

November 18, 2013

Mr. John Jones
Jones Avenue
Taunton, MA 02780

VIA E-MAIL ONLY: johnjones@gmail.com

RE: Chapter 7 Bankruptcy

Dear Mr. Jones:

Prior to filing a bankruptcy petition, you must obtain a Certificate of Credit Counseling, and I have attached a list from which you may choose.

I have also compiled a list of items below to complete the bankruptcy petition:

- 1) Copy of most recent credit reports, (Please obtain one from each credit reporting agency for free. You can do this by going to annualcreditreport.com and following the prompts.)
- 2) Evidence of income for the past six months (this has to be six months worth of consecutive paystubs); List of all monthly expenses; **(See a copy of Schedule J which I have provided for you);**
- 3) The past two years of tax returns
- 4) Copy of Deed and Homestead if you own real estate and the first page of your Mortgage, signature page and notarization page. I would also need to know your monthly mortgage payment, how much is still owed, the name and address of the mortgage holder, the appraised value of the property;
- 5) Evidence of auto insurance, Certificate of Registration, and Kelly Blue Book Values.

Please also complete to the best of your ability the Schedule B – Personal Property. It asks you to outline the basic information regarding your assets (i.e. real estate, automobiles, stocks, retirement accounts, etc), liabilities (i.e. mortgages, credit card debts, car liens, etc.). Also enclosed is a Statement of Financial Affairs. Please read through each question and review what is already there and answer any others which are applicable to you to the best of your ability.

When completing Schedule B, which has a list of 35 questions on the side, please indicate all which apply to you in detail. This is a very necessary document as it lists all of your assets and is a requirement by the Bankruptcy Court. Most, if not all of the assets, will be exempted. Please make sure to assign a value to your household goods and furnishings, your clothing, your jewelry and anything else on there which pertains to you. Please remember you are not assigning a value as if you were buying them brand new but rather as used items. Please remember also to list all of your bank accounts, what type of accounts, the last four digits of the account number and the balance in each of them at the time you fill out the form. You will be required to produce copies of your statements for each bank for the court after the petition has been filed and before the 341 hearing date.

Please feel free to contact my office at any time with any questions or concerns or you may email at alex@alexnesson.com or my secretary, Suzanne, at suete3@gmail.com

Sincerely,

ALEXANDER M. NESSON

AMN/sjt
Attachments