



Nnaka & Associates,
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A FULL SERVICE LAW FIRM



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BANKRUPTCY CHECKLIST

1. Income Verification(i.e. Paystubs for last 6 months prior to bankruptcy and/or Profit & Loss for business for 6 months)
2. Pay-off documentation for each motor vehicles (i.e., balance due)
3. Copies of vehicle registration for each motor vehicle
4. Proof of current insurance on each motor vehicle(i.e., Declaration Page - NOT insurance card) NOTE: AT CONSULT WE WILL BE RUNNING VEHICLE VALUATIONS
5. All Real Property appraisals taken within the last 3 months on any real estate owned OR a current broker appraisal for each price of real property(i.e. contact a real estate broker and request a broker appraisal on your property with a letter in the format attached hereto and bring with you to your consultation)
6. Pay-off documentation for each real property loan (i.e., balance due)(This can be your most recent mortgage statement if it shows the total amount still owed on the mortgage) NOTE: This means First Mortgages, Second Mortgages, Home Equity Lines of Credit, etc.)
7. Proof of current insurance on real property (i.e., Declaration Page)
8. Closing statement on real property if acquired or refinanced within two years of filing
9. Loan advances documentation
10. If you have any Personal Property Liens - Financing Statements:
 - a) Copies of UCC-1/Security Agreements documenting filing with the Secretary of State;
 - b) Copies of documents demonstrating the actual loan advance for noninstitutional creditors; and
 - c) Written proof of payoff balance UCC-1 (file stamped) and evidence of payoff balance
11. All bank, retirement and financial institution statements (period covering date of filing and two months prior to filing)(NOTE: this means any checking, savings, 401k, 457 retirement plans, profit sharing plans, retirement accounts, IRAs, stock and bond accounts, mutual fund accounts etc.)
12. If you own a business, Proof of insurance (business - liability, workers compensation, etc.
13. 2 years of tax returns
14. \$299 IN CASH OR MONEY ORDER, NO CHECKS OR CREDIT CARDS
15. \$35.00 PER PERSON FOR CREDIT REPORT

SAMPLE LANGUAGE FOR BROKER APPRAISAL
ON VALUATION OF REAL PROPERTY

Date: _____

Dear (Name of Client)

Based on a Market Analysis of your real property located at _____, which is a _____ (insert particulars, e.g. 3 bedroom, 3 bath, 1352 sq feet, single family residence), your home should be worth between \$_____ and \$_____ (e.g. \$300,000 and \$330,000). This analysis was based on the comparable home listings in your area that sold in the last 6 months with similar property characteristics as your home.

I am a licensed California Real Estate Broker with License #_____ that expires on _____ and am familiar with the area your home is located in. I would be happy to help you in any of your real estate needs.

I declare under penalty of perjury that the foregoing is true and correct.