



## **THE WELLS THOMAS LAW FIRM**

*Helping you shape a brighter future*

### **What do I need to bring for my FREE no-obligation consultation with an attorney from The Wells Thomas Law Firm?**

1. Complete the client consultation form (Don't worry, it's not a long form and should not take long to complete).
2. A copy of your paystub (if you receive one) and a copy of your spouse's (even if they are NOT filing we need to know how much your household income is total).

### **What if I already know I want to file and want to get this started TODAY?** **Many times our clients already know they want to file and they want to do everything in one visit to save time. If this is the case you will need everything listed above and:**

1. 90 days worth of paystubs
2. A copy of your most recently filed FEDERAL tax return (we do not need the state return)
3. A certificate of Pre-Bankruptcy Credit Counseling issued within the last 6 months
4. Photo ID and proof of your social security card and/or your TIN number.
5. If you are being sued or have already had a judgment entered against you please bring that paperwork with you as well.

### **What is the Pre-Bankruptcy credit counseling class and where do I take it?**

In order for your case to be VALID you have to show the court that BEFORE you filed bankruptcy you looked into all options. In order to prove this you have to provide a certificate of pre-bankruptcy credit counseling. There are several companies that provide this service so feel free to use whomever you prefer. Here are the companies that we recommend:

- AccessHope: [www.accesshope.net](http://www.accesshope.net) or 800-788-7857 (Attorney Code TT12458)

### **Do I REALLY need to pull a credit report?**

Yes. To have a complete view of your financial situation you need to see your credit report. You can obtain a FREE copy of your credit report yourself by going to: [www.annualcreditreport.com](http://www.annualcreditreport.com)

If you have ANY questions, please feel free to contact us at 404-260-7449 or [info@wellstomaslaw.com](mailto:info@wellstomaslaw.com)  
Friend us on Facebook and check us out at (<http://www.essence.com/2014/07/27/essence-network-tami-wells-thomas-saving-black-families-foreclosure>).

Sincerely,

*Tami Wells Thomas,*

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