

CLIFFT & ALLEGRUCCI, PLLC

ATTORNEYS AT LAW

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PLEASE PROVIDE US WITH THE FOLLOWING DOCUMENTS:

1. SIX (6) Months of Pay Stubs for both husband and wife from the time of filing. You may provide a spreadsheet from your employer if you have misplaced your paystubs. If you receive a 1099 or if you are self-employed, please provide us with a monthly profit and loss statement.
2. If you do not work, you must provide us proof of your unemployment, Social Security, retirement, pension, annuity, child support, contribution or other benefits.
3. Four (4) Years of Tax Returns: 2006, 2007, 2008, 2009. If you have a business, we will also need the four (4) most recent tax returns.
4. Copies of 401K statements, stocks, IRA's, trust accounts, life insurance policies, or additional health insurance.
5. Current statement(s) for your Mortgage, HOA, Property Tax and automobile loan.
6. If you have refinanced your house or sold it at a short sale in the past two (2) years, a copy of the settlement statement.
7. For all real property and personal property you own free and clear, please provide us with a copy of the Deed of Trust and/or an appraisal, but only if asked for by paralegal or attorney.
8. SIX (6) months of Bank Statements for every account in your name including personal and business accounts.
9. If you have been divorced within eight (8) years of filing your case, a copy of your property settlement agreement and divorce decree.
10. Copy of your Driver's License and Social Security card.
11. Certificate of completion of Credit Counseling course.
12. Monthly living expenses (See Reverse Side)
13. A THREE source credit report (Once a year you can get your credit report for free by going to: www.annualcreditreport.com)

PLEASE OPEN YOUR MAIL: NO UNOPENED MAIL WILL BE ACCEPTED.

Make sure to bring in any bills that you are filing on including medical bills, payday loans, collection letters, foreclosures, repossessions, and IRS debts so they may be included in your case. If you fail to list a debt in your case, it may not be discharged at the completion of your case.

POLICIES AND PROCEDURES

1. ALL ATTORNEY'S FEES PAID ARE NON-REFUNDABLE. In the event that the full amount of fees under your retainer agreement has been paid, you will only be entitled to a refund of the filing fees (\$299.00 in a Chapter 7 and \$274.00 in a Chapter 13). Filing fees to the Court are always paid last and any fees paid go towards the balance of attorney's fees until all attorneys' fees are paid in full.
2. There is no justification for any refund of attorney's fees. It does not matter if you move to another state, if you decide to repay your debt, if you are unable to pay the remainder of attorney's fees, if you are incarcerated, or if you do not qualify to file under your preferred Chapter.
3. You understand that you are required to provide certain documents to this office PRIOR to filing your case. Your case WILL NOT be filed until ALL required documents have been provided to us.
PLEASE BE ADVISED IF YOU ARE MARRIED AND YOU ARE NOT FILING JOINTLY YOUR SPOUSE'S FINANCIAL INFORMATION MUST ALSO BE DISCLOSED. Married individuals must gather this information from their spouse regardless of whether they are filing a joint petition, separate individual petitions, or even if only one spouse is filing alone. If only one spouse files, the income and expenses of the non-filing spouse must be disclosed so that the Bankruptcy Court, the Trustee and your creditors can evaluate the household's financial position.
4. This office does not accept original documents. If you provide this office with original documents, you waive any and all claims you may have against us from loss, damage or destruction of those original documents, even if the loss is the result of our negligence.
5. You must make an appointment for a document review session. This requires that you bring all the documents listed on the enclosed information sheet, that your pre-filing credit counseling course has been completed, and your client information packet is complete.
6. You must come in our office to review and sign your Bankruptcy Petition PRIOR to filing your case. We will not mail this document to you for your signature. Your presence in our office is required.
7. FOR OUR MARRIED CLIENTS: We require one spouse's presence in the office for all document review appointments. Both spouses must be present at the appointment to sign your petition. Please designate only one of you as the primary contact. We often receive phone calls from one spouse asking questions the other spouse just asked a few minutes prior. You must communicate with each other regarding your case. It is not our responsibility to provide all of the information regarding your bankruptcy to each of you separately.
8. **We do not accept walk-in appointments to discuss your case.** If you would like to speak with an attorney in person regarding your case, you must set an appointment.
9. Bankruptcy Petitions are filed on TUESDAY. Emergency filings are filings done for the purpose of stopping a foreclosure, a garnishment, or some other time sensitive issue. An emergency filing would

require us to file on a different date than our normal TUESDAY filing. **Emergency filings require an additional fee of \$250.00.** We charge this extra fee because we are accommodating your emergency and we must use expedited efforts to file your case and additional documents must be filed.

10. If you have realized after the filing of your bankruptcy that you forgot to add a creditor, you have up until the time of your discharge to add any additional creditors. Our office charges a fee of \$150.00 to add creditors after your case has already been filed.
11. Please be advised that the Court may be able to seize funds that in your bank account on or about the date of filing your case. The Trustee requires that you provide copies of your bank statements. Make sure there are no unusual deposits or withdrawals (anything more than the ordinary) from your bank accounts during the 90 days prior to filing your case. Pay your normal monthly necessary expenses only. If you are in commission sales, any commission earned but not yet paid on the date of filing may be claimed by the Trustee. Similarly, if you are in real estate sales, the commission due on any sale in escrow on the date of filing may be claimed by the Trustee.
12. If the Bankruptcy Trustee requests any additional information or documents, it is your responsibility to provide those documents to this office in the time allowed by the Bankruptcy Trustee.
13. If you have paid a relative, spouse or friend any money to satisfy a personal loan or if you have transferred assets to any relatives, spouses, or friends in the one year period prior to filing your case, the Trustee may attempt to take this property back. If any payments or transfers were made to any party that is not a relative, spouse, or friend within ninety days before the filing of your case, the Trustee may also attempt to take this property back as well or may require you to repay the amount to the Bankruptcy estate.
14. You must be a resident of the State of Texas for at least SIX MONTHS to file your bankruptcy in Texas. In order to claim Texas exemptions, you must have resided in Texas for the two (2) years immediately before filing your case. If you resided in another state for that time period, we must use that state's exemptions when filing your case.
15. In approximately 10 to 14 business days after filing your case, you will receive a notice in the mail directly from the Bankruptcy Court advising you of the date, time and location of your 341 Meeting of Creditors. An attorney from this office will be meeting you there. **ATTENDANCE AT THE MEETING IS MANDATORY FOR YOU AND YOUR SPOUSE. YOUR SPOUSE MUST ATTEND EVEN IF HE/SHE IS NOT FILING BANKRUPTCY.** If you fail to attend this meeting, there will be a \$250.00 fee to re-schedule.
16. You must have a Social Security card. You understand that you will need to bring your Social Security card with you to the 341 Meeting of Creditors. If you do not bring your Social Security card, you may not be admitted to the Meeting. If you fail to bring your Social Security card, and the Trustee does not hear your case, and requires us to return with you at a later date, you will be charged an additional \$250.00.

17. If you own your home and/or vehicle(s) and you are planning to retain the property, you must make all payments on the original due date. If you fail to make these payments, you risk the loss of your real property and your vehicle (s). Make sure all of these payments during the course of your bankruptcy stay current.
18. Please be advised that any debts incurred six to eight months prior to the filing of your bankruptcy petition (especially cash advances and balance transfers) may be objected to by the creditor as non-dischargeable debt. You will be required to either re-pay the debt or incur additional attorney's fees to respond to these creditor objections.
19. The grounds for denying an individual debtor a discharge in a Chapter 7 case are narrow and are construed against you. Among other reasons, the Court may deny you a discharge if the Trustee/Court finds that the Debtor: (a) failed to keep or produce adequate books or financial records; (b) failed to satisfactorily explain any loss of assets; (c) committed a bankruptcy crime such as perjury; (d) failed to obey a lawful order of the Bankruptcy Court; (e) **fraudulently transferred, concealed or destroyed property that would have become property of the bankruptcy estate**; or (f) **failed to complete an approved instructional course concerning financial management**.