Bankruptcy Questionnaire

Bankruptcy is a right provided by law to people who are deeply in debt and in need of a fresh start. Bankruptcy will discharge many of your debts and you will not have to pay them, except, in some cases, secured debts for the purchase of particular merchandise or debts on which you gave a mortgage or put up other property as collateral. The law allows you to keep some money and some types of necessary property in bankruptcy. To receive this protection, it is necessary that you list all items asked for in the following questions: if you do not list an item, that item will not be protected in bankruptcy. You must also list everyone to whom you owe money. If you leave out one of your creditors, you may have to pay the money to that creditor or you may lose your right to bankruptcy. It may also be considered a crime if you intentionally give false information or leave out information. If you have any questions about whether you can keep certain property or whether you should list a debt, write that question down and remember to ask the lawyer. We know this questionnaire is long. Preparing your bankruptcy papers properly takes a lot of time and a lot of information. If we work together on this, we can protect your family from great hardship and give you the new start the law intends you to have.

There is a filing fee of \$306.00 which must be paid to the court in chapter 7 cases (\$281.00 if your case is filed under chapter 13). This is included in the fee quoted by our office.

You must also receive budget and **Credit Counseling** from an approved credit counseling agency **before your case is filed**. It is a good idea for you to meet with us before you receive the credit counseling. We can provide you with a list of approved credit counseling agencies. You should fill out this questionnaire before meeting with the credit counseling agency and refer to it as needed. After your case is filed, you will need to attend a meeting with the bankruptcy trustee and you may have to appear at a court hearing. **Before the court will give you a discharge, you must also complete an approved course in personal finances (Debtor Education)**. This course will take approximately two hours to complete. We will give you a list of organizations that provide approved courses. You should sign up for the course soon after your case is filed.

(1) Fill out *every* question on all of the pages. Wherever you are given a choice of YES or NO on these forms, check either YES or NO, whichever is correct. Please fill out these pages as well as you can. We will help with any questions you don't understand.

(2) Write clearly or typewrite your answers. We must be able to read them.

(3) Wherever the name of a person or firm is asked for, give the *full address*. *Make the address accurate*. Your discharge from each debt depends upon your giving a complete and correct address. Please include copies of any

correspondence received within the last 60 days from any creditors. If you receive any correspondence from your creditors before your final signing appointment, please bring the correspondence to your appointment.

(4) If you do not know the exact amount you owe, fill in a *HIGH* estimate. Do *not* leave the amount blank and do not say "don't know."

(5) Wherever you need more room, turn the page over and put the information on the back together with the number of the question.

(6) List *every creditor and everybody* that has had anything to do with your debts, including cosigners. Please include accurate account numbers. If a bill you owe has been sent to a collection agency or any attorney, list *both* the person you originally owed *and* the collection agency or any attorney, giving the *full* address of each. If the collection agency has an attorney, list the person you originally owed, the collection agency, and the attorney, giving the full address of each.

(7) Whenever a question asks you to be prepared to give details, gather all papers concerning the matter, including bills and collection letters, and bring them with you when you return this form. In any event, be sure to bring with you the following items (unless they don't apply to you):

(a) Picture identification card and Social Security card or other document containing your social security number;

(b) Deeds and mortgages on your house or other real estate;

(c) Any insurance policies;

(d) Any papers relating to past bankruptcies and Wage Earner Plans (Chapter 13);

(e) Copies of tax returns for past two years, and copies of your pay check stubs for the last six months (and you should keep all pay stubs you receive while your bankruptcy case is pending);

(f) Copies of your last six bank statements and copies of statements from any other deposit accounts, such as a credit union or brokerage account, including IRAs, 401(k)s, and other pension accounts (and you should continue to keep the bank statements you receive after your case is filed and while any part of your case is pending as we may need to provide it to the trustee);

(g) Legal papers, lawsuits, eviction notices, divorce papers, separation agreements, alimony orders, and child support orders;

(h) Any appraisals or tax assessment papers;

(i) Any other papers you have concerning any of your debts; and

(j) Any lease or installment sale ("lease purchase" or "rent-to-own") agreements for housing (apartment, house, mobile home) or other property (cars, televisions, etc.) that you have signed and that are still in effect or not fully paid.

Complete All Questions. If you and your spouse are not living together, and there is no possibility that your spouse will file bankruptcy along with you, you don't have to answer the questions about your spouse.

Name: _____

Spouses Name: Spouses Name: ______ Social Security Number(s) Husband ______ Wife _____

Current Address and dates you have resided there:

Mailing Address is different from Current Address:

Telephone Numbers:

Email Address:

If you have lived at more than one address in the last two and one half years, please list all of the addresses and the dates you lived at each address:

Marital Status:		
Have your ever filed for Bankruptcy If Yes, when did you file? Where did you file?		
Bedroom(s) Kitchen How many square feet is your hom	Great room(s) Florida room(s) Bathroom(s) Laundry e or apartment?	
If you own a nome you reside in, will If the home was purchased within the payment?How million What was the source of the funds?		
Have you made any lump sum pay If so, how much? When?	ments toward the home?	
What was the source of funds?		
	ayments do you owe?	
When was your last payment made	?	

What is the amount of your payment?

Please complete the following information about property: 1 st Mortgage Name of Creditor: Address:	
Account # What is Debt for? Total amount of outstanding debt? When was your last payment made? What is the amount of your payment? Description of Collateral Market Value: <u>\$</u> Has this debt been assigned to a collection agen the following: Name:	
Address:	
Has creditor ATTACHED, GARNISHED OR SEI2 year? No Yes If yes, provide date, c	
Has creditor filed a lawsuit against you for this de If Yes provide this office with a copy of the lawsu If anyone else responsible for this debt? I If yes provide the following: Name: Address:	it.
Relationship:	
2 nd Mortgage Name of Creditor Address:	
Account # What is Debt for? Total amount of outstanding debt? When was your last payment made? What is the amount of your payment? Description of Collateral Market Value: <u>\$</u>	

Has this debt been assigned to a collection agent or attorney, etc.? If so provide the following:

Name:______Address:_____

Has creditor REPOSSESSED OR FORECLOSED on Property? YES ___ NO ___ If yes, provide the date, description of property and value _____

Has creditor ATTACHED, GARNISHED OR SEIZED property within the last year? _____ No _____ Yes If yes, provide date, description of property & value

Has creditor filed a lawsuit against you for this		Yes
If Yes provide this office with a copy of the laws		
If anyone else responsible for this debt?	_ No	
If yes provide the following:		
Name:		
Address:		
Relationship:		
Homeowners Association		
Name of Creditor	_	
Address:	_	
	_	
Account #	-	
Total amount of outstanding debt?		
When was your last payment made?		
What is the amount of your payment?		
Description of Collateral	_	
Market Value: <u>\$</u>		
Has this debt been assigned to a collection age	ent	
or attorney, etc.? If so provide the following:		
Name:		
Address:	_	
	_ `ED on Bronarty? VES	
Has creditor REPOSSESSED OR FORECLOS		NO
If yes, provide the date, description of property	and value	
Has creditor ATTACHED, GARNISHED OR SE	IZED property within th	ne last
year? No Yes If yes, provide date		

Has creditor filed a lawsuit against you for this debt?

No Yes, If Yes provide this office with a copy of the lawsuit.

If anyone else responsible for this debt? _____ No

If yes provide the following:	
Name:	
Address:	

Relationship:

Have you been accused of any of the following in a civil or criminal action which may be filed, remains pending, or has been decided against you?

Any violation of the securities laws? _____ Yes _____ No

Driving including an auto, vessel or aircraft under the influence of alcohol or drugs?

	Yes	No
A Felony?	Yes	_ No
Embezzlement?	Yes	_ No
An intentional tort? (Assault, Libel, Slander)	Yes	No

A willful or reckless act that causes serious physical injury or death?

If you are married, do you intend for your spouse to file bankruptcy with you?

Make sure you have listed all income received in the last six months by you and your spouse on your means test worksheet:

(Bring a copy with you to our office of all pay stubs or other records from your employer of all pay received for the last six months.)

List all income received so far this year and in the last two years by you or your spouse:

(Give gross income as employers or specify social security, (Self or reported on tax returns) welfare, unemployment, spouse self-employment, investments, etc.)

Husband	Source	Address	Amount
So far this year:			
Last year:			
Year before last:			

Wife	Source	Address	Amount
So far this year:			
Last year:			
Year before last:			
gardeners, babysitte give name and add	ers), do you still owe	ates worked, amount	NO If YES,
		se property or servion YES, give details:	ces that you were
anyone in your imm specify the persons	ediate family? YES	NO If YES ceived, and places (in	YES NO Has to either question, f state welfare, name
government than you unemployment com	ou were supposed to	u have received mor (such as social sec nps, etc.)? YES	urity, welfare,
		ue you from your em	nployer? YES
		education IRA) or an e details:	
purchased any tuition			on program, or) If YES, give

Are you the beneficiary of a trust or future interest? YES ____ NO ____. If YES, give details:_____

Do you expect to receive more than a small amount of money or property at any time in the near future by way of gift or life insurance proceeds? YES __ NO __. If YES, give details:

Taxes: (Bring a copy of your W-2 forms and any tax returns you have filed within the past year with you to our office.)

A. Have you received any tax refunds this year? YES ____ NO ____. State \$_____ Federal \$_____

B. What income tax refunds do you expect to receive this year? State \$_____ Federal \$_____

C. Does this amount include an Earned Income Credit? YES _____ NO _____.

D. Have you already filed for the refund? YES _____ NO _____.

E. When do you expect to receive the tax refund?

G. Did you sign an agreement or refund anticipation loan with a tax preparer to get your refund early? YES ______ NO _____.

Do you anticipate receiving a tax refund next year?
How much do you typically receive as a refund?
Do you anticipate more or less than your typical refund amount next year?
H. (1) Is any other person (such as your spouse) entitled to part of your refund?
YES NO
(2) Have you filed income tax returns every year for the last seven years?
YES NO
(3) Do you have copies of your income tax returns filed in the last four years?
YES NO If NO, state the years for which you do not have copies:

(4) Do you owe any taxes to the United States? YES ____ NO ____. If YES, give the name and address of the department or agency to which the tax is owing, the kind of tax that is owing, and the years for which the tax is owing:_____

(5) Do you owe any taxes to any states? YES _____ NO _____. If YES, give the name of the state and the department or agency therein, the address of the department or agency, the kind of tax that is owing, and the years for which the tax is owing:

(6) Do you owe any taxes to a county, district, or city? YES _____ NO _____. If YES, give the name of the county, district, or city, the kind of tax that is owing, and the years for which the tax is owing:

(7) Besides taxes, do you owe any other money to any branch of the United States Government (e.g., FHA, VA, repossessions or loans, withholding taxes [if you were in business], or money owed Small Business Administration)? YES _____ NO _____. If YES, give the name of the branch, its address, the amount owing, and why it is owed: _____

Name of Creditor:_____ Address:_____

Account #
What is Debt for?
Total amount of outstanding debt?
For secured creditors provide the following:
Description of Collateral
Market Value: \$
Has this debt been assigned to a collection age
or attorney, etc.? If so provide the following:
Name:
Address:

Has creditor REPOSSESSED OR FORECLOSED on Property? YES ___ NO ___ If yes, provide the date, description of property and value _____

Has creditor ATTACHED, GARNISHED OR SEIZED property within the last year? _____ No _____ Yes If yes, provide date, description of property & value

Has creditor filed a lawsuit against you for this debt? NoYes, If Yes
provide this office with a copy of the lawsuit.
If anyone else responsible for this debt? No
If yes provide the following:
Name:
Address:
Relationship:
(1) Have you ever had a student loan or cosigned for someone else's student
loan? YES NO If YES to either question, please state:
(2) Who lent you the money?
(3) What school was the loan for?
(4) Did the student finish the course of study at the school? YES
NO If NO, why not?
(6) Who is trying to collect the debt?
(7) How much have you paid on the debt (include any tax refund intercepts)?
(8) Has anyone else made payments on the debt? YES NO How much? \$
······································
Name of Creditor:
Address:
Account #
What is Debt for?
Total amount of outstanding debt?
Has this debt been assigned to a collection agent
or attorney, etc.? If so provide the following:
Name: Address:
Address
Has creditor REPOSSESSED OR FORECLOSED on Property? YES NO
If yes, provide the date, description of property and value
in yes, provide the date, description of property and value
Has creditor ATTACHED, GARNISHED OR SEIZED property within the last
year? No Yes If yes, provide date, description of property & value
Has creditor filed a lawsuit against you for this debt? NoYes, If Yes
provide this office with a copy of the lawsuit.
If anyone else responsible for this debt? No Yes

If yes provide the following:	
Name:	
Address:	

Relationship:

Suits: (Bring in all papers relating to any suits or criminal cases.)

A. Have you ever been sued by any person, company, or organization? YES _____ NO _____. If YES, state:

Case Name Case No. Name and Address Type of Case Result of Case Of Court

B. Have any court suits resulted in a judgment or a lien being placed on your property? YES _____ NO _____. If YES, state:

Case Name Case No. Name and Address Type of Case Result of Case Of Court

C. Have you ever sued any person, company, or organization? YES _____ NO _____. If yes, state:

Case Name Case No. Name and Address Type of Case Result of Case of Court

D. Do you have any criminal charges or convictions? YES _____ NO _____. If yes, state:

Case Number; Name of Court; Charges; Result of Case; Do You Owe Fines, Restitution, or Any Other Money?

E. Have you been involved in any administrative agency cases (unemployment compensation, worker's compensation, etc.) in the past 12 months? YES _____ NO ____. If yes, state:

F. Do you have any possible reason for suing someone for damage to your property or for injuries to yourself or other members of your family? YES NO If YES, who could you sue, how much money is involved, and why could you sue?
Garnishment, Attachment, and Sheriff's Sale: A. Have you ever had any property listed for or sold at a foreclosure, tax sale, or sheriff's sale, or levied upon? YES NO If YES, bring any papers concerning those actions to the office and state:
What Property Was SoldValue of PropertyDateName and AddressOr Listed for Saleof Creditor
P. Has manay from your nay shack or bank assount been cornished, or taken or
 B. Has money from your pay check or bank account been garnished, or taken or frozen by a creditor, including your bank or credit union, because of a debt? YES NO If YES, give the following:
Name and Address of Creditor Amount Taken Dates Who Received the Money
Repossessions and Returns: A. Have you had any property or merchandise repossessed during the last year? YES NO If YES, bring all papers including all letters telling you of the repossession or sale.

Description of Value of Property Property Repossessed Month & Year of Repossession Who Repossessed Item (Name and Address)

B. Have you voluntarily returned any property or merchandise to the seller in the past year? YES ______ NO _____. If YES, state:

Description of	Month & Year	Seller's Name	Value of Property
Property	of Return to Seller	Address	at Time of Return

Property of Yours Held by Someone Else:

A. Does any other person have any of your property? (This includes any check you may have given to a payday lender or check cashing service.) YES ______ NO _____. If YES, list the following: Type of Value Being Held By Why Is This Person Property (Name and Address) Holding the Property?

B. Have you given or made an assignment of any of your property for the benefit of your creditors or any settlements with your creditors within the past two years? YES _____ NO _____. If YES, give the name and address of the creditor and the terms and conditions under which you gave the property to the creditor or made an agreement with the creditor: _____

C. Is any of your property in the hands of a court-appointed person (a receiver), or in the hands of a person who is holding it for your benefit and use (a trustee)? If YES, give details:

D. Is any of you	r property in the	possession of a pawnbroker, storage company
or repairman? Y	′ES NO	If YES, describe and give its value:

Gifts and Transfers:

A. Have you made sales of real property, personal property, mortgages, gifts, or transfers of any substantial property or cash within the last four years? YES _____ NO _____. If YES, give the following:

Name of Person Month and Year Was Sale or Gift Description of Who Received Property of Gift or Sale to a Relative? Property. B. Have you used any money from the sale or transfer of any property within the past ten years to purchase or improve your current home, or to pay down the mortgage? YES _____ NO _____ If YES, give the following: Description of Month and Year Amount You Got How Much of this Property Sold or of Sale or Transfer from Sale or Transfer Was Used to Transferred Buy or Improve Your Home? Losses: A. Did you lose any substantial amount of money as a result of fire, theft, or gambling during the last year? YES NO . If YES, state the following: What Caused Value of the Money or Date of the Loss? Property That Was Lost the Loss B. Did insurance pay for any part of the loss? YES__NO__. If YES, what was date of payment? _____ How much was paid? \$_____ Payments or Transfers to Attorney or Debt Consultants:

A. Give the date, name, and address of any attorney or bankruptcy consultant (petition preparer, typing service, document preparation service, independent paralegal) you have consulted during the past year:

B. Give the reason for which you consulted the attorney or bankruptcy consultant:

C. How much have you paid the attorney or bankruptcy consultant? \$_____

D. Did you promise to pay money to the attorney or bankruptcy consultant? YES _____ NO _____. If YES, give the amount and terms of the agreement:______

E. Give the name and address of any credit counseling agency or debt settlement company you have consulted during the past year and the date when you consulted them: _____

F. Did the agency have you sign up for a plan to repay or settle your debts? YES _____ NO _____. If YES, give the amount and terms of the plan (*and bring a copy of the plan with you to our office*):

G. How much have you paid the agency or company? \$_____

H. Have you consulted anyone else about your debts in the past year? YES _____ NO _____. If YES, give name, address, and amount(s) paid for the service:_____

I. Did any of your debts result from a refinancing or a consolidation loan? YES ____ NO ____. If YES, which ones? _____

Please be sure to bring all papers for these loans with you.

Closed Bank Accounts:

Have you or your spouse had your name on any bank account (such as savings, checking, certificates of deposit) during the past 12 months that is now closed? YES __ NO __. If YES, state:

Bank's Name Acct. No. Type of Account Names of Others Date Final and Address (Savings/Checking) on the account Closed Balance

Safe Deposit Boxes:

Have you or your spouse had a safe deposit box during the last year? YES _____NO ____.

If YES, list the name and address of the bank, the name and address of everyone who had access to the box, the contents of the box and, if you no longer have the box, the date it was closed:

Property Held for Another Person: Do you have any money, property, furniture, etc. that belongs to another person or that you are holding for the benefit of someone else (in trust)? YES <u>NO</u>. If YES, what is the property, who owns it, and what is it worth? Include name and address of the owners:

Type of
PropertyValueOwned By
Owned By
AddressAddressRelative?
(Yes or No)

At what address are you keeping this property?

Leases: Have you had an auto lease, rent-to-own, or rental-purchase transaction in the past four years?

YES _____NO _____. If YES, give details: ______

Cooperatives: Are you a member of any type of cooperative (housing, food, agricultural, etc.)? If YES, give details: _____

Alimony, Child Support, and Property Settlements:

A. Have you had any previous marriages? YES _	NO _	If YES, what is the
name of your former spouse?		

Please be sure that any debts from prior marriages which were never paid are listed with your other debts.

B. Does anybody owe you any money or child support? YES _____ NO _____. Who? _____ How much? \$_____ C. Have you ever been ordered to pay child support? YES _____ NO _____.

D. Do you have children that do not live with you, but you have not been ordered

to pay support? YES _____ NO ____.

Alimony? YES ____ NO ____.

Property Settlement? YES ____ NO ____.

If yes to any question, state:

(1) To whom do you make the payments?_____

(2) Are you behind in your payments?

(3) Are the persons you are required to support presently on welfare or have they been on welfare or other public assistance?

(4) Do you have any family court hearings coming up? If YES, explain and give dates: _____

D. Do you expect to be involved in a property settlement with your spouse or former spouse in the near future?

Accidents and Driver's License:

A. Have you been involved in a vehicle accident in the last four years?
YES NO
B. Has your vehicle been involved in an accident in the last four years?
YES NO
C. Have your children ever injured anyone else or their property?
YES NO
D. Have you ever lost your driver's license? YES NO If YES, give
details:

Cosigners and Debts Incurred for Other People:

A. Were there any cosigners for you on any of the debts you have listed in these forms? YES _____ NO _____. If YES, give the cosigner's name and address, and which debts were cosigned:_____

B. Have you ever been the cosigner on someone else's loan or debt which hasn't been paid off?

YES N	O If YES, lis	t the following	for each debt:
Creditor's Na	me Date of Debt	Amount	Name and Address of Person
and Address		Owing	You Cosigned For

C. Have you borrowed any money for someone else's benefit? YES ______ NO ______. If YES, list the following unless you are sure that loan or debt has been paid:

Creditor's	Collection	Date of Debt	For	Current
Name and	Agent or	and Which	What	Amount
Address	Attorneys	Spouse Owe	S	of Claim

D. If you put up any of your property as collateral on a debt you cosigned, list the following:

Creditor Type of Property

How Much the Property Is Worth Now

Credit Card and Finance Company Debts:

A. Have you obtained cash advances of more than \$750 in the last seventy days or used any credit card to purchase more than \$500 worth of goods or services in the last ninety days? YES_____ NO _____. If YES, give details: ______

B. Have	you ever gone over your credit limit on any credit cards? YES	
NO	. If YES, give details:	

C. If any of your debts listed on this form are owed to finance companies, did you sign an agreement that listed some of your property (such as a second television

or VCR) and stated that the property would be security or collateral for the loan? YES _____ NO _____. If YES, which ones? _____

D. Do you owe money on a payday loan, auto title loan, or for a check cashing service? YES ____ NO ____. If YES, give details:_____

Evictions:

A. Has your current landlord sued you or brought an eviction suit against you? YES _____ NO _____. If YES, state: *Case Name Case No. Name and Address Reason for Suit Result of Case*

of Court or Eviction (Eviction or Judgment?) or Date of Hearing

B. Does your current landlord have an eviction judgment or order against you? YES <u>NO</u>. If YES, and the eviction is based on your nonpayment of rent, list the following:

Regular Rent Payment When Are Rent Payments Due? Back Rent You Owe (Specify Monthly, Weekly, Other)

C. Is your landlord planning to bring an eviction suit against you? YES _____ NO ____. If YES, give details and state if your landlord is claiming that you have damaged the property or used illegal drugs on the property: _____

CREDITORS

(1) Type of Creditor:
Name:
Address:
Account #
what is Debt for?
Total amount of outstanding debt?
For secured creditors provide the following:
Description of Collateral
Market Value: <u>\$</u> Has this debt been assigned to a collection agent or attorney, etc.? If so provide
the following:
Name:
Address:
Has creditor REPOSSESSED OR FORECLOSED on Property? YES NO
If yes, provide the date, description of property and value
Has creditor ATTACHED, GARNISHED OR SEIZED property within the last
year? No Yes If yes, provide date, description of property & value
Has creditor filed a lawsuit against you for this debt? NoYes, If
Yes provide this office with a copy of the lawsuit.
If anyone else responsible for this debt? No Yes If yes provide the
following:
Name:
Address:
Relationship:
(2) Type of Creditor:
Name:
Address:
Account #
What is Debt for?
Total amount of outstanding debt?
For <u>secured creditors</u> provide the following:
Description of Collateral
Market Value: <u>\$</u>
Has this debt been assigned to a collection agent or attorney, etc.? If so provide
the following:

Name:	
Address:	

Has creditor REPOSSESSED OR FORECLOSED on Property? YES NO If yes, provide the date, description of property and value

Has creditor ATTACHED, GARNISHED OR SEIZED property within the last year? No Yes If yes, provide date, description of property & value

Has creditor filed a lawsuit against you for this debt? _____ No ____Yes If Yes provide this office with a copy of the lawsuit.

If anyone else responsible for this debt? ____ No ___ Yes, If yes provide the following:

Name:_____

Address: _____

Relationship: _____

(3) Type of Creditor: Name:	

Name: Address:_____

Account #	

What is Debt for? _____

Total amount of outstanding debt?

For secured creditors provide the following: Description of Collateral

Market Value: \$

Has this debt been assigned to a collection agent or attorney, etc.? If so provide the following: Name:_____

Address:

Has creditor REPOSSESSED OR FORECLOSED on Property? YES NO If yes, provide the date, description of property and value

Has creditor ATTACHED, GARNISHED OR SEIZED property within the last year? No Yes If yes, provide date, description of property & value

Has creditor filed a lawsuit against you for this debt? No Yes, If Yes provide this office with a copy of the lawsuit.

If anyone else responsible for this debt? _____ No ___ Yes If yes provide the following:

Name: ______

Address:

Relationship: _____

(4) Type of Creditor:

Name:_____

Address:_____

Account #_____

What is Debt for?

Total amount of outstanding debt?

For secured creditors provide the following:

Description of Collateral

Market Value: \$

Has this debt been assigned to a collection agent or attorney, etc.? If so provide the following: Name:_____

Address:

Has creditor REPOSSESSED OR FORECLOSED on Property? YES NO If yes, provide the date, description of property and value

Has creditor ATTACHED, GARNISHED OR SEIZED property within the last year? No Yes If yes, provide date, description of property & value

Has creditor filed a lawsuit against you fo	r this debt?	<u> </u>	Yes, If Yes
provide this office with a copy of the laws	uit.		
If anyone else responsible for this debt?	No	Yes	

If yes provide the following:

Name:_____

Address:

Relationship:

(5) Type	of Creditor:	

Name:	
Addrage.	

Address:

Account #_____

What is Debt for? Total amount of outstanding debt?

For secured creditors provide the following:

Description of Collateral

Market Value: \$

Has this debt been assigned to a collection agent or attorney, etc.? If so provide the following:

Name: _____

Address: _____

Has creditor REPOSSESSED OR FORECLOSED on Property? YES ____ NO _____ If yes, provide the date, description of property and value ______

Has creditor ATTACHED, GARNISHED OR SEIZED property within the last year? No Yes If yes, provide date, description of property & value
Has creditor filed a lawsuit against you for this debt? NoYes, If Yes provide this office with a copy of the lawsuit. If anyone else responsible for this debt? No If yes provide the following: Name: Address:
Relationship:
(6) Type of Creditor: Name: Address:
Account # What is Debt for? Total amount of outstanding debt? For <u>secured creditors</u> provide the following:
Description of Collateral Market Value: <u>\$</u> Has this debt been assigned to a collection agent or attorney, etc.? If so provide the following:
Name: Address:
Has creditor REPOSSESSED OR FORECLOSED on Property? YES NO If yes, provide the date, description of property and value
Lies graditar ATTACHED, CADNICHED OD CEIZED proparty within the last
Has creditor ATTACHED, GARNISHED OR SEIZED property within the last year? No If yes, provide date, description of property & value
Has creditor filed a lawsuit against you for this debt? NoYes, If Yes provide this office with a copy of the lawsuit. If anyone else responsible for this debt? No Yes, If yes provide the following:
Name:
Address:
Relationship:

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(7) Type of Creditor: Name: Address:
Account # What is Debt for? Total amount of outstanding debt? For <u>secured creditors</u> provide the following:
Description of Collateral Market Value: <u>\$</u> Has this debt been assigned to a collection agent or attorney, etc.? If so provide the following: Name:
Address:
Has creditor REPOSSESSED OR FORECLOSED on Property? YES NO If yes, provide the date, description of property and value
Has creditor ATTACHED, GARNISHED OR SEIZED property within the last year? No Yes If yes, provide date, description of property & value
Has creditor filed a lawsuit against you for this debt? NoYes, If Yes provide this office with a copy of the lawsuit. If anyone else responsible for this debt? No Yes, If yes provide the following: Name: Address:
Relationship:
(8) Type of Creditor: Name: Address:
Account # What is Debt for? Total amount of outstanding debt? For <u>secured creditors</u> provide the following: Description of Collateral Market Value: \$
Has this debt been assigned to a collection agent or attorney, etc.? If so provide the following: Name: Address:

Has creditor REPOSSESSED OR FORECLOSED on Property? YES ___ NO ____

If yes, provide the date, description of property and value _____

Has cre	editor ATTA	CHED, GARNISHED OR SEIZED property within the last	
year?	No	Yes If yes, provide date, description of property & value	ļ

Has creditor filed a lawsuit against you for t	his debt?	No	Yes,
If Yes provide this office with a copy of the			
If anyone else responsible for this debt?		Yes	
If yes provide the following:		100	
Name:			
Address:			
Relationship:			
(9) Type of Creditor:			
Name:			
Address:			
Account #			
Account #			
What is Debt for?			
Total amount of outstanding debt?			
For secured creditors provide the following:			
Description of Collateral			
Market Value: <u>\$</u>			
Has this debt been assigned to a collection	agent or attor	mey, etc.? If so	o provide
the following:	-	-	-
Name:			
Address:			
Has creditor REPOSSESSED OR FORECL	OSED on Pro	operty? YES _	_ NO
If yes, provide the date, description of prope	erty and value		
Has creditor ATTACHED, GARNISHED OF			
year? No Yes If yes, provide dat	e, description	of property &	value
Has creditor filed a lawouit against you for t	hia dahta	No	Vaa
Has creditor filed a lawsuit against you for t			Yes,
If Yes provide this office with a copy of the			
If anyone else responsible for this debt?	NoY	es	
If yes provide the following:			
Name:			
Address:			
Relationship:			
(10) Type of Creditor:			
Name:			

Address:
Account #
What is Debt for?
Total amount of outstanding debt?
For secured creditors provide the following:
Description of Collateral
Market Value: <u>\$</u>
Has this debt been assigned to a collection agent or attorney, etc.? If so provide
the following:
Name:
Address:
Has creditor REPOSSESSED OR FORECLOSED on Property? YES NO
If yes, provide the date, description of property and value
Has creditor ATTACHED, GARNISHED OR SEIZED property within the last
year? No Yes If yes, provide date, description of property & value
Has creditor filed a lawsuit against you for this debt? NoYes, If Yes provide
this office with a copy of the lawsuit.
If anyone else responsible for this debt? No Yes, If yes provide the
following:
following: Name: Address:

Relationship: _____

Now review all the debts you have listed on this page and the last few pages listing your creditors. Have you forgotten any?

DOUBLE-CHECKING FOR OTHER POSSIBLE DEBTS

CREDIT UNIONS	Yes	No	Do you have any loans with a credit union?
TIMESHARES	Yes	No	Do you have a timeshare?
CAMPGROUNDS	Yes	No	What about campground memberships?
LEASES	Yes	No	Do you have any leases on motor vehicles, buildings or equipment?
SPA MEMBERSHIPS	Yes	No	What about spa or exercise club membership?

MEDICAL BILLS	Yes	No	How about medical bills that might not get paid by insurance?
EX SPOUSES	Yes	No	Does your ex-spouse have any claims against you, for instance a claim of equitable distribution?
STORE ACCOUNTS	Yes	No	Do you owe any money on a store account?
BANK OVERDRAFT	Yes	No	Do you have any overdraft protection (check protection) debts?
FURNITURE	Yes	No	Do you owe money on the purchase of furniture?
DEBTS TAKEN OVER	Yes	No	Is you name on the debt taken over by an ex-spouse or friend, such as a credit card or house loan?
ASSUMED DEBTS	Yes	No	Is your name still on a debt taken over by someone else? That is, a debt where someone assumed your loan or simply took over your payments?
CREDIT REPORT	Yes	No	Is it possible that there are any other debts listed on your credit report?
RETURNED ITEMS	Yes	No	Did you return to a creditor something you bought thinking that the balance would be cancelled?
OLD REPOSSESSIONS	Yes	No	Were there any repossessions or foreclosures in the past that might lead to deficiency claims against you?
FHA OR VA GUARANTEES	Yes	No	Was a house or mobile home you lost covered by a loan guaranteed by FHA or VA?
CREDIT CARDS	Yes	No	Did you list <u>all</u> credit cards?
CO-SIGNERS	Yes	No	Did you happen to co-sign or guarantee a loan for someone else?

	Yes	No	Did anyone co-sign or guarantee on a debt for you?
			Note: Do not include your spouse, if your spouse is filing bankruptcy with you.
CAR ACCIDENTS	Yes	No	Do you have any claims against you because of a car accident?
CONTINGENT OBLIGATIONS	Yes	No	Do you have some contract or obligation such that if something does not work out right, you will owe some money?
TAXES	Yes	No	Do you owe any taxes?
	Yes	No	Are there any tax returns you did not file that you were supposed to?
	Yes	No	If so, will you owe any taxes on those tax returns?
AAFES, ESPRIT, AER RED CROSS	Yes	No	Do you owe any money through any of these military related organizations?
SOCIAL SECURITY	Yes	No	Are you being billed for any overpayments by the Social Security Administration?
	Yes	No	Have you received an overpayment by the Social Security Administration?
MILITARY OVERPAYEMNT	Yes	No	Do you owe money to the Department of Defense or other government agency for overpayments regarding your service in the military? Note: If you are still in the military or are receiving military disability, you cannot get rid of your obligation to pay back "advance" pay that you received.
PAY-DAY LOANS	Yes	No	Do you have any unpaid pay-day loans? Note: These loans are dischargeable in bankruptcy. If you have one or more of these, let us know whether you gave a post-dated check or whether you gave

			the pay-day lender authorization to take money out of your bank account.
LIFE INSURANCE	Yes	No	Do you own any "cash value" life insurance? That is, do you own any life insurance that you could cash in while you are still alive, if you wanted to? Note: This does NOT include what is called "term" life insurance.
INHERITANCE OR "HEIR" PROPERTY	Yes	No	Do you have a right to an inheritance or some "heir" property because someone died?
401K LOANS	Yes	No	Do you have any 401K Loans to repay?
UTILITY, CABLE TV TELEPHONE	Yes	No	Do you owe any defaulted utilities or cable bills?
STUDENT LOANS	Yes	No	Do you owe any student loan company?
TRAFFIC TICKETS RESTITUTION	Yes	No	Do you owe any traffic tickets or criminal restitution?
RELATIVES	Yes	No	Have you borrowed any money from a relative that you have not repaid?

ASSET LISTING:

(If you are married and living with your spouse, designate any items listed below that are not jointly owned.)

A. REAL PROPERTY (Home):

(1) Do you own real estate that you use as your home? YES N	0
Describe and give the location of this property (house, mobile home,	
condominium, cooperative, land, etc.) in which you hold an interest: _	

(2) Co-owners: _____

- (3) Purchase price: ______Date purchased: _____

 (4) Original mortgage amount: ______
- Down payment amount: _____

(5) Have you used any funds that you did not borrow to purchase or improve your home? YES NO . If YES, list the amounts and give details:

(6) If not purchased, state when and how you became the owner (inheritance. aift. etc.):

(7) Present value of your house:

(8) Outstanding mortgage balance:

(9) Are there any other mortgages? YES	NO	If YES, give the name
and address of each company:		

(10) Is any mortgage insured by the FHA, VA, or a private mortgage insurance company? YES _____ NO _____. If YES, give details:______

B. REAL PROPERTY (Other Real Estate): (1) Do you own other real estate? YES _____ NO ____. Describe and give the location of all real property (lot, house, condominium, cooperative, land, burial plot. etc.) in which you hold an interest:

(2) Co-owners:

(3) Outstanding mortgage balance:_____

(4) Name of mortgage company:
 (5) Purchase price: Year purchased:

(6) Present value of your house:

(7) Are there any other mortgages? YES NO . If YES, give the name and address of each company:

(8) Is any mortgage insured by the FHA, VA, or a private mortgage insurance company? YES NO . If YES, give details:

C. PERSONAL PROPERTY:

(1) Cash on hand: \$_____

(2) Do you have any deposits of money in banks, savings and loan associations, or credit unions? If YES, list the name and address of the bank, savings and loan association, or credit union, and the amount:

Name/Address	Type of Acco	ount Amoi	unt in Account
	your spouse had your s, checking, certificates		r member's bank
Name/Address	Name of Joint Account Holder	Type of Account	Amount in Account
	n a security deposit to If YES, list the na amount:		
machine, furniture	r property items such a e, guns, etc., giving ap d it). (These goods us em.) <i>Approximate Age</i>	proximate age and v ually can be protect	value (what you could ed, but you must list at You Could

Please photograph each room in your home with its contents. Please take as many photographs as necessary to show all items of property listed in each room.

If any of the above items are being financed through a company, list the item and the name and address of the company below:

(5) Give an estimate of the value (what you could get for it if you sold it) of the following:

All your furniture not already listed: \$_____

All your clothing: \$_____

All minor appliances not already listed: \$_____

All your household goods not already listed (dishes, utensils, etc.): \$_____

(6) List each item of jewelry that you own, and an estimate of its value (what you could get for it if you sold it):

PERSONAL PROPERTY

QUANTITY	QUANTITY	QUANTITY
LIVING/FAMILY ROOM	BEDROOMS	AUDIO
COUCHES CHAIRS TABLES LAMPS CLOCK	BEDS DRESSERS NIGHTSTANDS LAMPS CLOCK	T.V. V.C.R. D.V.D. STEREO
DINING ROOM TABLE CHAIRS HUTCH/CABINETS UTILITY ROOM WASHER DRYER	KITCHEN REFRIGER STOVE MICROWAN APPLIANCE	/E
TOTAL VALUE Have you financed any of your ho Name of Creditor: Address:		t the creditor below.

Account #
Has creditor ATTACHED, GARNISHED OR SEIZED property within the last
year? No Yes If yes, provide date, description of property & value
Has creditor filed a lawsuit against you for this debt? NoYes, If Yes provide this office with a copy of the lawsuit. If anyone else responsible for this debt? No If yes provide the following: Name: Address:
Relationship:
FIREARMS, SPORT, PHOTOGRAPHIC AND OTHER HOBBY EQUIPMENT
PISTOLSCAMERABICYCLESRIFLESVIDEO EQP.GOLF CLUBSSHOTGUNSWEIGHTSRACQUETS
TOTAL VALUE
D. CARS, MOBILE HOMES, TRAILERS AND BOATS: Do you have any cars, trucks, mobile homes, boats, trailers, or motorcycles? YES NO If YES, give the
Year Make Model Value Who is financing it Amount owed
Name of Creditor: Address:

Account #
What is Debt for?
Total amount of outstanding debt?
When was your last payment made?
What is the amount of your payment?
Description of Collateral
Market Value: \$
Has this debt been assigned to a collection agent or attorney, etc.? If so provide
the following:
Name:
Address:
Has creditor REPOSSESSED OR FORECLOSED on Property? YES NO
If yes, provide the date, description of property and value
in yes, provide the date, description of property and value
Has creditor ATTACHED, GARNISHED OR SEIZED property within the last
year? No Yes If yes, provide date, description of property & value
Has creditor filed a lawsuit against you for this debt? NoYes, If Yes
provide this office with a copy of the lawsuit.
If anyone else responsible for this debt? No Yes If yes provide the
following:
Name:
Address:
Relationship:
Name of Creditor:
Address:
Account #
Total amount of outstanding debt?
Description of Collateral
Market Value: <u>\$</u> Has this debt been assigned to a collection agent or attorney, etc.? If so provide
the following:
Name:
Address:
Has creditor REPOSSESSED OR FORECLOSED on Property? YES NO
has deditor her dogeoged on Foneologed on Floperty: 165 NO
If yes, provide the date, description of property and value

Has creditor ATTACHED, GARNISHED OR SEIZED property within the last year? _____ No _____ Yes If yes, provide date, description of property & value

Has creditor filed a lawsuit against you for this debt? NoYes, If Yes provide this office with a copy of the lawsuit.
If anyone else responsible for this debt? No Yes If yes provide the following: Name:
Address:
Relationship:
E. OTHER PROPERTY: Do you own any life insurance policies? YES NO If YES, list insurance company's name and address:
How long have you had each policy?
Cash surrender value: Do you have any other insurance, including credit insurance? YES NO If YES, describe:
Do you expect to receive any money from any insurance in the near future? YES NO If YES, give details:
Do you own any stocks? YES NO Value: \$ Do you own any bonds (including U.S. Savings Bonds)? YES NO Value: \$
Do you own any machinery, tools, or fixtures used in your business or work? YES NO If YES, list and state what you could sell it for:
Do you have any animals or pets? YES NO If YES, describe and give value (what you could sell them for):
Do you have any right to receive commissions or other payments from any previous job you have held? YES NO Does anyone owe you any money? YES NO If YES to either, state names, addresses and amounts owed:
Do you have any books, prints or pictures, stamps or coins, or sports equipment
of substantial value? YES NO If YES, describe and estimate their value:

Do you have any stock in trade (inventory)? YES _____ NO _____. If YES, describe and estimate the value:_____

Do you own anything else not mentioned above? YES	NO I	f YES,
describe and state its value (what you could sell it for):		

Does any of the property that you own or possess pose a threat of harm to public health or safety? YES _____ NO ____. Is the threat imminent? YES _____ NO ____. Has anyone ever alleged that any of the property that you own or possess poses a threat of imminent harm to public health or safety? YES _____ NO ____. Was the threat alleged to be imminent? YES _____ NO ____. Give details regarding any threat or alleged threat to public health or safety, including identification of property and nature of potential harm or alleged harm._____.

Budget Information:

A. Do you currently receive your pay or other income (check one):

	YOU	YOU	IR SPOUSE	
WEEKLY EVERY 2 WEEKS MONTHLY OTHER				
B. What is the gross other deductions)?		C		e (before taxes or
	YOU	YOUR SPC	JUSE	
C. What deductions	s, if any, are t	aken out?		
_	YOU	YOU	IR SPOUSE	
Taxes Insurance				
Union dues Other (identify:)			
D. What is the usua	ll amount of y YOU	· ·	ake-home pay)? IR SPOUSE	

E. Is your job subject to seasonal or other changes? YOU YES _____ NO _____ YOUR SPOUSE YES _____ NO _____ F. What was your gross income (reported on W-2 form and tax return) for last year? YOU YOUR SPOUSE G. If you receive alimony, maintenance, or support, what is the amount you get on a regular basis? YOU YOUR SPOUSE _____ H. List all dependents of you and your spouse. NAME AGE RELATIONSHIP YOU YOUR SPOUSE I. List all members of your household. NAME AGE RELATIONSHIP J. Do you expect your income to increase or decrease more than 10% in the next year? YES ____ NO ____. K. Do you expect to have any increase or decrease in expenses (like medical bills) in the near future? YES NO . If YES, describe:

L. Do you, your spouse, or your dependents receive income from any source other than jobs, alimony, maintenance, or support listed above (such as public

assistance, unemployment compensation, social security, SSI, pension, etc.)? YES _____ NO _____. If YES, list:

Source of Income	To Whom Payable	Amount per Month
M. Do you, your spouse, or your your household expenses from a NO If YES, list:		
Source of Contribution	To Whom Payable	Amount per Month
N. Is your family eligible for food a lf YES, how much in food stamps		
O. Monthly Expenses. (Give reali than the income you have listed, explain why.) What are your average monthly e filing bankruptcy together, list sep spouse makes to the following ho	or less than your income, expenses for (<u>if you and ye</u> parately any regular month	be prepared to our spouse are not
	Average Monthly	Spouse's Expenses Contribution
Rent or mortgage 1 st Mortgage 2 nd Mortgage		
Are real estate taxes included? Is property insurance included?	Yes No_ Yes No_	
Condo or homeowners assn fees		
Trash pickup		
Electricity		
Water		
Telephone		

Cellular Telephone		
Other utilities (internet, cable T.V., etc.)		
Home maintenance (repairs and upkeep)		
Food (cash you spend on food)		
Amount of food stamps you spend	1	
Clothing		
Laundry and cleaning		
Medications		
Other medical and dental expense	es	
Public transportation		
Automobile upkeep		
Gasoline and oil		
Newspapers, magazines, school books		
Recreation		
Charitable contributions		
Club and union dues (not deducted from wages)		
Insurance (not deducted from wag	ges)	
Homeowner's or renter's Insurance		
Life Insurance		
Health Insurance (do not include if deducted from your pay check)		

Auto Insurance		
Other Insurance		
Taxes (not deducted from wages or included in mortgage payment)		
Other payments		
Vehicle		
Vehicle		
Other – please describe		
Other – please describe		
Alimony, maintenance or support payments		
Other payments for support of Dependents		
Expenses for operating your business		
Other expenses (list types of expenses) (e.g., home maintenance, security syste Identify:	em, school)	
P. Do you have any monthly expe and support of an elderly, chronica or your immediate family? YES	ally ill, or disabled me	ember of your household
Q. Do you have any monthly expe family safe from domestic violence	enses not listed above e? YES NO	e that you pay to keep your If YES, describe:
R. Do you pay any expenses for y eighteen to attend a private or put NO If YES, describe:	olic elementary or sec	condary school? YES

MEANS TEST WORKSHEET

If your monthly income varies you will need to fill out one sheet for each month for a total of six months.

Month	
List all sources of income:	
Husband's main employer	NAME AND ADDRESS
Occupation: Length of Employment:	
How often are you paid? YOU WEEKLY EVERY 2 WEEKS	_ MONTHLY OTHER
What is the gross amount received in deductions? 1 st paycheck What Deduction, if any, are taken out? Taxes Insurance Union dues Other (identify:) What is the usual amount of your check	
What is the gross amount received in deductions? 2nd paycheck What Deduction, if any, are taken out? Taxes Insurance Union dues Other (identify:) What is the usual amount of your check	wages or income (before taxes or other
What is the gross amount received in deductions? 3 rd paycheck What Deduction, if any, are taken out? Taxes Insurance	wages or income (before taxes or other

Union dues Other (identify:) What is the usual amount of your check (take home pay)?
What is the gross amount received in wages or income (before taxes or other deductions? 4th paycheck
What is the gross amount received in wages or income (before taxes or other deductions? 5th paycheck
What is the gross amount received in wages or income (before taxes or other deductions? 6th paycheck What Deduction, if any, are taken out? Taxes Insurance Union dues Other (identify:) What is the usual amount of your check (take home pay)?
Did you receive income from any other source in this calendar month? YOU SPOUSE
Child Support or Alimony received

MEANS TEST WORKSHEET

If your monthly income varies you will need to fill out one sheet for each month for a total of six months.

Month	
List all sources of income:	NAME AND ADDRESS
Wife's main employer	
Occupation: Length of Employment:	
How often are you paid? YOU WEEKLY EVERY 2 WEEKS	_ MONTHLYOTHER
What is the gross amount received in deductions? 1 st paycheck What Deduction, if any, are taken out? Taxes Insurance Union dues Other (identify:) What is the usual amount of your check	wages or income (before taxes or other
What is the gross amount received in deductions? 2nd paycheck What Deduction, if any, are taken out? Taxes Insurance Union dues Other (identify:) What is the usual amount of your check	wages or income (before taxes or other
What is the gross amount received in deductions? 3 rd paycheck What Deduction, if any, are taken out? Taxes Insurance Union dues	wages or income (before taxes or other

Other (identify:)
What is the gross amount received in wages or income (before taxes or other deductions? 4th paycheck
What is the gross amount received in wages or income (before taxes or other deductions? 5th paycheck
What is the gross amount received in wages or income (before taxes or other deductions? 6th paycheck
Did you receive income from any other source in this calendar month? YOU SPOUSE
Child Support or Alimony received