

AFTER FILING BANKRUPTCY IN PENNSYLVANIA

Bankruptcy Document Checklist

Stay Organized. Stay Protected. Stay Ahead.

Bankruptcy stops the sheriff sale — but the court and your lender are still watching. **Missing a document or deadline is one of the fastest ways cases fail.** Use this checklist throughout the process.

MUST-HAVE DOCUMENTS

1. Court & Trustee Documents

- Bankruptcy filing receipt** and court confirmation number
- Chapter 13 plan** — full repayment schedule with dates and amounts
- Trustee payment schedule** — every due date and exact amount
- Payment receipts** for every trustee payment — keep each one permanently
- Any **Motion to Dismiss** or **Motion for Relief from Stay** notices
- All **court orders and hearing notices** from the bankruptcy court

2. Mortgage & Lender Notices

- Most recent **mortgage statement** showing current balance
- Arrears letter** from lender showing total amount owed
- Any **escrow change notices** — increases affect your total payment
- Any **sheriff sale date filings or continuance notices**

3. Attorney Communications

- Retainer agreement** and proof of payment to your attorney
- All **attorney letters, emails, and court filings** submitted on your behalf
- Any **correspondence from the foreclosing attorney** after filing
- Contact info for your attorney and the **bankruptcy trustee** assigned to your case

4. Personal Financial Documents

- Proof of income** — pay stubs, benefits statements, or self-employment records
- Tax returns** for the last 2 years
- Monthly budget worksheet** — income vs. all expenses including trustee payment
- Bank statements** for the last 3-6 months

PRO TIPS

- 1 Save every trustee payment receipt** — missing proof of payment can cost you the case even if the payment was actually made.
- 2 Open every letter immediately** — a Motion for Relief from Stay can arrive in a plain envelope. Missing it can restart the sheriff sale without warning.
- 3 Watch for escrow increases** — these arrive separately and can push your total payment beyond what your plan budgeted for.
- 4 Have a Plan B** — if the plan shows signs of strain, knowing your alternatives early protects far more equity than waiting for a Motion to Dismiss.

Questions about your bankruptcy paperwork?

Free, confidential, and no obligation. A 15-minute call can help identify risks before they become problems.

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