

RYAN LEGAL SERVICES

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PRE-APPOINTMENT CHECKLIST:

What you need to do prior to scheduling your first appointment.

- Fill out (completely and accurately) the **CLIENT WORKSHEET**;
- Locate and organize all of the items on the enclosed **BANKRUPTCY CHECKLIST**; It is very important that you have all payroll records for the last six (6) months, including those of your spouse (even if they do not intend to file a bankruptcy case with you). If you are missing even one (1) paystub, you should contact your Employer to obtain a payroll register/print-out that includes complete information for each paycheck received by you (and spouse) for the previous six (6) months (Info required for payroll report: gross amount of checks, dates of payroll period, and all deductions).
- Complete the pre-bankruptcy credit counseling and obtain the Certificate of Completion from the provider. It can be faxed to me at (440) 353-0931 or emailed by the Provider to me at : info@ryanlegalservices.com PLEASE HOLD OFF on completing the pre-bankruptcy credit counseling if you do not expect to file your case within the next 90 days (we may have discussed reason(s) to delay filing your case, which occurs in some matters).
- Make sure you have at least the entire initial **Attorney Fee referenced in the cover letter sent with this package**. We accept cash or Money Orders and generally do not accept personal check(s).

- ❑ Please schedule your first appointment as soon as possible. Delays in filing of your case could lead to adverse creditor action(s) such as wage garnishment(s), repossession, recording of judgment lien(s) on your property, and/or foreclosure on real estate. **This may increase the fee we quoted you for your bankruptcy matter.**

- ❑ CREDIT REPORTS: Order **ALL THREE (3)** of your credit reports as soon as possible. You can order a free credit report (one per year) by calling:

TRANSUNION: 1-877-322-8228

EQUIFAX: 1-800-685-1111

EXPERIAN: 1-888-397-3742

You can also order all 3 reports online at : www.annualcreditreport.com

PLEASE DO NOT USE ANY OTHER SERVICE TO ORDER YOUR CREDIT REPORTS. THE REPORTS WILL NOT CONTAIN ALL OF THE INFORMATION NEEDED TO COMPLETE YOUR BANKRUPTCY CASE.

- ❑ PLEASE NOTE: All forms and documents referred to on this checklist can be conveniently found on our web site: www.ryanlegalservices.com