Document Checklist

What to gather before engaging a forensic accountant

The single biggest driver of speed and cost in a contribution or tracing engagement is document completeness at kickoff. Use this checklist to assemble the core record before the scoping call. Partial production is fine — gaps are normal, and we will identify exactly what is missing — but every category that arrives complete shortens the timeline and lowers the fee.

1. PROPERTY & ACQUISITION

- ☐ Settlement statement (HUD-1 / Closing Disclosure) from the original purchase
- ☐ Deed(s) — original acquisition and any later conveyances, gifts, or re-titlings
- ☐ Any co-ownership, joint venture, or cohabitation agreement — **including drafts and amendments**
- ☐ Appraisals, comparative market analyses, or tax assessments (any year)

2. MORTGAGE & REFINANCE

- ☐ Loan documents for every mortgage and refinance (note, closing disclosure)
- ☐ Annual mortgage statements or year-end Form 1098 for each year of ownership
- ☐ Current payoff statement or most recent monthly statement

3. BANKING RECORDS

- ☐ Monthly statements for every account that paid property expenses — full history if possible, at minimum from acquisition forward
- ☐ Statements for joint accounts, **even if one party “never used” them**
- ☐ Records of transfers between the parties (Zelle/Venmo exports, wire confirmations, cancelled checks)

4. IMPROVEMENTS & CARRYING COSTS

- ☐ Invoices, contracts, and permits for renovations or major repairs
- ☐ Property tax bills and payment confirmations (if not escrowed)
- ☐ Homeowner’s insurance declarations and payment records (if not escrowed)
- ☐ HOA/condo statements; utility records if contested

5. LITIGATION RECORD (IF SUIT IS FILED)

- ☐ Pleadings — complaint/answer, counterclaims
- ☐ Discovery responses served to date: interrogatories, RFAs, document productions
- ☐ Any opposing expert report or disclosure
- ☐ Deposition transcripts touching on finances

6. THE STORY

- ☐ A short timeline from counsel or client: acquisition, any agreement, and key dates (separation, move-out, refinance) — plus what each side claims
- ☐ The two or three financial questions counsel most needs answered

NOTES / GAPS TO FLAG FOR COUNSEL

Two practical notes. *(1) PDFs of complete monthly statements beat transaction exports — running balances let us verify nothing is missing. (2) Please do not send confidential documents until an engagement is confirmed; records are then exchanged by encrypted transfer under attorney work-product protection.*

To start a scoping call, use the contact form at litigaidpro.com. LitigAid and LitigAidPro are not law firms and do not provide legal advice.