

Thomas A. Blake Law Office

— ATTORNEY AT LAW —

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ANNA M. JOHNSON
Legal Assistant

Thank you for contacting Thomas Blake Law Office for a free phone or in-person Bankruptcy appointment. If you have not already done so, please call or email my office to schedule your appointment and we can determine what bankruptcy or non-bankruptcy options are best for you.

I have enclosed a checklist of what items are needed should you move forward with a Bankruptcy. This information is not required for your free initial consultation.

Thank you for putting your trust in our office. We have successfully filed more Chapter 7 bankruptcies and more Chapter 13 bankruptcies than any other lawyer or law firm in the State of South Dakota. I look forward to hearing from you.

Thank you.

Sincerely,



Thomas A. Blake

TAB/MP
Enclosure

THOMAS A. BLAKE

Attorney at Law

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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

2024 and 2025 Tax Returns with W2s and other attachments

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

2026 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 colored copy of Driver's License (or ID) & Social Security Card

Complete Credit Counseling Course (see enclosed flyer)

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

Thomas A. Blake

Attorney At Law

FREE
Interview

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.



Counseling Quickstart Guide

Online- \$25

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- \$30

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- Sunday: 7am - 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

Current Expenditures 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.

1. Rent or Mortgage payment.....\$ _____
If not included in line 1:
 - 1a. Real estate taxes.....\$ _____
 - 1b. Property, homeowner's or renter's insurance.....\$ _____
 - 1c. Home maintenance, repair, and upkeep expenses.....\$ _____
 - 1d. Homeowner's association or condominium due.....\$ _____
2. Additional mortgage payments for your residence (2nd mortgage, home equity loan)....\$ _____
3. Utilities:
 - 3a. Electricity, heat, natural gas.....\$ _____
 - 3b. Water, sewer, garbage\$ _____
 - 3c. Home telephone, cell phone, internet, cable\$ _____
 - 3d. Other. Specify _____ \$ _____
4. Food.....\$ _____
- 4b. Housekeeping Supplies.....\$ _____
5. Childcare and Children's education (daycare, tuition, lunches).....\$ _____
6. Clothing, laundry and dry cleaning.....\$ _____
7. Personal care products/services (toiletries).....\$ _____
8. Medical and dental expense (co-pays, medication, glasses, braces, etc.....\$ _____
9. Transportation (fuel, maintenance, bus or train fare, not car payment).....\$ _____
10. Entertainment, recreation, newspapers, books, magazines.....\$ _____
11. Charitable contributions & religious donations.....\$ _____
- 12.. Insurance (**not deducted from paychecks**)
 - 12a. Life insurance..\$ _____
 - 12b. Health insurance.....\$ _____
 - 12c. Auto insurance.....\$ _____
 - 12d. Other insurance (specify) _____ \$ _____
13. Taxes not deducted from paycheck (if you pay in for income taxes).....\$ _____
14. Installment or lease payments
 - 14a. Car payment for vehicle 1.....\$ _____
 - 14b. Car payment for vehicle 2\$ _____

- 14c. Other. (tv, furniture payment) Specify _____ \$ _____
- 14d. Other. (storage unit, etc.) Specify _____ \$ _____
- 15. Alimony, maintenance, and support (**not deducted from paychecks**).....\$ _____
- 16. Payments for support of dependents not living at home: Specify _____ \$ _____
- 17. Other real property expenses not included previously
 - 17a. Mortgages on other property.....\$ _____
 - 17b. Real estate taxes.....\$ _____
 - 17c. Maintenance, repair, and upkeep expenses.....\$ _____
 - 17e. Homeowner's association or condominium dues.....\$ _____
- 18. Other expenses: Specify _____ \$ _____
 - 18a. 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:

- 19. Live-in expenses:
 - 19a. Boyfriend/girlfriend car payment.....\$ _____
 - 19b. Boyfriend/girlfriend credit card payment.....\$ _____
 - Total owing on credit cards.....\$ _____
 - 19c. Boyfriend/girlfriend student loan payment.....\$ _____
 - 19d. Boyfriend/girlfriend other payment.
 - Specify: _____ \$ _____
 - Specify: _____ \$ _____
 - Specify: _____ \$ _____

HOW TO OBTAIN YOUR CREDIT REPORTS ON YOUR PHONE

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

STEP 2: Click on Request your free credit reports

STEP 3: Click on Request your free credit reports again

STEP 4: Enter in personal information into blank areas

STEP 5: Click Next

STEP 6: Check Equifax, Experian, and Transunion, click Next

First report is Equifax – Steps

STEP 7: Enter email and phone #

STEP 8: Click Submit

STEP 9: Will call with code if it is a landline or will send code as text if it is a cell phone

STEP 10: Answer security questions if required

STEP 11: Click Continue

STEP 12: Click print button in upper right corner

STEP 13: Down at bottom click  button

STEP 14: Choose options button under credit report

STEP 15: Click PDF

STEP 16: Click Done

STEP 17: Click email button and type in legaladvice@tblakelaw in the send

STEP 18: Click the send arrow

STEP 19: Close window; will take you back to credit report main page

(con't on back of page)

STEP 20: Go to top and click get your next report or finish button

STEP 21: Click back to annualcreditreport.com

STEP 22: Click Get your next credit report

Second report is Transunion

STEP 23: Enter email and phone # again

STEP 24: Accept and continue

STEP 25: Answer security questions

STEP 26: Verify my identity

STEP 27: Click continue

STEP 28: Click print or save report button at the top

STEP 29: Down at bottom click  button

STEP 30: Click email – enter in legaladvice@tblakelaw and click send

STEP 31: Hit back button a few times

STEP 32: Click get next report

STEP 33: Click Return to Annual credit report

STEP 34: Click get your next report

Third report is Equifax

STEP 35: Enter email and phone #

STEP 36: Answer security questions

STEP 37: Down at bottom click  button

STEP 38: Click Options, choose PDF, Click Done

STEP 39: Click email, enter in legaladvice@tblakelaw and click send

(PLEASE DO NOT SEND LINK AS WE ARE UNABLE TO ACCESS YOUR LINK)