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1. Make a list of who you owe. Credit Reports may not include overdrawn bank accounts, old landlords, old utilities, broken cell phone contracts and medical debt. Get a free credit report at [annualcreditreport.com](http://annualcreditreport.com).
2. Deliver 2016, 2017, & 2018 FORM 1040 Tax Returns & W-2's. Seek a copy from whoever prepared your Return 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 Form 1040.
3. Deliver your Pay History 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 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 titled vehicles, including motorcycles, recreational vehicles and boats. 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  
**[www.Debtorcc.org](http://www.Debtorcc.org)** 24 hours a day, 7 days a week \$ 14.95 per family  
Customer Service: 1 (800) 610-3920 (9am to Midnight Mon-Fri EST)  
  
AFTER/POST FILING DEBTOR EDUCATION \$ 9.95 2ND COURSE  
  
Use [Cricketdebt.com](http://Cricketdebt.com) to complete by Telephone if you don't prefer internet service.  
Call 866-719-0400 for 1st and 2nd course. Monday — Friday 9 am - 9 pm Eastern Time
8. Disclose all of your property, even it is paid off, or was a gift.
9. Disclose all debt. You can keep property within the exemption limits, but you must "file" on all of your debt and reaffirm what you keep - house & car.
10. Transfers of real estate within 4 years and transfers of other property within 2 years must be disclosed.
11. Stop using credit before you file and you can't pay your bankruptcy attorney with a cash advance loan, personal loan or credit card.
12. If you have applied but not received your tax refund by the time of filing then don't spend the Ohio or Federal Refund without our instructions.

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