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Dear Panel Trustee

In Re:

Case no.

Client name:

These documents must be provided to the Trustee weeks prior to the hearing and to the attorney prior to filing.

SEND COPIES ONLY! DO NOT SEND ORIGINALS! DOCUMENTS WILL NOT BE RETURNED

Please find the enclosed documents which are required by local standing order.

1. Bank Statements Last Six Months including monthly filing. You will have to send in the Bank Statement for the month you filed a month after you file and before the hearing

- Please find the documents enclosed filed under Bank Statements.
- These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- These documents are not applicable or do not exist (example the debtor does not have a bank account, has no such property or is not required to file tax returns).
- Documentation will be supplemented and is supplied in part.

2. Tax documents Last 4 Years of tax returns from the IRS are needed. Fill out forms 2848 Power of Attorney and 4506T. To get the IRS transcripts from the IRS fax forms to 1-901-546-4115 and 1-599-456-5098 asking them to fax back to us at our fax 502-625-0940.

Call them at 1-800-829-1040 we need a transcript which is free. Forms are in this notebook. Your case will not be filed without this.

- Please find the documents enclosed filed under Tax Returns.
- These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- These documents are not applicable or do not exist (example the debtor does not have a bank account, has no such property or is not required to file tax returns).
- Documentation will be supplemented and is supplied in part.

3. Deeds, Mortgages and PVA value Deed and Mortgage must be obtained from courthouse showing date filed. DO NOT USE YOUR COPY FROM CLOSING!

- Please find the documents enclosed filed under Deeds.
- These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- These documents are not applicable or do not exist (example the debtor does not have a bank account, has no such property or is not required to file tax returns).
- Documentation will be supplemented and is supplied in part.

4. Car Boat and Trailer Titles and valuations Showing liens are properly filed We use the trade in kbb Kelly Blue Book Value or tax valuations.

- Please find the documents enclosed filed under Car Titles. These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.

- These documents are not applicable or do not exist (example the debtor does not have a bank account, has no such property or is not required to file tax returns).
 - Documentation will be supplemented and is supplied in part.
5. **Photo ID and Social Security Card** filed under ID attorney includes pacer ck. You can get a new Social Security Card by calling 1-800-772-1213 or go to www.ssa.gov

6. Proof of Income. We must have the prior 60 days of pay stubs plus proof of income for the last 180 days, *with any anticipated increases*, this can be a letter from work. If self employed or social security use social security letter or other methods to prove income. Case Auto Dismissed if not filed in 45 days of with petition including statement of anticipated increases. Your case will not be filed without this.

- Please find the documents enclosed filed under Income Means Domestic.
- These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- These documents are not applicable or do not exist (example the debtor does not have a bank account, has no such property or is not required to file tax returns).
- Documentation will be supplemented and is supplied in part.

7. Domestic Support Obligations. Please provide a copy of any alimony or child support obligation. You must list it in your income and expenses.

- Please find the documents enclosed filed under Income Means Domestic.
- These documents are not in the possession of the debtor at the time of filing or at this time. The debtor understands his duty and that the case will be dismissed and has chosen to file anyway due to the immediate need to file. He shall supply these docs asap.
- These documents are not applicable or do not exist
- Documentation will be supplemented and is supplied in part.

8. Credit Counseling Certificate. We use www.financiallit.org 866-662-4932 Institute for Financial Literacy. PLEASE DO NOT GO TO ANY OTHER SOURCE MANY OF THESE PLACES ARE CREDIT COUNSELING AGENCIES IN DISGUISE THAT WILL MAKE A PROFIT OFF OF TALKING YOU INTO CREDIT COUNSELING AND PAYING BACK YOUR DEBTS AT 50% WHICH NORMALLY IS A WORSE SOLUTION THAN BANKRUPTCY SEE OUR MANUAL ON WHY CREDIT COUNSELING IS A BAD CHOICE. Your case will not be filed without this. You must file your bankruptcy within 6 months *after* your counseling. A second Counseling session *within 45 days after filing* is also required **your case will be dismissed if you fail to take this. Fax 502-625-0940 or email Bankruptcy@Bankruptcy-Divorce.com your Certification.**

- Please find the documents enclosed filed under Credit Counseling Cert.

9. A complete list of your Debts including Name of the Creditor address amount and account number. You can get a free copy of your credit report by computer at www.annualcreditreport.com or Call toll free: **1-877-322-8228 to obtain a free copy. If you want to pay a service for this you may want to use www.BestCreditreports.com www.CreditExpert.com or www.FreeCreditReport.com**

10. Also look at our section on credit repair with Lexington Law to repair your credit. If you don't sign up to have your credit record repaired and the negative items removed you will not be able to buy a home or car after filing bankruptcy at a reasonable interest rate.

11. We need the current amounts owed by your home mortgage car note this is your current monthly statement. Any expenses that are unusually high must also be documented. Let us know about car loans that are less than 910 days old.
12. Copies of any State Tuition programs or Educational retirement programs. Please find the documents enclosed filed under Contract Disclosures if any.
13. Go to the website and fill out the on line question

Stop you are DONE ! Simply make an appointment come in and finish the Bankruptcy

ATTORNEY WILL PREPARE THE FOLLOWING

14. Asset check for transfers and assets from all 50 states
15. Means testing Income calculations and all expenses documented and verified
Income Imputed
 - Please find the documents enclosed filed under Income Means Domestic. We have included all of the income for the past 6 months to average this calculation. If the employer-employee does not provide income information completely by paystub showing actual taxes and deducted allowable expenses we will use the employer 3rd party statement of income for the past 6 months and the average prorated percentage for taxes and other deductions from the paystubs if the employer does not provide actual.
15. Independent asset valuations for another property
 - Please find the documents enclosed under appropriate section PVA will be filed with mortgages and deeds, Kelly Blue Book will be filed with auto.
16. Make sure taxes income and credit counseling are in our possession, prepare binder
17. Contract with Debtor and Bankruptcy risk disclosure 342 (b) and 527 (b)
Case Auto Dismissed if 342 (b) not filed in 45 days or with petition.

Sincerely Yours,



TABS

Tax Returns
Bank Statements
Deed Mortgage PVA
Car Boat Titles KBB
ID Pacer

Income Means Domestic
Credit Counseling Cert due with filing
Asset Check Value
Lawsuit Accounts
Contract Disclosures

Common Errors

1. The **first payment plan** is due 30 DAYS AFTER THE PETITION is filed, not the plan. If you file a skeleton petition without a plan, the Trustee immediately sends a letter to the debtors telling them the due date of their first payment.
2. There is a **new plan** required for all cases filed in the Eastern District on or after 10/17/05. The Trustee will file motions to dismiss cases filing using the old plan.
3. You must calculate and insert in the plan the **fixed monthly payment that you propose to pay secured creditors** (including arrearage claims).
4. You do not need to pay **pre-confirmation adequate protection payments** on real estate. Section 1326 applies to purchase money security interests in personal property.
5. **Form 23** (the Certification of Completion of Instructional Course in Personal Financial Management) is NOT the form to file with the petition. That form will be required as a condition to getting a discharge.

Social Security Statement and Certification of Counseling must be filed at time of filing.

If a 13 Certification of the Plan must be filed also.

Intent (reaffirmations and redemptions) must be performed within 45 day for secured debts and Counseling completed.