

BANKRUPTCY CHECKLIST

- Check all that apply

An individual debtor has the right to represent himself or herself, but there are some situations that can create problems that you may not understand without the help of a lawyer

I have equity in my home (the value of my home is worth more than the mortgage(s) and unpaid taxes)

I am currently involved in a lawsuit, either being sued or suing someone else

I have a reason to sue another person, business or company (Ex.: malpractice, personal injury, money owed)

I have a judgment against me.

I have a pending employment or EEOC claim

I have a workers' compensation claim

I am entitled to receive an insurance payment

I am facing fines from local or state entities

I am filing (or already filed) a Chapter 13 case.

There is a lien on my driver's license or my license has been suspended

I have outstanding student loans

I had tax obligations assessed against me or I owe taxes to the IRS

I am over 2 months behind in my car payments

I had a garnishment filed against me

I own real property (not including my home)

I rent out part of my house or run a business out of a part of my house

I own property with someone other than my spouse

My name is on the deed of someone else's property or on the title of someone else's car or truck

I expect an inheritance within six months of filing (or within 5 years of filing if a Chapter 13 case)

I already filed for bankruptcy and received a Rule 2004 notice, deposition notice, or request for documents

I have personal property worth more than \$5,000

I've owned a business within the last 12 months

I have or own an interest in a partnership, corporation or trust

I owe past-due child support or alimony

I have a limited understanding of English

I transferred an automobile, truck, boat, personal watercraft within the last 4 years

I removed my name from a bank account in the last 4 years

I own real estate somewhere else in the world

IF YOU CHECKED ONE OR MORE SPACES, YOU MAY HAVE LEGAL ISSUES THAT WILL BE DIFFICULT, IF NOT IMPOSSIBLE, TO RESOLVE WITHOUT THE HELP OF AN ATTORNEY. A MISTAKE COULD CAUSE YOU TO LOSE PROPERTY OR YOUR BANKRUPTCY DISCHARGE.