fees.
16. One copy of every bill, including credit card, medical, personal loans. We do not need utility bills unless they are delinquent.
17. Driver's License or State Issued ID card **AND** Social Security Card
18. If a Chapter 13 (OH), you will need an appraisal of your property.

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

## CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

\*Estimate your average or projected monthly expenses. Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show what the monthly payment would be. Example – auto or home insurance may be paid every six months, therefore you would divide that premium by 6 to obtain the monthly payment.

If this is a joint petition (husband and wife) and one of you maintains a separate household, please ask for an additional page to document the expenses for the additional household.

- |     |  |            |
|-----|--|------------|
| 1.  | Rent or Mortgage Payment   | 1. _____   |
|     | Are real estate taxes included? <input type="checkbox"/> Yes <input type="checkbox"/> No                                   |            |
|     | Is home owner's insurance included? <input type="checkbox"/> Yes <input type="checkbox"/> No                               |            |
| 2.  | Utilities: A. Electricity/Gas/Oil Heating costs  | 2.A _____  |
|     | B. Water and Sewer   | 2.B _____  |
|     | C. Telephone   | 2.C _____  |
|     | D. Cell Phone  | 2.D _____  |
|     | E. Cable   | 2.E _____  |
|     | F. Internet  | 2.F _____  |
|     | G. Trash Collection  | 2.G _____  |
| 3.  | Home Maintenance Repairs & Upkeep  | 3. _____   |
| 4.  | Food   | 4. _____   |
| 5.  | Clothing   | 5. _____   |
| 6.  | Laundry & Dry Cleaning   | 6. _____   |
| 7.  | Medical & Dental Expenses (Prescriptions, Co-pays, etc.)   | 7. _____   |
| 8.  | Transportation (Gasoline, Oil Changes, Tire Changes, etc.)   | 8. _____   |
| 9.  | Recreation (Club Memberships, Movies, Magazines, Newspaper, etc.)  | 9. _____   |
| 10. | Charitable Contributions (Charities, Church, etc.)   | 10. _____  |
| 11. | Insurance (Not deducted from your paycheck)  |            |
|     | A. Homeowner's or renter's   | 11.A _____ |
|     | B. Life  | 11.B _____ |
|     | C. Health  | 11.C _____ |
|     | D. Auto  | 11.D _____ |
| 12. | Taxes (not deducted from your paycheck)  |            |
|     | A. Real Estate (If not part of your mortgage payment)  | 12.A _____ |
|     | B. Personal Property   | 12.B _____ |
|     | C. IRS/State (Tax Deficiency owed to IRS or State)   | 12.C _____ |
| 13. | Installment Payments   |            |
|     | A. Auto  | 13.A _____ |
|     | B. Auto – second car   | 13.B _____ |
|     | C. Other: (ex. Second Mortgage, etc.)  | 13.C _____ |
| 14. | Support Payments   |            |
|     | A. Alimony   | 14.A _____ |
|     | B. Child Support   | 14.B _____ |
|     | C. Other: _____  | 14.C _____ |
| 15. | Payments for support of additional dependents not living at home   | 15. _____  |
| 16. | Regular expenses from operation of a business, profession or farm<br>(Please ask for the form to make an itemized listing) | 16. _____  |
| 17. | Any other expense  | 17. _____  |
|     | _____  | 17. _____  |
|     | _____  | 17. _____  |
| 18. | AVERAGE MONTHLY EXPENSES (Total of lines 1-17)   | 18. _____  |
| 19. | Please describe any increase or decrease that you anticipate to occur within the next year                                 |            |
|     | _____  |            |
| 20. | STATEMENT OF MONTHLY INCOME  |            |
|     | A. Average monthly income (from previous income form)  | 20.A _____ |
|     | B. Average monthly expenses (from line 18 above)   | 20.B _____ |
|     | C. Monthly net income (A minus B)  | 20.C _____ |



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## Client Instructions

Under current Bankruptcy laws, you must receive Budget & Credit Counseling from an approved agency within 180 days prior to filing for bankruptcy. Cricket Debt Counseling will provide you with your required counseling through an easy-to-use online course, and a brief follow up email or phone call.\* The whole process generally takes about 90 minutes to complete, and you do not have to finish it all at once. At Cricket Debt you can sign up online and take your time going through the materials. Our system saves all your information so you can exit the program and come back whenever and as often as you like.† We charge only \$36, and that fee covers both you and your spouse (if you have one).

### Attorney Code: 562561

#### How To Set Up An Account At Cricket Debt

- STEP 1** Go to [www.cricketdebt.com](http://www.cricketdebt.com) and click on the button that says "First Course \$36" and follow the directions for New Clients.
- STEP 2** Enter The Requested Information. We'll ask you for some basic contact information, then we'll ask you to enter the attorney code printed on this sheet, and then you'll create your user name and password.
- STEP 3** Select Payment Option. You can choose credit card, debit card, checking account, or money order.
- STEP 4** Begin The Course.

#### What You'll Need To Complete The Course

- During the online counseling, you'll be asked to list all of your existing debts, with interest rate and monthly payment amount.
- You'll also be asked to enter your current income, and all monthly expenses, such as rent, utilities, gas, groceries, and anything else you spend money on in any given month so it might be a good idea to gather all of this information before you start the course.
- Finally, when you've finished going through all the materials, you'll be asked to complete your counseling by calling or emailing one of our trained counselors to review the information you entered online.‡ Email is available 24/7, and you can expect a response within 1 hour. If you choose to call, you will not need to be in front of a computer, and the call generally lasts about 10 minutes. When you are done emailing or talking to a counselor, a copy of your certificate will automatically be delivered to you and your attorney.

**Email Counselors are available 24/7. Phone Counselors Are Available  
Mon-Fri 6AM-6PM Pacific Time, and Saturday 7AM-3PM Pacific Time  
1-866-719-0400**

\* If you prefer to take the course over the telephone please ask your attorney for an On Demand packet from Cricket Debt or call us at 1-866-719-0400.

† Client information is saved online for 180 days.

‡ Counselors are available in English and Spanish. Written materials are available in English, Spanish, Korean, Chinese, Vietnamese, Tagalog, Russian, and Romanian.