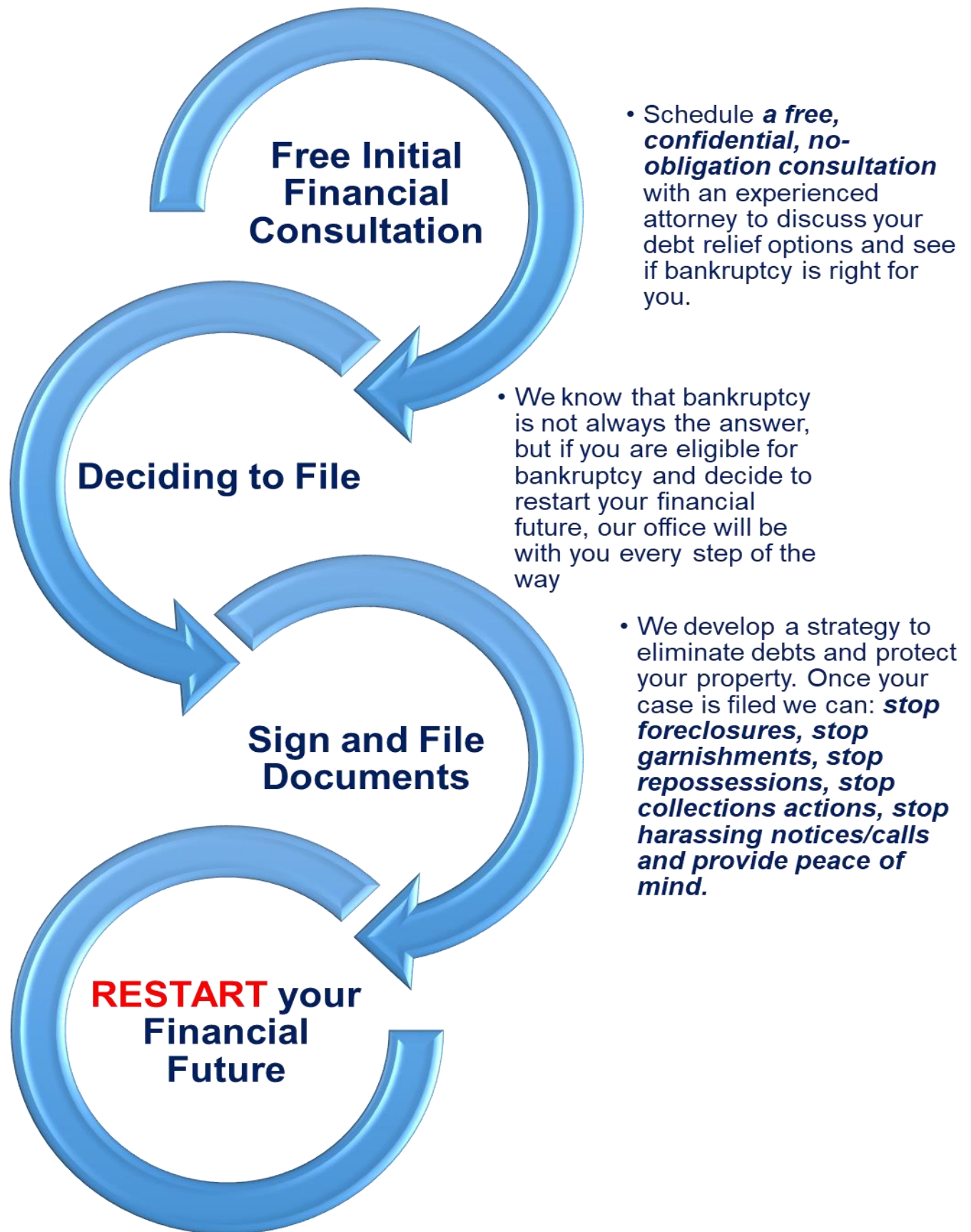


OUR BANKRUPTCY PROCESS



BANKRUPTCY CLIENT CHECKLIST

Please gather the following documents in preparation for filing bankruptcy. This information is **REQUIRED** to proceed with filing for bankruptcy protection. We will request copies as needed and personally work with you throughout the filing process.

ALL INFORMATION PROVIDED WILL REMAIN CONFIDENTIAL AND ALL DISCUSSIONS ARE PRIVILEGED ATTORNEY/CLIENT INFORMATION.

- Tax returns for the past 2 years** (the most recently filed tax return and the year prior)
- Proof of income**
 - Pay stubs for the past 6 months
 - If self-employed – 6 months gross income and business expenses (broken down by month)
- Bank statements** (for every bank account)
 - If employed – statements for the past 6 months of each account
 - If self-employed – statements (including business accounts) for the past 6 months of each account
 - If married, and spouse if not filing bankruptcy, spouse's pay stubs for the past 6 months
- Complete list of creditors**
 - Provide all bills for the past 3 months
 - Copy of your most recent mortgage statement (if applicable)
 - Copy of most recent car loan statement (if applicable)
 - All notices and collection letters received within the past 3 months
 - All judgments, liens, tax notices and wage garnishments you received in the past 3 months
- Pre-filing Credit Counseling Certificate** (see contact information for some approved credit counselling agencies below)
- Photo ID**
- Social Security card**



Filing costs

- Chapter 7 Costs – *due prior to filing* (\$335.00)
- Chapter 13 Costs - *may apply to pay in installments over 4 months* (\$310.00)



Attorney fees

- Chapter 7 Fees - \$1,000 (*this fee may be reduced based certain circumstances and payment options are possible*)
- Chapter 13 Fees– \$4,500 is the maximum amount allowed pursuant to General Order of the Bankruptcy Court unless a separate fee application is submitted (*Coastal Georgia Bankruptcy often charges less than this maximum amount based on certain circumstances and \$0 down options available - fees are generally paid through the Chapter 13 Plan*)

Approved Credit Counseling Agencies

Abacus Credit Counseling

Telephone: 800-516-3834

Internet: www.abacuscc.org

Attorney Code: ACC40449

English and Spanish

GreenPath, Inc.

Telephone: 800-630-6718

Internet: <http://www.greenpath.com>

English and Spanish

DebtorEdu (online only)

Internet: <https://www.debtoedu.com>

English and Spanish

123 Credit Counselors, Inc.

Telephone: 305-269-1092

Internet: www.a123cc.org

English and Spanish

**Please Call (912) 721-2724 With Any
Questions You May Have**