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THINGS TO BRING TO YOUR FIRST APPOINTMENT:

The following is a basic list of helpful items for you to bring to your first appointment. If you do not have something, do not despair! You do not have to have everything for your first appointment. Attorney Truran will go over the necessary information with you that day regardless.



Debts

For each debt, please bring the most recent bill you have. If you have many creditors, you can make a list on a separate sheet of paper. Please list your creditors address and the approximate amount owed.



Mortgage Information

Your most recent statement from each mortgage you have showing the balance; your most recent property tax bill, showing the fair market value; and if your home is in Foreclosure, please bring the foreclosure documents as well.



Vehicles

A copy of the registration for each vehicle you own with a loan balance, and the contract for purchase.



Monthly Income

Your two most recent paycheck stubs. If these are not representative of your normal check, please bring a regular one as well.



Monthly Expenses

Be prepared to list how much you spend per month on average for mort-gage/rent, vehicle payments, gas, food, utilities, medical, etc. (if your expenses vary from month to month, just estimate your average monthly expense for each category.)



Tax Returns

A copy of your most recent income tax return.