



PremierCapital
mortgage

Easy Notes

Bankruptcy & Divorce

BANKRUPTCY (in Georgia)

If you have filed a bankruptcy (Chapter 7, 13, or 11) in the last 10 years a lender may need all of your bankruptcy documents. These documents include the petition (your original papers you filed naming all of your debtors) and the discharge (stating the actual date the bankruptcy became final). If you cannot locate these documents, they can be obtained at the following locations:

If the Bankruptcy was discharged in the last 2 years:

Atlanta Legal Copies
Richard Russell Bldg.
13th Floor
Suite 1340
Atlanta, GA 30303
Phone: (404) 215-1000

If the bankruptcy was more than two years ago:

Bankruptcy Archives
Phone (404) 736-2820 Ext #3
Open 7:30 am to 3 pm
www.archives.gov/southeast

(You must make an appointment to go and see them, They will not give any information over the phone.)

DIVORCE

If you have ever filed for divorce we will need a copy of your Divorce Agreement (or Decree) and a copy of the final judgment. These two documents are needed even if you were not obligated to pay anything via the divorce. If you can not locate these papers and your attorney can not supply you with copies they are on record in the county the divorce took place. Copies of these documents can be obtained either in person, by mail or sometimes online.

Joe Farro Certified Mortgage Planner

(678)289-6600 www.premiercapitalmortgage.com

Mortgage Solution Series for Real Estate Professionals