

Ostrom Law Firm

Professional Corporation

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MEMORANDUM

TO: Bankruptcy Candidates

FROM: Gregory J. Ostrom

Thank you for contacting our firm regarding a bankruptcy. We would like to help you.

As discussed, enclosed is our firm's Bankruptcy Questionnaire. Please complete this form to the best of your ability. We need this information from you before we can begin work on your bankruptcy. Please bring this completed Questionnaire with you to your first appointment with my firm and me.

If possible, please go to www.annualcreditreport.com and print out one or more free credit reports. Again, this service is **FREE**, and you can simply print out these reports using your home computer and a printer.

Please gather **PHOTOCOPIES** of the following items, all of which we need to start your bankruptcy:

1. A photocopy of every bill or invoice owed by you, your spouse and your business (i.e., personal, business, medical, etc.).
2. A photocopy of the **RECORDED** deed and **RECORDED** mortgage (or land contract) for your house. Recorded documents can be obtained from your local register of deeds. If you don't own real estate, please provide a copy of your residential lease.
3. A photocopy of your most recent monthly home loan statement, the last appraisal (if any), and a copy of a recent property tax bill.
4. A photocopy of your driver's license and social security card, and 3 months recent bank statements (i.e., all bank and investment accounts).
5. A photocopy of all vehicle titles, recent monthly auto loan statements, and proof of insurance for each vehicle.
6. A photocopy of any and all leases and long-term contracts to which you are a party.
7. A photocopy of your 2014, 2015 and 2016 Federal and state tax returns, if available, and copies of your 2015 W-2's and 1099's.
8. A photocopy of all pay-stubs you or your spouse received in last 60 days.
9. If you own a business, please provide an "Income Statement" for your business showing income and expenses from January 1, 2017 through the end of last month,

Do not hesitate to call me at 989-497-1040 if you have any questions. Thank you in advance for considering us to assist you with this important matter.