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CHECKLIST FOR CHAPTER 7 AND CHAPTER 13 PLANS

Last 6 months of pay stubs OR Income/Expense per month if self-employed

2022 and 2023 Tax Returns with W2s and other attachments

VIN# and mileage all for vehicles, along with Lender statements

2024 County Tax Assessment on Home and current Lender statement

List of creditors and credit reports (see attached)

Divorce Decree and Stipulation, if any

List of personal property with used values for each item (EXAMPLE ONLY: TV $value, Couch $value, Pots & pans $value, DVD player $value, Appliances if owned, End tables $value, etc.). Please contact our office with any questions.

401(k) or retirement statements

Life Insurance statements, Whole or Term policy

Monthly Budget (see attached)

A clear copy of Driver's License (or ID) and Social Security Card

Complete Credit Counseling Course (see enclosed flyer)

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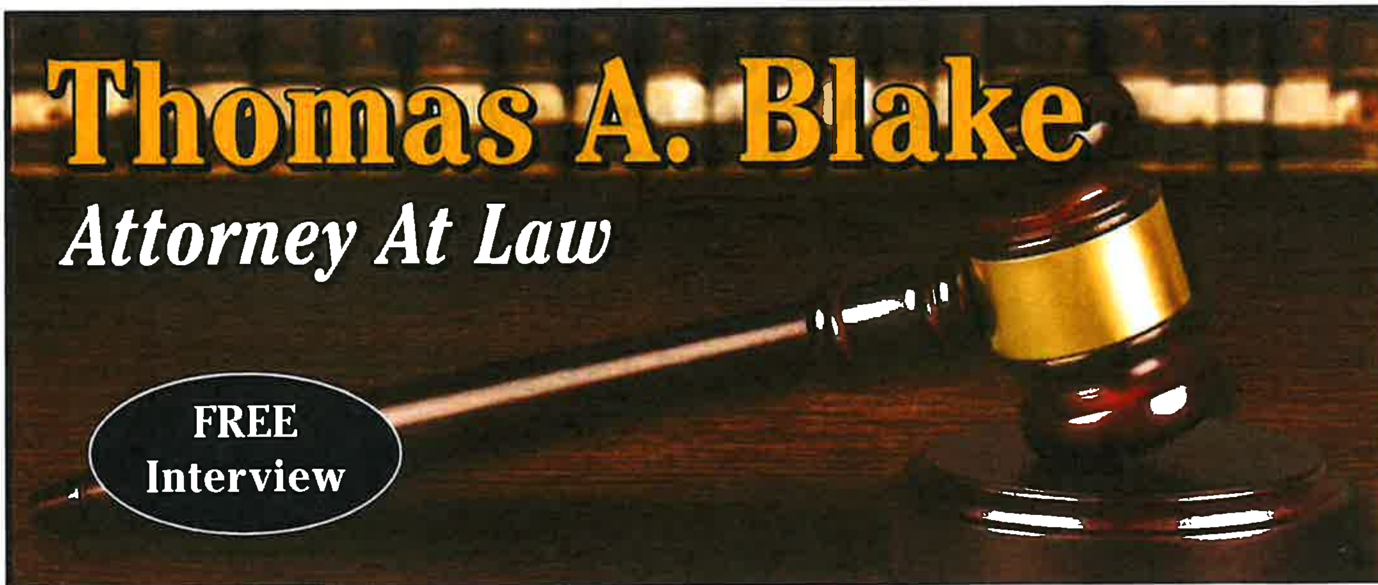
PLEASE NOTE: YOU ARE NOT REQUIRED TO HAVE THIS INFORMATION COMPLETE AT YOUR INTITIAL CONSULTATION. I WILL EXPLAIN AND SIMPLIFY THIS CHECKLIST AT OUR MEETING.

* *



BANKRUPTCY

- Phone Calls
- Wage Garnishments
- Foreclosure/Repossession

- Personal Bankruptcy
- Debt Reorganization
- Non-Bankruptcy Workouts

Payment Plans Available
Weekend and Evening Appointments Available

605-336-1216

www.tblakelaw.com
E-Mail: legaladvice@tblakelaw.com

Pettigrew Professional Building
505 West Ninth Street • Second Floor
Sioux Falls, South Dakota
(On The Corner Of 9th & Spring)

We Are A Debt Relief Agency. We Help People File Bankruptcy.

HOW TO OBTAIN YOUR CREDIT REPORTS

This is a free report only if you have not obtained your report within a year. You are allowed one free report a year from each credit reporting agency.

STEP 1: Type www.annualcreditreport.com in your internet search bar

STEP 2: Click on Request yours now!

STEP 3: Click on request your credit reports (red circle at bottom of the page)

STEP 4: Enter in personal information into blank areas

STEP 5: Enter in characters as shown (case sensitive)

STEP 6: Check Equifax, Experian, and Transunion

STEP 7: Click ok to transfer to a new web page

STEP 8: Enter last 4 of social

STEP 9: Click Submit

STEP 10: Answer questions (it is important to be accurate as possible)

STEP 11: Click get your next credit report

STEP 12: Go to each credit report and fill in information as needed

STEP 10: Verify information as requested

STEP 13: Print each report before continuing to the next agency (you may also save to your computer and attach to an email to legaladvice@tblakelaw.com if you do not have access to a printer)

SCHEDULE I – CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

*Debtor's Marital Status:*______________

Dependents of Debtor & Spouse: *Name* *Age* *Relationship*

Employment:	*Debtor:*	*Spouse:*
Occupation: *Name of Employer:* *How Long Employed:*		

Monthly Budget of Debtor(s)

Complete this schedule by estimating the AVERAGE MONTHLY expenses. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Do you and your spouse maintain separate households? ______ Yes _______No If yes, provide amounts for your household and a separate expense sheet for spouse's household.

4. Rent or Mortgage payment..$________________

If not included in line 1:

4a. Real estate taxes...$________________

4b. Property, homeowner's or renter's insurance.......................................$________________

4c. Home maintenance, repair, and upkeep expenses.........................$________________

4d. Homeowner's association or condominium due..............................$________________

5. Additional mortgage payments for your residence (2nd mortgage, home equity lo ..$________________

6. Utilities:

6a. Electricity, heat, natural gas...$________________

6b. Water, sewer, garbage ....$________________

6c. Home telephone, cell phone, internet, cable.................................$________________

6d. Other. Specify_________________________________ ....$________________

7. Food...$________________

7b. Housekeeping Supplies...$________________

8. Childcare and Children's education (daycare, tuition. lunches)........................$________________

9. Clothing, laundry and dry cleaning...$________________

10. Personal care products/services (toiletries)..$________________

11. Medical and dental expense (co-pays, medication, glasses, braces, etc..............$________________

12. Transportation (fuel, maintenance, bus or train fare, not car payment)..................$________________

13. Entertainment, recreation, newspapers, books, magazines................................$________________

14. Charitable contributions & religious donations.......................................$ ____________

15. Insurance **(not deducted from paychecks)**

15a. Life insurance.. ....$ ____________

15b. Health insurance...$ ____________

15c. Auto insurance...$ ____________

15d. Other insurance (specify) ____________________.......................$ ____________

16. Taxes not deducted from paycheck (if you pay in for income taxes)..................$ ____________

17. Installment or lease payments

17a. Car payment for vehicle 1..$ ____________

17b. Car payment for vehicle 2 ....$ ____________

17c. Other. (tv, furniture payment) Specify__________________________...........$ ____________

17d. Other. (storage unit, etc.) Specify______________________________.........$ ____________

18. Alimony, maintenance, and support **(not deducted from paychecks)**.....................$ ____________

19. Payments for support of dependents not living at home: Specify_______________ $ ____________

20. Other real property expenses not included previously

20a. Mortgages on other property...$ ____________

20b. Real estate taxes...$ ____________

20c. Maintenance, repair, and upkeep expenses...$ ____________

20e. Homeowner's association or condominium dues......................................$ ____________

21. Other expenses: Specify ____________________________...$ ____________

21a. Student loan payments..$ ____________

If we are including the income of a girlfriend/boyfriend or someone that lives with you, please include their own separate expenses:

22. Live-in expenses:

22a. Boyfriend/girlfriend car payment...$ ____________

22b. Boyfriend/girlfriend credit card payment...$ ____________

Total owing on credit cards...$ ____________

22c. Boyfriend/girlfriend student loan payment..$ ____________

22d. Boyfriend/girlfriend other payment.

Specify: ____________________________________...................................$ ____________

Specify:____________________________________...................................$ ____________

Allen Credit & Debt Counseling Agency

Counseling Quickstart Guide

Online- $20

1. Go to www.allencredit.com
2. Click on 1st or 2nd course button
3. Register for your course
4. Enter Attorney Code below
5. Complete your course online
6. Live chat immediately after course completion - (1st Course Only)

Phone- $25

1. **Call (888) 415-8173**
2. Press option 1 for (1st Course) or option 2 for (2nd Course)
3. Register with a live credit counselor
4. Listen to the course
5. Speak to a live credit counselor to finish the course

Attorney Access Code

TB4450

Monday - Thursday: 6am - 1am CT
Friday: 6am - 10pm CT
Saturday: 7am - 10pm CT
Sunday: 8am - 10pm CT
Online courses are available 24 hours a day / 7 days a week.
Follow up may be completed during counselor hours.
No appointment needed

Customer ID: __________

Net Worth

Assets (what you *own*):

$_____

Liabilities (what you *owe*):

$_____

Total

$____

Monthly Cash Flow

Monthly Net Income (after taxes):

$_____

Monthly Expenses

Rent/mortgage, utilities:
$_____

Cellphone, cable/internet:
$_____

Food:
$_____

Car note/insurance, fuel:
$

Other expenses:
$_____

Total

$____

QR Code: Scan using mobile device/ tablet.