



A Limited Liability Company

## UNITED STATES BANKRUPTCY COURT REQUIRED DOCUMENTS BEFORE FILING PETITION



BANKRUPTCY CENTER  
OF  
LOUISIANA™

CLIENT NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

In accordance with the new Bankruptcy laws each debtor is required to provide us with the information below. Please be advised that if you do not provide us with the information within the time frame required by the United States Bankruptcy Courts, **your petition will be dismissed**. This dismissal is not a function of Russ Law Firm, L.L.C. All dismissals are done by the United States Bankruptcy Court.

### INDIVIDUALS

- Names, addresses, and account numbers of all creditors. Complete the Non Business Debtor Client Questionnaire sheets. You can bring your bills, but the creditors **MUST** be listed on the Non Business Debtor Client Questionnaire sheets. If you have additional creditors, please list the same information on additional sheets. X\_\_\_\_\_
- Income Tax Returns for the two (2) years prior to the bankruptcy filing. X\_\_\_\_\_
  - A. **You will not** be able to file a bankruptcy if you have not completed and filed your income tax returns.
  - B. If you are not required to file income tax returns, please inform us and we will provide you with an affidavit for your signature.
- Past six (6) months of pay stubs for any and all employment. X\_\_\_\_\_
- Past six (6) months of all checking and savings accounts. **You may also be required to provide the past two years if requested by the US Trustee's Office.** X\_\_\_\_\_
- Any and all credit card statements included in your bankruptcy petition. **You may be required to provide the past two (2) years if requested by the US Trustee's Office.** X\_\_\_\_\_
- Credit Counseling Course: You must complete the Credit Counseling Course prior to filing your petition with the court which is not included in our retainer. There is a \$25 - \$35 fee payable to Abacus Credit Counseling , telephone number (800) 516-3834. X\_\_\_\_\_
- **CREDIT REPORT** - This office will require that you allow us to obtain a copy of your credit report. The cost for this office to obtain a report through our provider is \$33 for an individual and \$53.00 for a joint case and will require the use of certain personal information (i.e. mother's maiden name). X\_\_\_\_\_

- Debtor Management Course: You must also complete the Financial Management Education Course within sixty (45) days after your meeting of creditors (\$ 341 meeting). There is a \$35 - \$45 fee payable to Abacus Credit Counseling, telephone number (800) 516-2759 and is not included in our retainer. X\_\_\_\_\_
- If you own real estate (a home, a second home, a cabin, a mobile home, a time share, an interest in anyone else's property) you **will** be required to provide us with a copy of deeds relative to such **real property**. X\_\_\_\_\_
- **WE MAY REQUIRE THAT A TITLE SEARCH OF YOUR PROPERTY BE DONE. ANY COSTS ASSOCIATED WITH A TITLE SEARCH ARE OVER AND ABOVE YOUR RETAINER AGREEMENT.** X\_\_\_\_\_

## **BUSINESS ORGANIZATIONS**

Bring with you the following:

Copies of the two (2) most recent federal and state tax returns which you have filed or if you have not filed corporate tax returns for either period, attach copies of your year-end financial statements including balance sheets and profit and loss statement.

A copy of your most recent financial statement, including balance sheet and profit and loss statement.

Complete the Business Debtor Client Questionnaire sheets. You can bring your bills, but the creditors **MUST** be listed on the Business Debtor Client Questionnaire sheets. If you have additional creditors, please list the same information on additional sheets.

## **WARNING**

**You should not be making any charges on your credit cards at this time. You have scheduled an appointment with an attorney to evaluate your rights under the bankruptcy law. A court would very likely consider any charges made after this time and not paid for to be a debt incurred beyond your known ability to pay or a debt incurred for which you had no intention to pay.**

**You must include all creditors - you cannot omit a creditor and deal with them separately. You will be asked - UNDER OATH – if you have listed ALL your creditors. If you have made any payments, transfers or gifts to a relative or friend in the last 6 years, everything must be disclosed to our office.**

## **BUSINESS BANKRUPTCY**

If your case involves a business bankruptcy, please bring the following documents:

1. Balance sheet and profit and loss/income statement for current physical/calendar year and last two (2) annual physical/calendar year.

2. Copies of the last two (2) tax returns filed by the business, including any K-1's sent to shareholders/partners/members. Any notices from the Internal Revenue Service and/or Louisiana Department of Revenue concerning delinquent taxes and/or assessing interest or penalties;
3. Copies of any financial statements given to any bank, lender or judgment/creditor in the last three (3) years;
4. Copies of any asset depositions taken by any creditor against the business;
5. Copies of the depreciation schedule for all depreciable assets. If you do not know what this is, call the accountant or other tax preparer that prepares your tax returns. They will have a copy of this schedule;
6. Copies of the insurance policy on which your motor vehicles, machinery, plant and any real estate are insured;
7. Copies of any appraisals obtained for any real estate, machinery, equipment or other property owned by the business;
8. A complete list of all patents, trademarks, trade names or other intellectual property owned or in which the business has an interest. This includes any licenses where the business is the licensor or licensee of any intellectual property;
9. Copies of any phase 1, phase 2 or other environmental reports performed on any real property owned by the business;
10. Copies of any orders, violations or other regulatory enforcement action taken against the business for violation of any pollution, air quality, water quality, health, safety or sanitation in the last three (3) years;
11. A list of every creditor whose claims against the business have been guaranteed by any third party, including any owner, parent of any owner or other party responsible for payment of any obligation to a creditor other than the business.

I acknowledge that I have read the **“New Bankruptcy Client Information Letter”** and fully understand its contents.

CLIENT(S): SIGNATURES: X \_\_\_\_\_

X \_\_\_\_\_