

DOCUMENT LIST

1. Certificate of Credit Counseling.

Consumer Bankruptcy Counseling (\$5)		www.Ypside.com
Pioneer Credit Counseling (\$20)	866-210-3590	www.pioneercredit.com
Abacus Credit Counseling (\$25)	800-516-3834	www.abacuscc.org
Sage Personal Finance (\$25)	800-516-2759	www.sagepf.com
Debt Helper Counseling (\$35)	800-920-2262	www.debhelper.com
Cricket Debt Counseling (\$36)	866-719-0400	www.cricketdebt.com

2. Income Verification

Employee: Pay stub(s) showing at least six months of YTD income.
Disabled: Your benefits letter.
Retired: A check stub or your benefits letter.
Self Employed: 6 months P&Ls, or 6 months bank statements & reconciliation.
Child/Spousal Support: Support Order.

3. Real Property Information (Property In Your Name).

A recent mortgage statement (monthly payment and payoff).
Proof of insurance (declaration page).
Foreclosure (Trustee Sale) documents, if applicable.

4. Motor Vehicle Information (Vehicles In Your Name).

If a lienholder, a recent statement (payment and payoff).
Proof of insurance (policy declaration page).
Registration (if purchased within the last 120 days, a copy of the purchase contract).

5. Bank Statements (Checking, Savings, IRA, Retirement Accts).

One recent statement for each account in your name.

6. Tax Returns.

Ch 7: Returns from last year.
Ch 13 Returns from last two years.

7. Tax Liens / Child Support / Student Loans.

Documentation showing amount owed and an address.

8. Garnishments.

Order showing who is garnishing and amount due.
Employer address and contact information (name of contact, phone & fax #'s).

9. All Other Bills.

For each debt owed, four things are needed:
A. An address for notice.
B. A full account number.
C. Date debt was incurred.
D. Approx. Balance due.

A credit report is acceptable if it includes A-D.

10. Proof of Expenses (if necessary).

A. Rent C. Cable E. Phone B. SDGE D. Child Care