

DUE DILIGENCE CHECKLIST

(A) Items we need for initial consultation

1. List of all creditors, including name, address, account number, balance due. Please bring the bills themselves as we must verify information and need the "correspondence addresses." Include family, friends, taxing authorities, utilities.
2. List of all cosigners, including name and complete address. Bring a copy of the underlying document such as a contract or note if available.
3. Current paycheck stub AND evidence of income over the 6 prior months (preferably pay stubs).
4. Copies of last tax returns or obtain IRS transcripts. Last year's return is absolutely necessary.
5. Government issued photo identification and proof of Social Security Number (Social Security Card or W-2 form).
6. Copies of divorce decrees and/or domestic court orders relative to debt and/or support obligations. Include name, address, and telephone number of each DSO claimholder and the name, address, and telephone number of the child support enforcement agency for the state in which each claim holder resides if available.

(B) Items we may obtain after initial consultation

9. Copies of certificates of title to all titled assets, including, but not limited to, vehicles, mobile homes, trailers, motorcycles.
10. Copies of all leases, including leases of real property and personal property.
11. Copies of any and all deeds to real estate, including cemetery plots.
12. Copies of recorded mortgages.
13. Copies of any appraisals done on any real estate over the last four years. Verify value against tax assessment value.
14. Copies of any and all lawsuits, judgments, or liens, including tax liens.
15. Copies of credit reports from all 3 credit reporting agencies.
 - a. Equifax, P. O. Box 740241, Atlanta, GA 30374, 800-685-1111
 - b. Experian, P. O. Box 2104, Allen, TX 75013, 888-397-3742
 - c. TransUnion, P. O. Box 1000, Chester, PA 19022, 800-888-4213
 - d. annualcreditreport.com
16. Checking account information for last 12 months (ledger/statements) [must have bank account statements that show balances on filing date at MOC].