

# FEDERAL LAW REQUIRES COMPLETE INFORMATION PROVIDED TO ATTORNEY

Use the following checklist to help you to provide us with important information. This is not intended to be a complete list of necessary information, but rather a guide to assist you.

Property of Carl Lamb and Associates, Attorneys at Law

## 1. Family income:

*We must show the Court the amount and the source of all your household income.*

*Provide:*

- Name & address of your & spouse or live-in employers
- Paystubs for all jobs, full-time and part-time
- Statements showing monthly income from pensions, social security, and all other income for you & spouse
- Rental income: provide a schedule of rental income and copies of any leases
- Any divorce decrees or orders of support.
- Income tax returns state and federal for past two years, these should be filed and give to us. [Click here for IRS Tax transcript request](#). If you lost or cannot find your last 4 years tax returns.
- If married yet filing alone, provide spouse's income, same documents as above.

## 2. Expenses:

*We must be able to prove any ordinary or out-of-the-ordinary expenses which your family may have. Be sure to provide us with:*

- Physicians letters explaining high medical expenses
- Tuition bills for private or religious school
- Any divorce decrees
- Receipts for unusual expenses
- Proof of Charity

## 3. Real estate:

*Regardless of whether you are keeping or surrendering your property, the Court must know all about it. If*

*you own real estate, provide the following:*

- Fair market evaluation from a licensed realtor. [Click here for Chicagoland recent home sales from Chicago Tribune](#). [Click here for Northwest Indiana home sales from Tonyseisser](#).
- Deed or page of title policy showing owners
- Mortgage company statements with balance owed
- Closing statements if purchased in last 2 yrs.
- Real Estate tax bill

#### 4. Vehicles:

Whether keeping or surrendering , the court must know about all vehicles, paid-in-full or financed. If you own, owe on, or are on title to a vehicle, provide:

- Title or registration showing who is on the title. [Click here to Get your recent Car value from nada.com](#)
- Purchase or lease agreement
- Proof of insurance with finance co as "loss payee"
- Finance company statement balance

#### 5. Business:

If you have or had an ownership interest in a business, you must provide the following:

Assets: Equipment, inventory, accounts receivable, etc. with values. Be specific in each category

- Liabilities: Business debts, leases/obligations, etc.
- If now engaged in business, current income & expenses
- Agents: All officers/directors, shareholders, employees
- Business tax returns including 1040, 940 and 941
- You must preserve and provide all business records to the Court if asked.

#### 6. Other Assets:

- **Life insurance: a statement showing whether the policy is a whole policy or a term policy. If whole life, provide a statement showing the current cash surrender value.**
- Pensions - Provide the type of pension you have and the amount vested, copy of statement.
- Stocks - Name of any companies for which you own stocks and the number of shares you own.
- Inheritances - Has anyone in your family passed away? Are you in line to receive money or property?
- Provide statements & balances for all of your checking, savings, credit union & other accounts
- Safe deposit boxes - Provide the location and all persons with access to it.
- Personal injury claims - Provide your attorney's name, address, and phone number.
- **If you are expecting an income tax refund or any other money from any other source, provide the source and the amount you are expecting.**
- Let us know of any other property that might be sold, transferred, or liquidated to reduce your debt.

#### 7. Transfers, sales, or losses

If you have sold, given away, or lost anything in the past 4 years, provide:

- A description of the property
- Approximate value
- What you received in return for the property
- Date of the sale, transfer, or loss

- Person who purchased the property or the recipient of your gift and their relation to you.
- Fire, theft, or accident reports
- Any divorce decrees

## **8. Lawsuits/claims/Legal proceedings**

*If you have been involved in any lawsuits or claims for money, whether suing anyone or being sued, provide:*

- Type of proceeding - Provide a copy of the complaint
- Names and addresses for all parties
- Names and addresses for all attorneys
- Court location and case number & date of judgment

## **9. Debts**

*You must disclose everyone you may owe money to, whether you intend to keep the debt or not. Use the forms we provided to you, attach documents:*

- Names, addresses, balances, and account numbers for all creditors
- Dates or periods of time in which debts were incurred
- Description of the type of debt and how it was incurred
- Names/addresses of any collection agencies and/or attorneys collecting for a creditor.
- All loan documents and credit union agreements.
- All outstanding judgments
- Co-signers and joint account holders name & address
- Don't forget tax debts, fines, bounced checks, tuition bills, disputed debts

## **10. Income Tax Copies of last 3 yrs state and federal**

- If you have not filed returns for last 4 yrs, no bankruptcy for you unless you weren't required to file. If taxes are owed, make an appointment with the IRS and get a "TAX TRANSCRIPT" Verify if return received by them, date, amount owed. Same for state taxes. [Click here for IRS Tax transcript request.](#)
- Ask for & Complete our "tax chart"

*We recommend you get a credit report. You can get one free at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228 You can also call Experian at 1-888-397-3742, Equifax at 1-800-685-1111, or Trans 1.Union at 1-800-916-8800. They may charge you up to \$8.50.*

**LAW OFFICES OF CARL LAMB**  
**400 West Seventh Street, Suite 301**  
**Bloomington, Indiana 47404**  
**Telephone: (812) 332-1420**  
**Facsimile: (812) 332-4415**  
**E-Mail: [clamb@carllamblaw.com](mailto:clamb@carllamblaw.com)**