

Ostrom Law Firm

Professional Corporation

4901 Towne Centre, Ste. 115
Saginaw, Michigan 48604

Telephone: (989) 497-1040

Fax: (989) 393-6000

www.ostrom.net

MEMORANDUM

TO: Bankruptcy Candidates
FROM: Gregory J. Ostrom, Attorney

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

Prior to meeting with us, please complete our firm's Bankruptcy Questionnaire in pencil 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.

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, credit card, taxes, 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 for a small fee. If you don't own real estate, please provide a photocopy of your residential lease.
3. A photocopy of your most recent monthly home loan statement, the last real estate appraisal (if any), and a copy of a recent property tax bill.
4. A photocopy of your driver's license and social security card.
5. A photocopy of all vehicle titles, recent monthly vehicle loan statements, and proof of insurance for each vehicle.
6. A photocopy of any and all leases and/or long-term contracts to which you are a party.
7. A photocopy of your 2008, 2009 and 2010 tax returns, and a copy of all 2010 Form W-2's and Form 1099's.
8. A photocopy of all paychecks or pay stubs you and 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 through the end of last month.

Lastly, please begin obtaining funds to pay the legal retainer quoted to you to cover the cost and fees associated with your bankruptcy.

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.