

1) Upload the documents below to [www.MernaLaw.info](http://www.MernaLaw.info)!

2) Payments can be made on [www.MernaLaw.info](http://www.MernaLaw.info).



3) A final appointment to sign your paperwork for filing will not be scheduled unless all documents and payments are provided. Please provide all documents at least 7 days prior to the date you wish to file.

**LIST OF REQUIRED DOCUMENTS TO FILE CASE**

PLEASE PROVIDE **COPIES** ONLY (\$0.25 for office copies. **READ CAREFULLY.** (\* Mandatory for Trustee if applicable)

1. **AMOUNT DUE** \$ \_\_\_\_\_ (Your **Payment Plan** is a minimum of \$100 per month with 6 months to pay the full balance. Your case must be filed within 6 months.)
2. **\*1<sup>st</sup> CREDIT COUNSELING CERTIFICATE:** UrgentCo.com (Code: 270003) **OR** Accesscounselinginc.org (Code: TM12993)
3. **\*COPY OF BILLS (Please do not bring envelopes.)** Include original creditor, collection agencies & attorneys letters.
4. **\*TAX RETURNS FOR THE LAST 2 YEARS (state & federal with W-2's!! All Schedules.)** \* \_\_\_\_\_
5. **\*VEHICLES:** A) **REGISTRATIONS OR TITLES OF ALL VEHICLES\*** \_\_\_\_\_  
B) **DMV VEHICLE TRANSCRIPT/RECORD**  
(Not Your Driving Record. Online access at [www.dmv.state.va.us](http://www.dmv.state.va.us). \$8 for transcript.)\* \_\_\_\_\_  
C) **PAYOFF STATEMENT FOR ALL VEHICLE LOANS\*** \_\_\_\_\_  
D) **PROOF OF INSURANCE** (All vehicles. Binder or Declaration)\* \_\_\_\_\_
6. **\*HOUSES:** (Owned in the last 2 years. Found in the Land Records Department in the city the house is in.)  
A) **COPY OF RECORDED DEED** (Ownership) \_\_\_\_\_  
B) **COPY OF ALL RECORDED DEEDS OF TRUST** (Mortgages) \_\_\_\_\_  
C) **COPY OF STATEMENTS FOR ALL MORTGAGES WITH BALANCES\*** \_\_\_\_\_  
D) **COPY OF THE FORECLOSURE/TRUSTEE SALE NOTICE WITH SALE DATE & TIME**
7. **PRIOR HOMESTEAD DEED** (If filed prior Chapter 7 cases then you must research the existence of any prior homestead deeds by going to the Land Records Department in the city you were living in at the time of the prior Chapter 7 Filing) \* \_\_\_\_\_
8. **\*RETIREMENT ACCOUNT STATEMENTS WITH BALANCE:** \* \_\_\_\_\_
9. **\* SPOUSAL AND/OR CHILD SUPPORT ORDERS\*** (needs name, address, & phone number of the support recipient).
10. **\*TITHING/CHARITABLE RECORD FOR 12 MONTHS.** \_\_\_\_\_
11. **TERM, WHOLE/ UNIVERSAL LIFE INSURANCE WITH CASH-SURRENDER BALANCE (Statement).** \_\_\_\_\_
12. **WORKSHEETS: (Enclosed in the folder and on the portal. Complete & Sign).**
  - a. **FURNITURE LIST** \_\_\_\_\_
  - b. **HOUSEHOLD EXPENSES WORKSHEET** \_\_\_\_\_
  - c. **PERSONAL PROPERTY WORKSHEET** \_\_\_\_\_

**\*\*\*ITEMS BELOW ANY CHANGE BETWEEN THE TIME YOUR RETAIN AND THE TIME YOU FILE. THEY SHOULD INCLUDE THE MOST RECENT APPLICABLE STATEMENT PRIOR TO FILING.**

13. **\*INCOME FOR EACH OF THE LAST 6 MONTHS PRIOR TO FILING** (for all household members) \*  
(NOTE: IF YOU ARE SELF-EMPLOYED PLEASE PROVIDE A MONTHLY BREAKDOWN OF BUSINESS INCOME AND EXPENSES FOR THE LAST 6 MONTHS.)
14. **\*TRANSACTION REPORT FOR LAST 2 MONTHS FROM ALL BANK ACCOUNTS** \* \_\_\_\_\_  
(IMPORTANT!! You will also have to provide statements for the balance in each account on the day of filing.)