

R. DEAN SNYDER

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1. Make a list of who you owe. Credit Reports usually do not include overdrawn bank accounts, previous landlords, old utilities, broken cell phone contracts and all of your medical debt. Deliver your statements, bills and notices and it is not necessary to gather the most recent bill. Go to annualcreditreport.com for all three reporting agencies. I do not prefer credit karma.
2. Deliver 2015, 2016 & 2017 FORM 1040 Tax Returns & W-2's. Ask your preparer for a copy of username and password to print the 1040 tax returns OR call 1-844-545-5640 for appointment at IRS office at 550 Main Street Cincinnati, Ohio 45202, or fill out the 4506t form. W-2's can't be used in place of the 1040.
3. Deliver your Pay History from _____ to _____, for the last 6 months. The pay history must include the deductions and gross amount for each period. Bank Statements can't be used in place of the pay history.
4. Bank Statements for all account(s) for the above stated prior 6 months. The Trustee and Court may review for the source of cash deposits, large deposits, transfers and withdraws.
5. Deliver your White Memorandum Title(s) for all vehicles, motorcycles, boats etc. You may get a copy for a small fee from the local Title Division Office. Vehicles with loans have white memo titles even though the loan is not paid.
6. Appraisal for Lien Removal - Pay Debbie Turner, Appraiser, at 513-608-2846, \$250.00 M/O.
7. BEFORE FILING BUDGET COUNSELING COURSE 1ST COURSE
Academy of Financial Literacy 1-877-833-2867 \$ 17.95 Pre-Filing
go to www.getbankruptcertificate.com
Takes about 30 minutes to make an account, complete the budget and answer questions.
Call the same or next day to complete and ask them to email.

AFTER/POST FILING DEBTOR EDUCATION
Academy of Financial Literacy 1-877-833-2867

2ND COURSE
\$ 14.95 for family

Use Cricketdebt.com as alternative if you don't use or have access to the internet service.
Call 866-719-0400 for 1st and 2nd course.