

INITIAL DOCUMENTS FOR CONSULTATION

1. Most recent tax returns.
2. List of basic living expenses.
3. A few of your most recent pay stubs for you and your spouse (regardless whether the spouse is filing or not). Please bring the last 6 months of pay stubs, if possible.
4. A list of your creditors, recent bills or credit report (if available).

**Please note, you may obtain a copy of your free credit report from annualcreditreport.com, if you do not have one.