



INFORMATION TO ASSEMBLE PRIOR TO MEDIATION

Effective January 1, 2005, parties are now required to disclose (and certify in final Court forms that they have provided each other) a comprehensive set of documents relating to nearly every aspect of their financial affairs. The Mandatory Disclosures List (detailing all required disclosure items and documents) is located on our website.

It is very helpful to collect the following documents and be able to provide detail about how you arrived at this required information.

Income & Other Support:

- Past 3 year's tax returns
- Last year's W-2 and/or 1099's
- Most recent paystub from all employers showing year to date pay
- If self-employed, or if you also own a business, special information including records reflecting current gross receipts, and ordinary and necessary expenses required to produce that income.

Assets & Liens:

- Value of homes, rental or other real estate (consider property tax valuation statements, realtor competitive market evaluations, appraisals)
- Balance of mortgages (name of companies & payoff balances for each) & home equity lines of credit
- Description including year, model & mileage of automobiles & basis of estimated values
- Balance of auto loans & liens (name of companies & payoff balances for each)
- Account number, bank name & branch & current balances for all bank, savings & brokerage accounts
- Bank name & balance of any certificates of deposit
- Equity name & number of shares held of any stocks
- Bonds description (including maturity date) of any bonds

Additional Information to Assemble

- Description (name of insured, owner of policy, beneficiary, death benefit, present cash value) of any life insurance
- Description (institution & date with current value) of any Individual Retirement Accounts
- Description of any 401(k) or similar plan, tax deferred saving plan or other defined contribution retirement account, and the balance of any loan against these
- Description of any pension type benefits, to include: monthly or yearly benefit earned as of this date (not projected benefit), payable at normal retirement



date (earliest date of retirement with full retirement benefits); also need same information as of date of marriage (documentation necessary)

- For businesses, special information will also be required, but bring 3-5 years tax returns relating to business (business tax returns or K-1's if corporation or partnership, Schedule C if sole proprietorship)
- Description including basis of estimate of present market value of special items of personal property (as example only, motorcycles, boats, skimobiles, campers, trailers, furs, jewelry, special animals, coin or gun or stamp or art or other collectibles collections, other than standard tools)
- Description of any interest you hold in any form of trust, with trust documents and statements regarding value of trust assets

Debts & Miscellaneous:

- Name of all bank cards, revolving charge obligations, unsecured loans, etc. (other than those already listed above with house or cars), in whose name this credit was extended, current minimum monthly payment, and current balance
- Any prior agreements (pre-nuptial or marital) or prior Court Orders

YOUR HOUSEHOLD'S BUDGET:

It is useful if you will give substantial thought to your anticipated income and reasonable living needs. The Sworn Financial Statement (on this website) are a good place to start to consider a post-divorce household budget.

FINAL NOTE:

Exchange of documentation of certain of these items may be required, but do NOT worry or stress about any particular item in advance of our work together.