Document List

Please upload each of the below documents to mernalaw.info.



We will not schedule an appointment to file your case unless all documents and payments are provided in advance. Please provide all documents at least 7 days before the date you wish your case to be filed.

Amount Paid §_____. Remaining Amount Due §_____.

(Our 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.)

1st Credit Counseling Certificate: UrgentCo.com (code: 270003) OR Accesscounselinginc.org (code: TM12993) – Please note this will expire 6 months from the date of completion

Copy of bills – include original creditor, collection agencies & attorneys if applicable.

Tax Returns for the last 2 years (state and federal with W-2s/1099s)

Vehicles

- Registration or Title
- **DMV Transcript/Record** <u>www.dmv.virginia.gov</u> (provide all pages of the transcript by selecting "next page" this is not your driving record, but a list of vehicles registered with the DMV)
- Payoff statement for all vehicle loans
- Insurance Declarations Page we do not need your insurance card

Houses (any house owned in the last two years)

- Copy of the Recorded Deed (request from the land records department of your city/county)
- Copy of the Recorded Deed of Trust (request from the land records department of your city/county)
- Mortgage statement with current balance
- Foreclosure/trustee sale notice with date and time

Full Rental Lease agreement

Prior Homestead Deed (if you have filed a Chapter 7 in the past 8 years, contact the city/county land records department where you lived at the time of filing)

Retirement account statement with recent balance

Spousal and/or child support orders (must include the name, address, and phone number of the support recipient)

Tithing/charitable record for the past 12 months

Term or whole/universal life insurance statement with cash-surrender balance

Worksheets

- Furniture List
- Personal Property List
- Income & Expenses
- Authorization to Obtain Credit Reports

Income for each of the 6 months prior to filing for all household members and all sources

(Note: if you are self-employed, please provide a monthly breakdown of business income and expenses for the last 6 months. Social security/disability/retirees must provide most recent benefit letter showing monthly amount received)

Transaction reports for last 2 months from all financial accounts (bank, paypal, online debit card, etc.) *You will also have to provide statements showing the balance of each account on the day your case is filed.