

Provide Pay Advices and Tax Returns to the Trustee's Office via the [Document Portal](#).

Submit taxes, pay advices and proof of any other income listed on Schedule I via the [Document Portal](#).

Email [Mike McGuckin](#) to obtain access to the [Document Portal](#) with the subject line STEARNS PORTAL ACCESS, provide the user ID and password you want to use for the portal.

Debtors must provide the trustee with pay advices for the 60-day period pre-petition and copies of the prior four years federal tax returns a **minimum** of seven days before the 341 meeting. **Please do not send state tax returns.** §521(e)(2)(A) requires the debtor to provide the trustee with a copy of federal tax returns.

Please wait 1 business day after the case is filed to allow time for the case to enter our system.

TAXES

Pursuant to 1308 (a) & (b) we cannot conclude a 341 meeting unless the debtor provides us tax returns (or tax return transcripts) for the four years prepetition.

The debtor must provide all Schedules that were Filed with their returns. Do NOT, repeat Do NOT provide the all worksheets for your records 90 page pdf from hell.

If the debtor claims to have had insufficient income to be required to file tax returns, please provide Wage and Income Transcripts, these show all income reported to the debtor via either a W2 or a 1099.

SELF EMPLOYED DEBTORS

The debtor must clearly show how the income on line 8 was calculated and provide supporting documents to support the calculations.

The meeting will not be held if the debtor provides only bank statements without anything to show how the income on Schedule I was calculated.

PAY ADVICES

Please limit pay advices to 60 days **unless** the pay advices you provide show income greater than the entry on 122C-2 line 2. In that case, please provide pay advices for the entire six month CMI period.

If the debtor's plan is materially funded by contributions from family members or other third parties, the debtor **must** provide an affidavit from each contributor in which they commit to making the contribution listed on Schedule I for the term of the plan and the debtor must provide proof of the contributing individual's income (redacted tax return and or pay advices).

Income from sources other than employment.

The debtors must document whatever income is reported on Schedule I. If income is from Social Security or pension, provide 1099's, earnings statements, proof of direct deposit, or other document(s) that prove the reported income.