

## **Information & Document CHECKLIST**

The following information is necessary for an understanding and evaluation of your case and to meet the data gathering requirements for Preliminary Declarations of Disclosure.

### **Please provide:**

- A most recent statement for each account. (*Assets* and *debts* held in joint tenancy, community property, tenants in common, individual, ITF (in trust for) accounts, accounts held in the name of your children, and accounts you hold with a 3<sup>rd</sup> party.)
- Ensure the statement shows how the names on your account appears and is registered or titled.
- Provide an approximate Date Opened on ALL assets and debts (estimated year opened or acquired is sufficient).
- If an asset or debt is separate property, provide statements at date of marriage.
- Review the *Helpful Tips* at the end of this Checklist to help you save money throughout your process.

### **INCOME** (#s correspond w/Judicial Forms)

- \_\_\_\_\_ 1. **Paystubs:**
- From last three (3) full months
  - Provide a year-to-date earnings record (if YTD info not shown on paystubs)
  - Bonuses, ESPP, stock options, equity incentives, or other extraordinary income:
    - provide year-end paystubs for the last 5 years, if available to help see breakdown
  - Accrued vacation hours if not shown on paystub
- \_\_\_\_\_ 2. **Tax Returns:**
- Five (5) yrs of
    - Federal tax returns, including all schedules
    - W-2s, 1099s
  - If retired: 1099-R and Social Security statements
- \_\_\_\_\_ 3. **Employment offer letter (showing):**
- Wage / Base Salary
  - Other benefits; i.e., bonuses, equity incentives, commission targets, etc.
  - Summary printout of your Employee Benefits
- \_\_\_\_\_ 4. **If Self-Employed, Consultant, and/or with Gig Economy** side jobs, provide the following:
- Current year Profit & Loss statement
  - Most recent account statement(s) for the business
  - Buy-Sell Agreement or other agreement(s) re: valuation of business
  - Any loan or credit application for the business prepared within the past five (5) years
  - Any existing appraisal of the business
- \_\_\_\_\_ 5. **Other Income:**
- Unemployment
  - Spousal/partner support
  - Child support
  - Recurring monthly/yearly gifts from family or other(s)
  - Other regular monies you may receive

### **est. EXPENSES**

- \_\_\_\_\_ 1. **Expense Template(s) provided.** Current household(s)' estimates. Details to be discussed further.

## ASSETS (#s correspond w/Judicial Forms)

\_\_\_\_\_ 1. **Real Estate** – (for all properties either or both spouses have an interest, provide):

- Current Grant Deed(s) with Exhibit “A” (legal description)
- All Grant Deeds showing *change of title* while you’ve owned the property
- Do **not** need Deeds of Trust, or Notes

To order a replacement Grant Deed, visit County Clerk: <http://www.clerkrecordersearch.org/> (fee ~\$20)

### Real Estate:

\_\_\_\_\_ a. Source and Amount of Down Payment - indicate whether funds were individual or joint and amount for each

\_\_\_\_\_ b. Appraisals or market value opinions for real property if dated within the last 2 years

\_\_\_\_\_ c. Final Close of Escrow Statement or Settlement Statement for purchase or sale (~2-3 pages) and for last refinance (if applicable). Shows price, down payment, closing fees, etc. (Do **not** need all statements or pages signed in escrow)

\_\_\_\_\_ d. Cost basis of home; purchase price plus improvements

\_\_\_\_\_ e. Form 2119 – Sale or Exchange of Principal Residence. Provide copy from federal tax return for year you sold last residence and deferred gains on sale into a new principal residence. Only applicable if sale of residence was prior to May 6, 1997

### Mortgage(s), Loans, Line of Credit, & Agreements – provide:

- Current statement for each loan and parcel of real property showing outstanding balance and monthly payments.
- Provide terms of current loan: date opened, original amount, current interest rate, duration.
- Identify Loans and provide statements for HOPE, Energy, HERO, PACE Loans and/or Solar Agreements.

\_\_\_\_\_ **Rental Property:** Records of ownership of all rental property. Provide cost basis (per your current tax returns)

\_\_\_\_\_ **Vacation Property:** Records of ownership of all vacation property and time-share interest. Provide cost basis (including improvements, etc.)

\_\_\_\_\_ **Mobile Home:** Ownership certificate for any mobile home and current loan statement on any encumbrance. Lease obligation contract, if any.

\_\_\_\_\_ 2. **Household Furniture, Furnishings, Appliances:** If you reach an agreement between the two of you, details may not be necessary. However, many do provide an inventory list with estimated *resale* values for your entire household. Identify items you consider to be separate property

\_\_\_\_\_ 3. **Jewelry, Antiques, Art, Collectibles:** Ownership records, purchase receipts or description of jewelry, antiques, oriental rugs, art works, stamp or coin collections, wine cellar, precious metals, gems, and other collectibles

\_\_\_\_\_ a. Appraisals on any such items (*if* you already have them)

\_\_\_\_\_ 4. **Vehicles, Boats, Trailers:**

- Certificates of Title for autos, trucks, boats, airplanes, motorcycles, trailers, motor homes.
- Current loan statement showing terms (date/amount of loan, % rate, # of years, current balance, monthly payment)
- Provide a copy of the Kelley Blue Book trade-in AND private party valuations (to obtain an average). <http://www.kbb.com/>

- \_\_\_\_\_ 5,6,7. **Savings, Checking, Credit Union, Cryptocurrency(s) and other deposit accounts:**
- Most recent statement for all accounts
- \_\_\_\_\_ 8. **Cash:**
- Indicate amount and location; i.e., safe deposit box, etc
- \_\_\_\_\_ 9. **Tax Refunds:**
- ONLY provide copies of checks or records of refunds if received individually by either party before or after separation
  - Expecting a refund but haven't filed yet, then provide a copy of extension
- \_\_\_\_\_ 10. **Life Insurance:**
- Provide Declaration pages or Annual Statement: need face amount, date, type of policy, insured, owner, beneficiary(ies), cash value and/or loan value
  - Include all types of life insurance; i.e., term, whole life, universal life, group insurances, etc.
- \_\_\_\_\_ 11. **Stocks, Bonds, Secured Notes, Mutual Funds, Digital Assets, Virtual currencies, Wallets:**
- Current statement for all accounts
  - Stock/Bond Certificate form, provide a copy of the certificate
  - Virtual Currencies including yet not limited to wallets, hard forks and airdrops
  - Cost basis of each account and/or security/investment. Needed on all non-retirement assets
- \_\_\_\_\_ 12. **Retirement and Pensions** (401(k), 403(b), STRS, PERS, etc):
- Copy of the latest summary plan documents and latest benefit statement (will need to see whose name the account is registered)
  - Include any outstanding benefits from prior employers
  - For a pension, include the pension calculations showing your est. monthly income at earliest retirement age and normal retirement. Indicate cost-of-living-adjustment, if any.
- \_\_\_\_\_ 13. **Profit-Sharing, Annuities, IRAs, Roth IRAs, Deferred Compensation:**
- Current statement for all accounts
  - If a Deferred Comp plan, provide a copy of the Summary Plan Description document
- \_\_\_\_\_ 14. **Accounts Receivable and Unsecured Notes:**
- Records for any money owed to you; i.e., loan statement, promissory note
  - Include lottery winnings
- \_\_\_\_\_ 15. **Partnerships and Other Business Interests:**
- Records showing ownership interests including recent K-1 forms and/or Schedule C
- \_\_\_\_\_ 16. **Other Assets** – Records for other assets or property right not listed above; may include:
- \_\_\_\_\_ a. Stock Purchase Plans: ESOP, ESPP and other stock purchase plans
- \_\_\_\_\_ b. Equity Incentives: Grant letter/notices including vesting schedules
- Current summary statement for each equity incentive from date of grant to present, for present employers (and prior if not fully exercised or expired)
- \_\_\_\_\_ c. Employer Benefits:
- Provide summary of your group coverage including health, disability, long-term care, group life insurance; vacation/PTO, HSA/FSA plans, etc
- \_\_\_\_\_ d. Severance/Early Retirement:
- Notices regarding severance or early retirement benefits offered by or received.
- \_\_\_\_\_ e. Intellectual Property:
- Records reflecting patents, trademarks, copyrights, licensing agreements, royalties, or other intellectual property rights
- \_\_\_\_\_ f. Digital Assets / Crypto / Virtual Currencies:
- Current summary / records for what and how asset is held. Include hard forks and airdrop details.

## **DEBTS**

- \_\_\_\_ 19. **Student Loans:** Provide most current statement for all student loans. Give details of loans - date, amount, interest rate, terms of loan(s)
- \_\_\_\_ 20. **Taxes:** Provide letter/notice of any federal or state tax deficiency issued before or after separation and not yet paid
- \_\_\_\_ 21. **Support Arrearages:** Provide copies of orders and statements
- \_\_\_\_ 22. **Loans – Unsecured:** Provide the most current statement for all unsecured loans including bank name, loan number, current rate, etc.
- \_\_\_\_ 23. **Credit Cards:** Provide a current statement for all credit cards showing your name, address, account number. If card has reward points/frequent flyer miles, provide total owned.
- \_\_\_\_ 24. **Other Debts:** Specify debt and attach details including most current statement

## **ADDITIONAL DOCUMENTATION**

- \_\_\_\_ 1. **Credit Report:** Each of you to provide most current copy of one report. Here are two links for free reports (we do not need FICO score): <https://www.annualcreditreport.com/> and <http://www.freecreditreport.com/>
- \_\_\_\_ 2. **Domestic Partnership Certificate:** Provide a copy (if applicable)
- \_\_\_\_ 3. **Certification of Trust:** Provide a copy if you have a Trust. (Certification of Trust only and not entire Trust document)
- \_\_\_\_ 4. **Social Security Statement:**
- Current copy of statement(s)
  - Go to the Social Security Administration website and input your information: <http://www.socialsecurity.gov/estimator/>
- \_\_\_\_ 5. **Inheritance/Gifts:**
- If you've received an inheritance or gift(s), provide details; i.e., who did you receive it from and when; how much did you receive; and where did it go?
  - Or, if you're receiving an annual income from an inheritance or receiving annual gifts, provide details
- \_\_\_\_ 6. **Safe Deposit Box, Safe, or Assets Held at Outside Institutions:**
- Details of financial assets. i.e., cash, precious metals, jewelry, etc.
- \_\_\_\_ 7. **Foreign Pension:**
- Recent statement if you hold a foreign pension
  - Illustration showing value at earliest retirement and at age 65
- \_\_\_\_ 8. **Pre-Nuptial Agreement:**  
If you have a pre-nup, provide a copy
- \_\_\_\_ 9. **Assets held prior to date of marriage:** Provide details of assets as well as statements showing est. value of the assets held prior to marriage

### **\*\*REMINDER – Please provide:**

- Approximate 'date opened or acquired' on all Assets and Debts.
- Cost-Basis for non-Retirement accounts and assets.
- Only a most recent Statement for each asset/debt; unless noted above.
- Ensure the Account Holder name(s) shows on the document/online report.

## Helpful Tips

### Assist You in Keeping Your Costs Down Throughout This Process:

1. Upload your documents to Dropbox (or other secure portal).
2. Use Folders and sub-Folders to organize documents for efficient use with Cathy Daigle, LLC.

Folders:

Assets:

Debts:

Income:

Insurance:

Other:

sub-Folders:

Real Estate. Checking/Savings Accounts. Retirement Accts. Equity Incentives.  
Liquid/Brokerage. Business.

Real Estate. Auto. Credit Cards.

Paystubs. Tax Returns. Social Security.

Life Insurance. Health Insurance. Disability. Other

3. If possible, utilize the PDF format when providing a soft copy of your document. Other formats (i.e., JPEG), may be converted to PDF in our office and require additional time.
4. When Scanning, use white paper as colored paper does not scan well.
5. If you use highlights via a software package (i.e., Excel) or a highlight marker, use only yellow. Colors other than yellow show up as dark marks once scanned and require additional handling.
6. If you follow this list and provide only those documents being requested, you will minimize additional time and cost sifting through documents not required (i.e., an entire home refinance packet).
7. If an account is not readily discernible, feel free to add explanation for better understanding.
8. Provide a soft copy of your excel Living Expenses spreadsheet(s).
9. If you have foreign accounts with statements written in another language, please provide interpretation for the value of the account, type of account, who the account belongs to, etc.
10. Credit Reports - review your credit report and provide statements for open accounts even if a -0- balance. Print only one report for each person; preferably from a different company. Look for open credit cards and jointly held cards you may have forgotten about.
11. Your own summary spreadsheets of assets and debts are not needed; however, if you provide one, make sure they match your statements to minimize additional handling costs.
12. PDF file passwords: If your file is password-protected, please provide the password. Sometimes, however, accountants, banks, brokerage houses, etc., will also include document restrictions such as changing the document or extracting pages from the document. When this happens, we may only be able to print the document and then scan it in order to combine that document with your other papers. If you notice document restrictions, it would be helpful if you changed them prior to sending the pdf file.