

ATTORNEYS:  
Dan M. McCulley\*†  
Erica M. Gage \*

Admitted to practice:  
Kansas \* Missouri †

# Konza Law L.L.C.

Attorneys at Law

Phone: (785) 238-1577  
Fax: (785) 238-1251  
www.konzalaw.com

FEIN 20-8710626

Mailing Address:  
725 N Washington Suite D  
Post Office Box 1446  
Junction City, Kansas 66441-1446

**Documents you will need to provide before we can file your bankruptcy. All documents you have on the subjects below are required unless it does not apply to you. Those listed as mandatory are the minimum requirements to file the case:**

- **MANDATORY PROVIDED FOR.** A copy of your credit report. Our law firm is requiring you to purchase your credit report from one of our vendors. For your future reference you can also obtain a free report online at [annualcreditreport.com](http://annualcreditreport.com).
- **MANDATORY** - Complete **federal** and **state tax returns**, including W-2 forms, for the last two years. If the returns are lost or missing contact the IRS and each State you filed in to obtain a Tax Transcript.
- **MANDATORY** - A copy of your most recent pay stubs, showing current income and year to date earnings for ALL jobs you have held this year. This must include the **last six (6) months of pay advices**. Your employer may be able to provide a printout. If you receive income other than from wages or salaries such as Social Security disability, retirement, or pension, provide copies of the last pay advice that you received from any such source.
- **MANDATORY** - A list of ALL property and assets. This includes real estate and personal property you own including the value and location where the property can be found. For example, your home furnishing, your car, a tax refund, stocks, bonds, etc.
- **MANDATORY** - A copy of the last three months of your bank statements for any bank, savings and loan, or credit union account which you own or have an interest, or the last statement for any such accounts which you have closed during the last twelve months.
- **MANDATORY** - A copy of the certificate of title and registration to any automobile, truck, SUV, van, motorcycle, or other vehicle, including "off road" vehicles, any boat, any camper or any recreational vehicle which you own or in which you have any interest.
- **MANDATORY** - A copy of your proof of insurance card for any vehicle you own or have an interest.
- **MANDATORY** - Pre Bankruptcy Debtor Credit Counseling/Post Filing Financial Management Course  
*Once we are retained we will provide you the information on how to obtain these documents.*
- The original or a copy of all statements, bills, notes or letters from creditors, collection agencies, and attorneys seeking payment from you. We may need to review more than one letter from the same creditor. A debt is any obligation to pay anyone any amount of money, or property. This may include obligations arising from a prior marriage even though a former spouse was ordered to pay particular debts.
- A copy of statements for the last three months from any credit card in your name or for which you are an authorized user.
- A copy of any letter, demand or notices received from a credit card company or an attorney for a credit card company received in the last three months.

- A list of the name, address, amount owed and phone numbers for any creditors you do not have a bill or statement for. This may include friends, relatives or others to whom you owe money.
- All security agreements and promissory notes signed with any finance companies, banks, credit unions or other lending institutions. Please bring your Home Mortgage documents intact in the folder or envelope received in (do not add or take out anything). Please advise us if you purchased a car within the last 2.5 years
- A copy of any financial statement which you have provided during the last two years to any financial institution (note: these are usually required when you apply for a loan at any bank, savings and loan, or credit union, or apply for a car loan or furniture loan, or apply to rent an apartment or obtain a home mortgage, or when filling out a credit card application.).
- A copy of any notice of default or demands for return of or surrender of collateral received during the last three months.
- A copy of any statements which you have received during the last year from any individual retirement account (IRA), 401(k) plan, 403(b) plan, tax deferred annuity plan, or any other sort of retirement account in which you have any ownership interest.
- A copy of any statements which you have received during the last year from any State Tuition Programs, Medical Savings Plans.
- A copy of the declaration page (which is usually the first page) of any life insurance policy you own or in which you have any interest.
- A copy of the deed to any real estate you own or in which you have an interest (this includes what are known as “life estates”, “remainder interests” or “leasehold interests” and also includes a “timeshare interest”).
- If you own or have any interest in real estate as described above, a copy of the most recent appraisal from your county appraiser, or from any mortgage lender, or from any other source.
- A copy of any stock certificates and articles of incorporation for any corporation, any articles of organization for any limited liability company, any partnership agreement, any limited partnership agreement, or documents pertaining to any other business entity you own or have any interest.
- A copy of your records of payments to any debt consolidation or debt counseling organization.
- A copy of all divorce decrees in any divorce to which you were a party, and a copy of any property settlement agreements you entered into with any former spouse.
- A copy of any lawsuit or litigation, including any arbitration proceedings, to which you were a party during the last year.
- A bankruptcy does not affect any criminal charges that may be brought against you such as bad checks or traffic infractions. If you owe fines or restitution we need to know the court name, address and how much is owed but you may not be able to discharge this type of debt.
- A copy of your will, any estate planning documents, or any trusts in which you have an interest or are a beneficiary.
- A copy of any documents showing any refinancing or any mortgage on your residences or showing that you paid down your mortgage, remodeled your home, or did anything to change the value of your home in the last ten years.
- A copy of any documents showing any transfers, sales or exchanges of any property you own or in which you have any interest. This includes any liens which you have granted to anyone else, or which have been taken

on any real or personal property you own.

- If you made charitable contributions of over \$100.00 in the last year to any one charity (including your church, synagogue or mosque), copies of your checks or other evidence of payment for each charity to which a contribution was made.
- If you paid any amount to repay a loan to any family members or relative within the last year, copies of your checks to such person or other evidence of payment.
- If you paid \$600.00 or more to any creditor within the last 90 days, copies of your checks to such creditor for other evidence of payment.
- A list of your three most recent vacations, including your itinerary and length of stay.
- A copy of your budget for living expenses including but not limited to house or rent payments, utilities, food, clothing, medical, dental, vehicle or transportation costs, charitable contributions, insurance coverages of all types, school or other expenses.
- Other documents requested: \_\_\_\_\_

**PLEASE NOTE: These are documents which the bankruptcy law requires that you provide to your attorney in order that your case can be correctly prepared and filed. They are also documents which the bankruptcy trustee will likely request after the case is filed. You are asking for relief from your debts. The trade-off is that you must be completely candid and truthful in providing complete and accurate information to the Bankruptcy Court and the Bankruptcy Trustee. As an attorney I am also required to certify that the information which you are providing is truthful, accurate, and complete. If you are unwilling to be truthful we cannot represent you and cannot file your bankruptcy.**

Thank you,

Dan M. McCulley  
Erica M. Gage