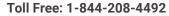


A FULL SERVICE LAW FIRM



410-814-7573;





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300 E. Lombard St. 8th Floor Baltimore, Maryland 21202 U.S.A



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BANKRUPTCY CHECKLIST

- 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
- 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)
- 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
- 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.
declare under penalty of periury that the foregoing is true and correct