

**CLIENT CHECKLIST FOR INITIAL CONSULTATION
WITH BEECHER AND CONNIFF**

SO WE CAN PROPERLY ADVISE YOU AS TO YOUR OPTIONS, YOU **MUST** BRING THESE ITEMS WITH YOU AT THE TIME OF YOUR CONSULTATION

_____ Most recent billing statement you have received for **all** creditors you owe money to, including any collection agencies. If you do not have a billing statement but think that you may owe money to someone please prepare a separate list of those debts including name, address, account number if applicable, and approximate amount owing.

_____ Last two (2) years of tax returns, with all supporting attachments including W-2s, 1098s and 1099s. If your returns are unavailable, tax transcripts are an acceptable substitute.

_____ Last six (6) months of paystubs or other proof of income from **all** sources including social security, unemployment benefits, disability, retirement, child support, alimony, foster care credit, etc.

_____ Most recent statements for 401k, IRA, other pension/profit sharing plans, life insurance, stocks, and any other type of investment accounts.

_____ If you own real property, provide the most recent billing statement for any lien holders, most recent property tax statement, and a market analysis or appraisal if one has recently been prepared. If you need to have a market analysis prepared, you may contact any licensed realtor in your area. They can prepare this report free of charge. Do not advise them that you are considering a bankruptcy. Simply tell them you are interested in knowing the value of your home if you were to put it on the market.

_____ If you have purchased a vehicle, boat, or mobile home in the last six (6) months, provide the original sales contract, current registration, and recent billing statement for the lien holder.

_____ Copies of any lawsuits, judgments, garnishments, or other liens that have been claimed against you.

_____ Copies of Divorce Decrees or other property settlements entered in the last 5 years.

_____ Copies of all current utility bills: lights, heat, water, sewer, garbage, cable, internet, phone, cell phones, insurance, security, etc.

_____ Any other papers or loan documents you would like us to look at.