

COWAN & KELLY

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BANKRUPTCY PROCESS and DOCUMENT LIST

- 1. Contact one the credit counseling agencies below and tell them you need a certificate to file a bankruptcy:

Credit Counseling Center at 208 Levittown Parkway
(215) 348-8003 Levittown, PA 19057
www.ccc-credit.com

at 832 Second Street
Richboro, PA 18954

at 11 Weldon Drive, Suite 200
Doylestown, PA 18901

You can have the certificate sent to me by email at mpk@cowanandkelly.com or fax to me at (215) 741-4029.

- 2. Drop off the following to my office:

- 1. Proof of previous 6 months of household income (If self-employed or you have your own business then I will need the business questionnaire completed and a monthly profit and loss for the last 6 months with copies of bank account records);
- 2. Previous 2 years Income Tax Returns;
- 3. Monthly household budget (you can attach the budget that you completed with the Credit Counseling Agency);
- 4. Last six (6) month bank statements;
- 5. Copies of Life Insurance with cash values or term statement;
- 6. Copies of last statement for all retirement accounts (IRA's, 401k, 403 B, etc.)
- 7. \$500.00 towards fees and costs;
- 8. Make an appointment when you drop off these documents to come back the following week to review and sign the paperwork.

- 9. And
