



REQUIRED DOCUMENTS

Please provide the documents indicated below as soon as possible – we cannot prepare and file your case without them. Contact us as soon as possible if you have any questions.

<b>IDENTIFICATION:</b>	Driver's License (or other government issued photo ID)	Social Security Card, W-2, 1099, or statement from SSA with <u>full</u> social
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**PROOF OF INCOME FROM ALL SOURCES\*** from \_\_\_\_\_ to present

\*Paystubs from all employers, social security / unemployment benefits letter, domestic support order, pension statement, contribution letter / contributor paystub (if someone helps you with your monthly expenses)

**BANK STATEMENTS** for all checking or savings accounts from \_\_\_\_\_ to present

**Continue to provide proof of income and bank statements as you receive them until your case is filed**

**TAX RETURNS** for the following years: 

2021	2022	
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**IF YOU OWN REAL ESTATE (including any timeshares)** provide the following for all properties:

Most recent mortgage statement	Property valuation for real property (CMA) – see attached information regarding where to get this
Homeowner's Insurance declaration page	Property valuation for timeshare(s) – <a href="http://www.sellmytimesharenow.com">www.sellmytimesharenow.com</a>
Copy of Deed	

**IF YOU OWN ANY VEHICLE(S)** provide the following for all vehicles:

Most recent loan statement	Loan payoff statement
Vehicle Insurance declaration page	Vehicle value – kbb.com (private party sale value)

**BILLS, COLLECTION NOTICES, LAWSUITS**

Copies of these
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**IF YOU ARE REPAYING A PENSION LOAN OR A 401k LOAN**

Loan statement	Date loan will be paid off
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**IF YOU HAVE LIFE INSURANCE (WHOLE LIFE)**

Statement of Cash Surrender Value
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**IF YOU ARE DIVORCED**

Copy of any marital settlement agreement
Final Judgement of Divorce

Documents can be sent to us through our web-based client portal, Clio for Clients, by fax (888-635-5933), or by mail or hand delivery to our Cherry Hill office.



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**LEE M. PERLMAN**  
NEWJERSEYBANKRUPTCY.COM

**INFORMATION FOR  
COMPARATIVE MARKET ANALYSIS**

Every bankruptcy debtor who owns real estate is required to obtain a comparative market analysis (CMA) to show the value of the property. You can get a CMA from most realtors. We recommend the below as they are familiar with Trustee requirements.

**Kevin Piccolo**

Phone: 856-905-6418

E-mail: kmpicc@hotmail.com

Fee: \$75

Counties covered:

Atlantic, Camden, Cumberland, Burlington, Cape May, Gloucester, Mercer, Salem

**John Mack**

Phone: 973-226-4144

E-mail: mackappraisal@gmail.com

Fee: \$100 ("A" counties); \$150 ("B" counties)

Counties covered:

A: Ocean, Middlesex, Somerset, Monmouth, Mercer

B: Sussex, Warren, Hunterdon, Hudson, Morris, Passaic, Bergen, Union