

LOMBARDO LAW OFFICE

Proven & Affordable Debt Solutions

STEP 1: Provide Lombardo Law Office with the needed documentation

1. The Bankruptcy Code **requires** disclosure of the total gross income from the 6 months preceding the case filing. Your case **CANNOT** file without this documentation.
 - All paystubs from the past 6 months. (If you do not have the paystubs, your employer must provide you with a payroll report showing gross income for this period.)
 - If you have run a business, you are required to provide monthly business income statements (profit & loss) for the past 6 months. (You must also provide a list of assets used in the business and the resale value.)
 - A Monthly Benefit Statement for any Social Security, Social Security Disability, Food Stamps, Kinship, or Adoption payments received.
 - A Monthly Pension Statement.
 - Documentation of all Child Support received from the past 6 months.
 - If you own a rental property, monthly rent received for the past 6 months.
2. **ALL BILLS-** including the following:
 - If you own a home, rental property, or timeshare that has a loan, you must provide a **current monthly mortgage statement** for each loan for each property.
 - If you have a monthly car statement, you must provide a **current car statement**.
 - Any credit card bills, medical bills, past due utilities, student loans, back taxes, back rent, payday loans, overdrafts, etc. Please make sure that you give us only one copy of each bill, and they must be removed from envelopes.
 - We recommend that all clients obtain a credit report. LLO can obtain a credit report from all 3 credit reporting agencies for \$40.00 Individual & \$75 for Joint. Free credit reports can be obtained at www.annualcreditreport.com if you wish to obtain them and save money.
3. **Previous 2 years TAX RETURNS-** if you cannot find your tax returns please order a tax transcript from the IRS at 1-800-829-8374 and Wisconsin Department of Revenue at (608) 266-2890.
4. **AUTOMOBILE TITLES/CONFIRMATION OF OWNERSHIP CERTIFICATE-** for all vehicles. If you do not have these documents, you must provide a copy of your registration or purchase contract with your VIN #. (If you are leasing a vehicle, please provide a copy of your lease agreement.)
5. **CHILD SUPPORT INFORMATION-** the name, address, and telephone number of the person to whom you owe child support.
6. **BANK STATEMENT** (bring the most current, unless directed otherwise by Attorney)
7. **A PENSION, 401(k), IRA STATEMENT/LIFE INSURANCE STATEMENT-** If you have a loan against your pension, 401(k), or IRA you must provide the balance on that loan. If you have whole or universal life insurance, you must provide documentation of the cash surrender value.
8. If you have a home loan on a property located *outside of Milwaukee County* and are *filing a Chapter 7*, you must go to the Register of Deeds Office in the County Courthouse which the property is located and obtain a copy of the **Recorded Deed and all Recorded Mortgages**. **Lombardo Law Office can obtain these documents for Milwaukee County only. There is a \$25.00 search charge.**

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STEP 2: Take your Pre-Bankruptcy Debt Counseling Class

Pre-Bankruptcy Debt Counseling Class- *(this is your initial class; a second class is required after your case is filed. Once your case is filed, contact to arrange for the second class. You are required to complete a personal financial management course, and sign Form 23 Certification of Financial Management before you can receive a discharge of your debts)*

Pursuant to 11 U.S.C. § 111, you are required to complete a pre-bankruptcy debt counseling class **before you file your bankruptcy case**. Our office recommends that this class be taken through:

Debtor CC 24/7
(Online only) \$9.95 per household
District –Eastern, WI
800)610-3920
www.debtorcc.org

~OR~ Access Counseling Inc. 24/7
\$15 per household (online & telephone)
Use Attorney Code: **LOMBARDO**
(800) 210-0522
www.accessbk.org

This class is available 24 hours/day. Simply dial the toll free number provided above and ask to speak to a counselor regarding your pre-bankruptcy debt counseling class. (The class should take approximately 25-30 minutes. The length of the session may vary depending on the complexity of your situation.) At the end of your session, the counselor will advise you of your certificate cost and that payment can be made via check by phone. **Advise the counselor to fax the certificate to your attorney (our office) at 414-543-0786.**

***** Please Note: THIS CERTIFICATE IS GOOD FOR 180 DAYS. *****

STEP 3: Contact LOMBARDO LAW OFFICE to arrange to sign your paperwork

**Payment must be made in the form of cash, cashiers check or money order*

**Appointments to sign paperwork will not be scheduled after 3:00pm.*