

I need copies, *not originals*, of the following:

- _____ 1. **Tax Returns.** All federal and state income tax returns filed by you and your spouse for the **last three calendar years**, whether filed separately or jointly. Include all schedules, W-2s, and 1099s.
- _____ 2. **Past Income Records.** All W-2 statements, year-end payroll statements, interest and dividend statements, and all other records of income earned or received by you and your spouse during the **last calendar year** if income tax returns have not been filed for the last calendar year.
- _____ 3. **Current Income Records.** All records showing any income earned or received by you and your spouse for the **current calendar year**.
- _____ 4. **Net Worth Statement.** Any financial statements, net worth statements and loan applications which you and your spouse have prepared. People often use Quicken or other programs to prepare one. They are also usually prepared as part of a loan application. Perhaps the financial institutions to which you submitted these statements can provide you with a copy if you did not keep a copy for yourself.
- _____ 5. **Retirement Plan.** Contact the bookkeeper, plan administrator, or person responsible for your pension plan, profit-sharing plan, stock option plan, deferred compensation plan, PERS, Keogh, or tax-sheltered annuity that you own or participate in through your employment and request a copy of the summary plan description, a statement as to your current interest in such plan, and its monetary value. Your employer must provide this information upon your request. You may already have this information in your records. Also provide any such documents you have regarding your spouse's retirement benefits. *Do not* call your spouse's pension administrator or employer for information.
- _____ 6. **Individual Retirement Account.** The name of the financial institution, account number, beneficiary, and a current statement showing the balance in any IRA accounts that either you or your spouse own.
- _____ 7. **Military Retirement.** Any information you have on military retirement benefits that either you or your spouse now receive or are entitled to receive in the future.
- _____ 8. **Real Estate.** Any documents you may have on real estate (land) that you or your spouse own. These include real estate contracts, deeds, appraisals, and the most recent real county property tax statement. Copies of the current property tax statement are available at the county courthouse. We must have a complete legal description for *each parcel of real property* since it will be included in pertinent legal documents. We can usually get the description from a title company if you do not have it.

9. **Life Insurance.** The face sheet of any life insurance policy owned by you or your spouse. It should state the name of the insurance company, the policy's death benefit, policy number, owner of the policy, beneficiary, and the annual premium. Do not give us the full policy.

10. **Medical Insurance.** The company name, address, policy or group number, and subscriber number for each policy of health and medical insurance that you have. Do not give us the actual policy. A copy of your medical insurance card is enough.

11. **Other Insurance.** All insurance policies you and your spouse have, including all homeowner's policies, automobile, and personal property insurance. Remember to include any schedules or special coverage riders.

12. **Bank Accounts.** A photocopy of the last twelve monthly statements for any bank (checking and savings), credit union, or brokerage accounts in which you have an interest or on which you had signing privileges in the past year. It makes no difference that the account is now closed. This information can be obtained from the financial institution by you upon request if you do not have the current statements in your possession, but do not spend a lot of money getting copies from the bank without checking with us first.

13. **Safe Deposit Boxes.** Prepare a list with the name and address of the bank, the box number, and names of authorized signers for any safe deposit box to which you or your spouse has access. A listing of the contents of the box would be helpful but is not required.

14. **Securities.** Documents showing stocks, bonds, secured notes, mutual funds, and other investments in which you or your spouse have an interest. This information can be obtained directly from the person who handled the purchase of the securities for you or your spouse. Most major investment houses (A.G. Edwards; Salomon Smith Barney; Merrill Lynch; etc.) generate monthly statements. Provide these if you have them.

15. **Savings Bonds.** Copies of any government savings bonds owned by you or your spouse (or any savings bonds for your children). The best technique is to make a photocopy of the bonds. Use the "shrink" option on the copy machine to put as many bonds as possible on each page.

16. **Collections.** Describe any coin, stamp, or other valuable collections owned by you or your spouse. Provide any appraisals you may have that value the collection.

17. **Business Interests.** Copies of the partnership or corporate tax returns of any business entity in which you or your spouse have an interest. Provide copies

of the balance sheets and profit and loss statements for the last three years. You might find this difficult to obtain if you do not have a controlling interest. Advise us and we will contact the necessary individuals to secure the information if you cannot obtain it.

_____ **18. Estate or Trust Interests.** Tell us if you or your spouse has any interest in any estate or inheritance now or in which you believe you will have an interest in the near future. Provide us with a copy of the will, inventory, final account, and judgment affecting the interest. It is important for us to review the actual trust agreement, the inventory, most recent annual accounting, and tax returns, if any, for any trust in which you or your spouse has an interest. Provide us with such information for the last three years.

_____ **19. Previous Marriages.** A copy of the decree or judgment entered in any previous marriage for either you or your spouse.

_____ **20. Written Agreements.** A copy of any written agreement entered into by you and your spouse concerning support, property, or other matters. You should *under no circumstances* enter such an agreement without first consulting us.

_____ **21. Vehicles.** The title or registration for every vehicle in which you or your spouse owns an interest. This includes cars, trucks, boats, motorcycles, trailers, campers, aircraft, and mobile homes. Indicate the amount of the lien and name of the creditor for any vehicle that you do not own free and clear.

_____ **22. Debts.** The **last two monthly billing statements** sent by any creditor to whom you owe a debt for the **last calendar year**. For example, include your mortgage payment statement, credit card bills, loan payments, etc. These statements should include the creditor's name and address, the account number, the monthly payment, and the balance due. *It may be helpful for you to obtain a credit report to make sure you have all debts covered.*