

R. DEAN SNYDER

5127 PLEASANT AVENUE
FAIRFIELD, OHIO 45014

TELEPHONE: (513) 868-1500 FAX : (513) 785-2531 Email: bankruptcyquestions@gmail.com

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.
2. Deliver 2014 2015 & 2016 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. 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 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.getbankruptcycertificate.com

Takes about 30 minutes to make an account, complete the budget and answer questions.

Call the next day to complete and ask them to fax to 513-785-2531

AFTER/POST FILING DEBTOR EDUCATION

2ND COURSE

Academy of Financial Literacy 1-877-833-2867

\$ 14.95 for family

go to www.getbankruptcycertificate.com

(Required after filing bankruptcy, Must have case number, and must re-register to complete 2nd course)

CALL TO SCHEDULE YOUR APPOINTMENT TO SIGN AND PAY

ATTEND HEARING WITH DOCUMENTS

Your public meeting with the Trustee will be 1 month after filing at 36 E 7th Street Cincinnati, Ohio 45202 Suite 2025. You must bring your drivers license, SS card and bank statements that show the balance for the date of the filing of the petition.

DISCHARGE

Discharge issues about 4 months after filing, but you are protected once the petition is filed.