

WHAT HAPPENS WHEN YOU FILE A CHAPTER 7 OR CHAPTER 13 BANKRUPTCY?

When you file a Chapter 7 or a Chapter 13 Bankruptcy Petition, an automatic stay is put in place. The stay prohibits all creditors from pursuing or continuing any legal action, foreclosures, repossessions, or contacting you in regard to a debt without first getting permission from the Bankruptcy Court.

INSTRUCTIONS FOR COMPLETING THIS QUESTIONNAIRE

Before your Chapter 7 or Chapter 13 Bankruptcy Petition can be filed, you must do the following:

1. All questions must be answered.
2. Even if you are filing individually, you must answer all questions regarding your spouse's income, as well as expenses, if you live together.
3. In the case of a joint filing, the husband is referred to as the "Debtor" and the wife is referred to as the "Spouse."

The following information requested will be used to prepare your Bankruptcy Petition. This information will be submitted to the Court under the penalty of perjury. The penalty for false swearing or false information in a Bankruptcy Petition under Federal Law can be up to five (5) years in prison and up to a \$500,000.00 fine.

If you owe money to the bank where you have your checking or savings account and you do not intend to reaffirm the debt, you should consider removing all funds from your accounts prior to filing bankruptcy, but do not close the account. If you intend to reaffirm your debt to your bank, you probably need to notify your bank of your intentions. However, you need to make sure you do not have any outstanding checks when you transfer your funds. Bankruptcy can stop a civil action (lawsuit) against you for bad checks, but it cannot stop a criminal warrant for arrest action against you for bad checks.

FILE INFORMATION SHEET

FULL NAME: _____
SSN: _____

List all names you have been known by in the past six (6) years:

SPOUSE FULL NAME: _____
SSN: _____

List all names you have been known by in the past six (6) years:

ADDRESS: _____

COUNTY: _____

HOME PHONE: _____

CELL PHONE: _____

Mailing address if different from above: _____

EMPLOYER INFORMATION

(Please note that if you are filing an individual Ch. 13, we will still need the below employment history of the spouse who is not filing)

DEBTOR'S EMPLOYER: _____
ADDRESS: _____

WORK PHONE: _____, can you receive calls at this number?
Yes _____ No _____

POSITION: _____

SUPERVISOR: _____

LENGTH OF EMPLOYMENT: _____

SPOUSE'S EMPLOYER: _____
ADDRESS: _____

WORK PHONE: _____, can you receive calls at this number?
Yes _____ No _____

POSITION: _____

SUPERVISOR: _____

LENGTH OF EMPLOYMENT: _____

PLEASE CIRCLE THE CORRECT RESPONSE

How long have you lived in Georgia? _____

Have you or your spouse ever filed a Bankruptcy before? YES/NO
IF YES, WE MUST HAVE THE FOLLOWING INFORMATION:

Chapter Date Filed/State Case No. Final Outcome

What chapter case are you filing now? CH. 7 or CH. 13
Note – a Chapter 13 case can be converted to a Chapter 7 case

How are you filing? Individual or Joint

Marital status:

Single Married Divorced Separated Widowed

IT IS VERY IMPORTANT FOR US TO HAVE A NUMBER WHERE WE MAY CONTACT YOU DURING THE DAY IF WE HAVE QUESTIONS FOR YOU. IS THERE ANOTHER NUMBER WHERE YOU MAY BE REACHED?

Do you have an answering machine where messages can be left? YES/NO

Please note that before you can file for Bankruptcy you must have Credit Counseling and a Certificate that says credit counseling has been completed. Ask the attorney for details.

SCHEDULE A - REAL PROPERTY

Please list any real estate, time shares, land or houses, in which you have an interest. Please note that if you own a mobile home but not the land that will be listed later on Schedule B.

Description /Address: _____
Co-Owner, if any: _____
Year purchased: _____
Estimated value: _____
Balance owed on first mortgage: _____
Balance owed on second mortgage: _____
Balance owed on third mortgage: _____

.....

Description /Address: _____
Co-Owner, if any: _____
Year purchased: _____
Estimated value: _____
Balance owed on first mortgage: _____
Balance owed on second mortgage: _____
Balance owed on third mortgage: _____

Description / Address: _____
Co-Owner, if any: _____
Year purchased: _____
Estimated value: _____
Balance owed on first mortgage: _____
Balance owed on second mortgage: _____
Balance owed on third mortgage: _____

.....

SCHEDULES B & C- PERSONAL PROPERTY

Remember that most people overvalue their property. The "estimated value" we are looking for refers to the fair market value. The value is the resale value or a value that a local merchant would charge considering its age and condition.

For cars, the retail value according to the NADA (Blue Book value) will usually be used by the court; but still, please provide your estimate. You must list information on all vehicles that you own, even if nothing is owed on them.

IMPORTANT – If you have an item in the following categories (everyone will have "household goods" and "wearing apparel"), please circle the number beside the category, and fill in any needed information and the value. If you do not have an item in a particular category state "none" and do not circle that number.

<u>CATEGORIES</u>	<u>VALUE</u>
1. Cash on hand	\$ _____
2. Checking/Savings Accounts, CDs, bank shares, credit unions, savings & loan, brokerage houses, cooperatives, homestead associations, etc. - Specify _____	_____
3. Security deposits with utilities, landlord, telephone	_____
4. Household goods and furnishings	_____
5. Books, pictures, antiques, stamps, coins, records, tapes, compact discs, art objects, collectables - Specify _____	_____
6. Wearing apparel (clothing, shoes, etc.)	_____
7. Furs and jewelry - Specify _____	_____
8. Firearms, sports, photographic equipment, etc.	_____
9. Interest in life insurance policies (cash value)	_____
10. Annuities	_____

11. Interests in IRA, ERISA, Keogh, 401K, 403B, pension,
profit sharing, etc. - Specify _____

**PLEASE NOTE ANY 401K MUST BE STOPPED FOR A CHAPTER 13 UNLESS
YOU WISH TO PAY 100% ON THE DOLLAR.**

12. Stocks and interest in incorporated or unincorporated businesses _____

13. Interests in partnerships or joint ventures
Specify - _____

14. Government and corporate bonds and other negotiable and
non negotiable instruments _____

15. Accounts receivable _____

16. Alimony, maintenance, support and property settlements
to which you are entitled (This includes lump sums or back payments
- NOT monthly child support or alimony) _____

17. Other liquidated debts, money/tax refunds owed to you _____

18. Equitable or future interests, life estates and rights or powers
exercisable for the benefit of debtor _____

19. Contingent and non-contingent interests in the estate of a
decedent, death benefit plan, life insurance policy, or trust _____

20. Other contingent and unliquidated claims of every nature,
including tax refunds, counterclaims of the debtor and rights
to setoff claims. If you are suing or can sue someone or have a
worker's compensation claim, your right to sue is a "claim" and
is a form of property.
Specify and list value _____

21. Patents, copyrights, other intellectual property _____

22. License, franchises, general tangibles _____

23. Automobiles, trucks, trailers, and other vehicles and accessories
(1) Vehicle Description: _____
Co-Owner, if any: _____
Estimated Value: _____
Mileage: _____
Balance Due: _____
(2) Vehicle Description: _____
Co-Owner, if any: _____
Estimated Value: _____
Mileage: _____
Balance Due: _____

(3) Vehicle Description: _____

Co-Owner, if any: _____

Estimated Value: _____

Mileage: _____

Balance Due: _____

(4) Vehicle Description: _____

Co-Owner, if any: _____

Estimated Value: _____

Mileage: _____

Balance Due: _____

24. Boats, motors, and accessories _____
Specify - _____

25. Aircraft and accessories _____

26. Office equipment, furnishings and supplies _____

27. Machinery, fixtures, equipment and supplies used
in business _____

28. Inventory _____

29. Farm animals _____

30. Crops - growing or harvested _____

31. Farming equipment and implements _____

32. Farm supplies, chemicals and feed _____

33. Mobile homes and other personal property of any kind not
already listed _____
(Ex. Tools) _____

Mobile Home Description _____

Co-Owner, if any: _____

Year Purchased: _____

Estimated Value: _____

Do you have any judgments against others? If so, please describe below:

Are there any lawsuits against you? YES/NO If so, how many? _____

Are there any judgments against you? YES/NO If so, how many? _____

If yes, you must attach copies of them and include them on Schedule F – Unsecured Creditors.

SCHEDULE D - SECURED DEBTS

GUIDE TO SECURED DEBTS

VALUE

The questionnaire asks for the value of any collateral that you are holding that "secures" a loan. "Value" means fair market value. Where the questionnaire asks for the value of the items, put the amount for which you would likely sell it. People tend to overvalue their property. If you no longer have the items, put zero value for these items. If they are damaged, subtract from the value of the estimated cost for repairs. When listing a car, be sure to indicate any damages to the car, its mileage, and its exact type and features.

MORTGAGE ARREARAGE

The amount that you are behind on your home mortgage before the date you file bankruptcy is called the "pre-petition mortgage arrearage." You must pay 100% of this arrearage over a period of time through a Chapter 13 plan, but there is no such provision if you file a Chapter 7. Regular payments due after the date of filing have to be paid directly in full to the mortgage company, or they will file a motion in the Bankruptcy Court to allow a foreclosure.

Providing us with a close approximation of your mortgage arrearage amount is important, but most people underestimate it. They forget to include checks that may have bounced, late charges for each month, and interest on all these. It is a good idea to call the mortgage company and find out how much it intends to file for, including everything.

To reaffirm means you keep property and continue to make payments on the property.

If you are filing a Chapter 13, it is assumed that you will reaffirm everything. However, please still indicate with an "R" in the block beside the creditor if this is your desire. You also need to indicate what you are willing to give up or surrender. Often, surrendering property will keep your Chapter 13 payments down or your plan shorter. Place an "S" by those you wish to surrender.

If you are filing a Chapter 7, we, of course, need to know which property you plan to reaffirm because it is not assumed that you will reaffirm everything. First of all, you don't have to reaffirm anything if you don't want to. However, in a Chapter 7, you must reaffirm to keep cars, houses and "purchase money" household goods. Purchase money property means that the Creditor loaned you the money to BUY the property.

If you don't reaffirm, the creditor's only option is to pick up the property and sell it. Despite what they may say, they are responsible for picking up the property.

If you reaffirm on property, you will be asked to sign a reaffirmation agreement that binds you to pay the agreed upon amount and the debt survives the bankruptcy. You have sixty (60) days to change your mind and cancel the agreement after signing.

LIST ALL SECURED DEBTS WITHOUT EXCEPTION

Include complete mailing addresses and account numbers and approximate amount owed. You must use the address on a bill from the creditor that you have received within the last sixty (60) days. Please note that the bills often contain two addresses, a correspondence address and a payment address. If it does, use the correspondence address. You must have a complete address and zip code for the creditor to be listed. **If the debt has been turned over to a collection agency or attorney, list the creditor in care of the attorney or collection agency.**

Secured debts include all houses, land, automobiles, boats, mobile homes or any other property in which you owe money or used as collateral for a loan.

IMPORTANT: Please place an "R" in the box next to the creditor's name of all secured debts which you wish to reaffirm. Place an "S" in the box next to the creditor's name of all secured debts in which you do not want to continue making payments and are willing to surrender the property used as collateral.

CREDITOR'S NAME: _____
ADDRESS: _____

ACCOUNT NUMBER: _____
DESCRIPTION OF PROPERTY: _____
VALUE OF PROPERTY: _____
WAS THE MONEY USED TO PURCHASE THE PROPERTY? _____
AMOUNT OWED ON PROPERTY: _____
ARREARAGE AMOUNT OWED TO CREDITOR: _____
IF THIS IS A CAR OR OTHER PROPERTY PLEASE GIVE THE FOLLOWING INFORMATION:
PAYMENT AMOUNT: _____
INTEREST RATE: _____
DATE OF PURCHASE: _____
~~~~~

CREDITOR'S NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
ACCOUNT NUMBER: \_\_\_\_\_  
DESCRIPTION OF PROPERTY: \_\_\_\_\_  
VALUE OF PROPERTY: \_\_\_\_\_  
WAS THE MONEY USED TO PURCHASE THE PROPERTY? \_\_\_\_\_  
AMOUNT OWED ON PROPERTY: \_\_\_\_\_  
ARREARAGE AMOUNT OWED TO CREDITOR: \_\_\_\_\_  
**IF THIS IS A CAR OR OTHER PROPERTY PLEASE GIVE THE FOLLOWING INFORMATION:**  
PAYMENT AMOUNT: \_\_\_\_\_  
INTEREST RATE: \_\_\_\_\_  
DATE OF PURCHASE: \_\_\_\_\_  
~~~~~

CREDITOR'S NAME: _____

ADDRESS: _____

ACCOUNT NUMBER: _____

DESCRIPTION OF PROPERTY: _____

VALUE OF PROPERTY: _____

WAS THE MONEY USED TO PURCHASE THE PROPERTY? _____

AMOUNT OWED ON PROPERTY: _____

ARREARAGE AMOUNT OWED TO CREDITOR: _____

IF THIS IS A CAR OR OTHER PROPERTY PLEASE GIVE THE FOLLOWING INFORMATION:

PAYMENT AMOUNT: _____

INTEREST RATE: _____

DATE OF PURCHASE: _____



CREDITOR'S NAME: _____

ADDRESS: _____

ACCOUNT NUMBER: _____

DESCRIPTION OF PROPERTY: _____

VALUE OF PROPERTY: _____

WAS THE MONEY USED TO PURCHASE THE PROPERTY? _____

AMOUNT OWED ON PROPERTY: _____

ARREARAGE AMOUNT OWED TO CREDITOR: _____

IF THIS IS A CAR OR OTHER PROPERTY PLEASE GIVE THE FOLLOWING INFORMATION:

PAYMENT AMOUNT: _____

INTEREST RATE: _____

DATE OF PURCHASE: _____



CREDITOR'S NAME: _____

ADDRESS: _____

ACCOUNT NUMBER: _____

DESCRIPTION OF PROPERTY: _____

VALUE OF PROPERTY: _____

WAS THE MONEY USED TO PURCHASE THE PROPERTY? _____

AMOUNT OWED ON PROPERTY: _____

ARREARAGE AMOUNT OWED TO CREDITOR: _____

IF THIS IS A CAR OR OTHER PROPERTY PLEASE GIVE THE FOLLOWING INFORMATION:

PAYMENT AMOUNT: _____

INTEREST RATE: _____

DATE OF PURCHASE: _____



CREDITOR'S NAME: _____

ADDRESS: _____

ACCOUNT NUMBER: _____

DESCRIPTION OF PROPERTY: _____

VALUE OF PROPERTY: _____

WAS THE MONEY USED TO PURCHASE THE PROPERTY? _____

AMOUNT OWED ON PROPERTY: _____

ARREARAGE AMOUNT OWED TO CREDITOR: _____

IF THIS IS A CAR OR OTHER PROPERTY PLEASE GIVE THE FOLLOWING INFORMATION:

PAYMENT AMOUNT: _____

INTEREST RATE: _____

DATE OF PURCHASE: _____



CREDITOR'S NAME: _____
ADDRESS: _____

ACCOUNT NUMBER: _____
DESCRIPTION OF PROPERTY: _____
VALUE OF PROPERTY: _____
WAS THE MONEY USED TO PURCHASE THE PROPERTY? _____
AMOUNT OWED ON PROPERTY: _____
ARREARAGE AMOUNT OWED TO CREDITOR: _____

IF THIS IS A CAR OR OTHER PROPERTY PLEASE GIVE THE FOLLOWING INFORMATION:

PAYMENT AMOUNT: _____
INTEREST RATE: _____
DATE OF PURCHASE: _____
~~~~~

CREDITOR'S NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
ACCOUNT NUMBER: \_\_\_\_\_  
DESCRIPTION OF PROPERTY: \_\_\_\_\_  
VALUE OF PROPERTY: \_\_\_\_\_  
WAS THE MONEY USED TO PURCHASE THE PROPERTY? \_\_\_\_\_  
AMOUNT OWED ON PROPERTY: \_\_\_\_\_  
ARREARAGE AMOUNT OWED TO CREDITOR: \_\_\_\_\_

**IF THIS IS A CAR OR OTHER PROPERTY PLEASE GIVE THE FOLLOWING INFORMATION:**

PAYMENT AMOUNT: \_\_\_\_\_  
INTEREST RATE: \_\_\_\_\_  
DATE OF PURCHASE: \_\_\_\_\_  
~~~~~

SCHEDULE E - PRIORITY CLAIMS

LIST ALL INCOME TAXES THAT YOU OWE. PLEASE SPECIFY WHETHER THESE ARE FEDERAL TAXES DUE THE IRS, OR WHETHER THESE ARE STATE TAXES DUE TO THE STATE. IF THESE ARE FOR ANOTHER STATE OTHER THAN GEORGIA, PLEASE INDICATE THIS ALSO. IF YOU OWE STATE AND FEDERAL TAXES FOR ONE YEAR, YOU MUST LIST EACH SEPARATELY SHOWING WHICH AMOUNT IS DUE FEDERAL AND WHICH AMOUNT IS DUE STATE. INCLUDE COMPLETE ADDRESS, ACCOUNT NUMBER, YEAR TAXES DUE AND BALANCE.

IF YOU DO NOT OWE ANY TAXES, SIGN BELOW AND DISREGARD THE REMAINDER OF THIS PAGE.

No taxes owed – Debtor

No taxes owed – Spouse

NAME: _____
ADDRESS: _____

ACCOUNT NUMBER: _____
YEAR TAXES OWED: _____ APPROXIMATE AMOUNT OWED: _____
~~~~~

NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
ACCOUNT NUMBER: \_\_\_\_\_  
YEAR TAXES OWED: \_\_\_\_\_ APPROXIMATE AMOUNT OWED: \_\_\_\_\_  
~~~~~

NAME: _____
ADDRESS: _____

ACCOUNT NUMBER: _____
YEAR TAXES OWED: _____ APPROXIMATE AMOUNT OWED: _____
~~~~~

**SCHEDULE E PRIORITY DEBTS**

IF YOU OWE ANY CHILD SUPPORT, PLEASE LIST THIS. GIVE THE NAME AND ADDRESS OF THE MOTHER OF THE CHILD OR CHILDREN.

IF YOU DO NOT OWE ANY CHILD SUPPORT, PLEASE SIGN BELOW AND DISREGARD THE REMAINDER OF THIS PAGE.

\_\_\_\_\_  
NO CHILD SUPPORT OWED – DEBTOR

\_\_\_\_\_  
NO CHILD SUPPORT OWED – SPOUSE

NAME OF MOTHER OF CHILD/CHILDREN:

\_\_\_\_\_

ADDRESS: \_\_\_\_\_

\_\_\_\_\_

HOME PHONE: \_\_\_\_\_



## SCHEDULE F – STUDENT LOANS

- ★ Student Loans are NOT discharged in bankruptcy. However, list all student loans owed, including the complete mailing addresses, account numbers, and year the first payment came due or if they are in deferment.
- ★ If you do not owe student loans, sign the line below and disregard the remainder of the page.

\_\_\_\_\_  
No Student Loans Owed – Debtor

\_\_\_\_\_  
No Student Loans Owed – Spouse

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_

WHEN WAS THE FIRST PAYMENT DUE? \_\_\_\_\_

APPROXIMATE AMOUNT OWED: \_\_\_\_\_

~~~~~

NAME: _____

ADDRESS: _____

ACCOUNT NUMBER: _____

WHEN WAS THE FIRST PAYMENT DUE? _____

APPROXIMATE AMOUNT OWED: _____

~~~~~

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_

WHEN WAS THE FIRST PAYMENT DUE? \_\_\_\_\_

APPROXIMATE AMOUNT OWED: \_\_\_\_\_

~~~~~

SCHEDULE F – UNSECURED DEBTS

YOU MUST LIST ALL UNSECURED CREDITORS WITHOUT EXCEPTION . YOU MUST ALSO INCLUDE THE COMPLETE MAILING ADDRESS WITH ZIP CODE FOR EACH CREDITOR. It is very helpful to also have the account number. If debt has been turned over to a collection agency or attorney please list the original creditor in care of the attorney or collection agency for the creditor as a separate listing in the Schedule.

CREDITOR'S NAME: _____

ADDRESS: _____

ACCOUNT NUMBER: _____ APPROXIMATE AMOUNT: _____

DESCRIPTION: _____

WHAT WAS THE DATE OF THE LAST CHARGE? _____ AMOUNT OF PAYMENT: _____

WHAT WAS THE DATE OF THE LAST PAYMENT? _____

~~~~~

CREDITOR'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

\_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: \_\_\_\_\_

DESCRIPTION: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_

~~~~~

CREDITOR'S NAME: _____

ADDRESS: _____

ACCOUNT NUMBER: _____ APPROXIMATE AMOUNT: _____

DESCRIPTION: _____

WHAT WAS THE DATE OF THE LAST CHARGE? _____ AMOUNT OF PAYMENT: _____

WHAT WAS THE DATE OF THE LAST PAYMENT? _____

~~~~~

CREDITOR'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: .....

DESCRIPTION: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_

CREDITOR'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: .....

DESCRIPTION: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_

CREDITOR'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: .....

DESCRIPTION: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_

CREDITOR'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: .....

DESCRIPTION: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_

CREDITOR'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: .....

DESCRIPTION: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_

CREDITOR'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: .....

DESCRIPTION: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_

CREDITOR'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: .....

DESCRIPTION: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_

CREDITOR'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: .....

DESCRIPTION: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_

WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_

CREDITOR'S NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: \_\_\_\_\_  
DESCRIPTION: \_\_\_\_\_  
WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_  
WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_  
~~~~~

CREDITOR'S NAME: _____
ADDRESS: _____

ACCOUNT NUMBER: _____ APPROXIMATE AMOUNT: _____
DESCRIPTION: _____
WHAT WAS THE DATE OF THE LAST CHARGE? _____ AMOUNT OF PAYMENT: _____
WHAT WAS THE DATE OF THE LAST PAYMENT? _____
~~~~~

CREDITOR'S NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: \_\_\_\_\_  
DESCRIPTION: \_\_\_\_\_  
WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_  
WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_  
~~~~~

CREDITOR'S NAME: _____
ADDRESS: _____

ACCOUNT NUMBER: _____ APPROXIMATE AMOUNT: _____
DESCRIPTION: _____
WHAT WAS THE DATE OF THE LAST CHARGE? _____ AMOUNT OF PAYMENT: _____
WHAT WAS THE DATE OF THE LAST PAYMENT? _____
~~~~~

CREDITOR'S NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: \_\_\_\_\_  
DESCRIPTION: \_\_\_\_\_  
WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_  
WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_  
~~~~~

CREDITOR'S NAME: _____
ADDRESS: _____

ACCOUNT NUMBER: _____ APPROXIMATE AMOUNT: _____
DESCRIPTION: _____
WHAT WAS THE DATE OF THE LAST CHARGE? _____ AMOUNT OF PAYMENT: _____
WHAT WAS THE DATE OF THE LAST PAYMENT? _____
~~~~~

CREDITOR'S NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_ APPROXIMATE AMOUNT: \_\_\_\_\_  
DESCRIPTION: \_\_\_\_\_  
WHAT WAS THE DATE OF THE LAST CHARGE? \_\_\_\_\_ AMOUNT OF PAYMENT: \_\_\_\_\_  
WHAT WAS THE DATE OF THE LAST PAYMENT? \_\_\_\_\_  
~~~~~

CREDITOR'S NAME: _____
ADDRESS: _____

ACCOUNT NUMBER: _____ APPROXIMATE AMOUNT: _____
DESCRIPTION: _____
WHAT WAS THE DATE OF THE LAST CHARGE? _____ AMOUNT OF PAYMENT: _____
WHAT WAS THE DATE OF THE LAST PAYMENT? _____
~~~~~

**SCHEDULE G - CONTRACTS AND UNEXPIRED LEASES**

LIST ALL LEASES OR CONTRACTS YOU PRESENTLY HAVE, INCLUDING COMPLETE ADDRESS, WHAT CONTRACT OR LEASE IS FOR AND STATE WHETHER OR NOT YOU WISH TO CONTINUE. IF YOU WISH TO CONTINUE, THIS MONTHLY AMOUNT SHOULD BE LISTED ON SCHEDULE J - MONTHLY LIVING EXPENSES. CONTRACTS AND LEASES WOULD INCLUDE ANY CAR LEASES, APARTMENT RENTAL, PEST CONTROL, SECURITY SYSTEMS, ETC.

**\*\*\* IF YOU DO NOT WANT TO CONTINUE THE BELOW LEASE OR CONTRACT, YOU MUST ALSO LIST IT ON SCHEDULE F AS AN UNSECURED CREDITOR.**

NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

WHAT IS THIS CONTRACT/LEASE FOR? \_\_\_\_\_  
DO YOU WISH TO CONTINUE? YES NO  
PAYMENT AMOUNT \_\_\_\_\_

.....

NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

WHAT IS THIS CONTRACT/LEASE FOR? \_\_\_\_\_  
DO YOU WISH TO CONTINUE? YES NO  
PAYMENT AMOUNT \_\_\_\_\_

.....

NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

WHAT IS THIS CONTRACT/LEASE FOR? \_\_\_\_\_  
DO YOU WISH TO CONTINUE? YES NO  
PAYMENT AMOUNT \_\_\_\_\_

.....

**SCHEDULE H – CODEBTORS**

DO YOU HAVE ANY COSIGNERS (ENDORSERS/GUARANTORS)? YOU MUST PROVIDE THEIR NAME, ADDRESS, AND RELATING DEBT. THIS CREDITOR SHOULD ALSO BE INCLUDED WITH ALL PERTINENT INFORMATION ON EITHER SCHEDULE D, E OR F.

IT DOES NOT MATTER WHETHER SOMEONE COSIGNED FOR YOU OR YOU COSIGNED FOR THEM. NOR DOES IT MATTER WHO YOU BELIEVE IS RESPONSIBLE FOR THE DEBT. IF THERE ARE TWO SIGNATURES ON THE LOAN PAPERS, THERE ARE TWO COSIGNERS. NOTE THAT THIS IS REFERRING TO INDIVIDUALS WHO COSIGNED. FOR EXAMPLE, IF YOU HAVE A LOAN WITH FORD MOTOR CREDIT – DO NOT LIST THEM AS A COSIGNER.

CREDITOR NAME \_\_\_\_\_  
NAME OF COSIGNER: \_\_\_\_\_  
ADDRESS OF COSIGNER: \_\_\_\_\_  
\_\_\_\_\_

\*\*\*\*\*

CREDITOR NAME \_\_\_\_\_  
NAME OF COSIGNER: \_\_\_\_\_  
ADDRESS OF COSIGNER: \_\_\_\_\_  
\_\_\_\_\_

\*\*\*\*\*

CREDITOR NAME \_\_\_\_\_  
NAME OF COSIGNER: \_\_\_\_\_  
ADDRESS OF COSIGNER: \_\_\_\_\_  
\_\_\_\_\_

\*\*\*\*\*

CREDITOR NAME \_\_\_\_\_  
NAME OF COSIGNER: \_\_\_\_\_  
ADDRESS OF COSIGNER: \_\_\_\_\_  
\_\_\_\_\_



## Guide to Monthly Income

The Court is interested in your future income for the next few years. What people earned in the past is usually the best evidence of what they will earn in the future, but this is often not the case for people filing bankruptcy. If you anticipate earning less or more than you have been, place those amounts on the questionnaire.

The Court is interested in what you earn, on an average, over a year's time. If you earn more in some seasons than others, add up what you estimate you will earn in the next year and divide that by twelve (12) months. Keep in mind that people are very often overly optimistic about what they will earn. Be honest, but be cautious.

Remember that the questionnaire asks for the **amount that you make per month**. If you get paid **weekly** and are taxed weekly, **multiply those numbers by 4.3** to find your monthly pay and taxes. If you are paid **every two weeks**, multiply those numbers **by 2.15** to find your monthly pay and taxes. If you get paid **twice a month**, multiply those numbers **by 2.0** to find your monthly pay and taxes. If you don't have a calculator, please indicate on the form that the numbers presented represent weekly, bi-monthly, or monthly income and taxes.

Don't leave out alimony or child support that you receive. Put what you actually receive, not what you are supposed to receive. Make sure you indicate any deductions for a credit union, 401-K, bank account, loan payments, or retirement fund.

You must list the income (or expenses) of anyone that will continue to live in your house for the next year. Including the income (or expenses) of your spouse will not include them in your bankruptcy.

Net income equals total receipts minus taxes, expenses and payroll to employees other than yourself.

**SCHEDULE I - INCOME SHEET**

List all your dependent children:

| Name  | Age   | Relationship |
|-------|-------|--------------|
| _____ | _____ | _____        |
| _____ | _____ | _____        |
| _____ | _____ | _____        |

Do you pay or receive alimony or child support? \_\_\_\_\_ If yes, please explain. \_\_\_\_\_

Have all of your income tax returns been filed through 2007? If not, which years have not been filed? \_\_\_\_\_

**EMPLOYER INFORMATION**

(Please note that if you are filing an individual Ch. 13, we will still need the below employment history of the spouse who is not filing)

DEBTOR'S EMPLOYER: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

WORK PHONE: \_\_\_\_\_  
POSITION: \_\_\_\_\_  
SUPERVISOR: \_\_\_\_\_  
LENGTH OF EMPLOYMENT: \_\_\_\_\_

SPOUSE'S EMPLOYER: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

WORK PHONE: \_\_\_\_\_  
POSITION: \_\_\_\_\_  
SUPERVISOR: \_\_\_\_\_  
LENGTH OF EMPLOYMENT: \_\_\_\_\_

**LIST YOUR INCOME PER MONTH (see guide on next page for help)**

| <u>Debtor</u>                                             | <u>Spouse</u>                                             |
|-----------------------------------------------------------|-----------------------------------------------------------|
| Regular Gross Pay: _____                                  | Regular Gross Pay: _____                                  |
| Federal Tax: _____                                        | Federal Tax: _____                                        |
| Med./Soc. Sec. Tax: _____                                 | Med./Soc. Sec. Tax: _____                                 |
| State Tax: _____                                          | State Tax: _____                                          |
| Insurance: _____                                          | Insurance: _____                                          |
| Union Dues: _____                                         | Union Dues: _____                                         |
| 401-K Savings: _____                                      | 401- K Savings: _____                                     |
| End Date for 401-K Loan & Payment:<br>_____               | End Date of 401-K Loan & Payment:<br>_____                |
| Other Mandatory Deductions<br>( Please Specify )<br>_____ | Other Mandatory Deductions<br>( Please Specify )<br>_____ |
| Take Home Pay: _____                                      | Take Home Pay: _____                                      |

|                                                      |          |               |
|------------------------------------------------------|----------|---------------|
| Income from Personal Business:                       | Yes / No | Amount: _____ |
| Rental Property Income:                              | Yes / No | Amount: _____ |
| Alimony/Child Support Received:                      | Yes / No | Amount: _____ |
| Pension or Retirement:                               | Yes / No | Amount: _____ |
| Other Source of Income                               | Yes/No   | _____         |
| <u>Total Amount of Income From All Sources</u> _____ |          |               |

**\*Please note that if you are filing a Chapter 13 Bankruptcy any 401K plan must be stopped unless you wish for your plan to pay 100% on the dollar. You are responsible to do this. You must also provide this office with a letter from your employer stating that the deduction has stopped.**

## FOR BUSINESS CLIENTS ONLY

### Business Income and Expenses

★ *This section is to be completed only if you own and operate your own business and that business is presently in operation. Note: Only include information directly related to the business operation.*

If you own a business, you must complete the following questions.

A. Gross receipts for the past 12 months: \_\_\_\_\_

Monthly gross income: \_\_\_\_\_

#### B. Expenses

1. Rent.....\$ \_\_\_\_\_
2. Utilities
  - a. Heat/Electricity.....\$ \_\_\_\_\_
  - b. Telephone.....\$ \_\_\_\_\_
  - c. Water.....\$ \_\_\_\_\_
  - d. Other: \_\_\_\_\_ \$ \_\_\_\_\_
3. Payroll Other than Debtor ..... \$ \_\_\_\_\_
4. Payroll Taxes.....\$ \_\_\_\_\_
5. Unemployment Taxes.....\$ \_\_\_\_\_
6. Worker's Compensation ... ..\$ \_\_\_\_\_
7. Other Taxes... ..\$ \_\_\_\_\_
8. Inventory Purchases... ..\$ \_\_\_\_\_
9. Purchase of Feed,Fertilizer,etc... \$ \_\_\_\_\_
10. Office Expenses & Supplies... ..\$ \_\_\_\_\_
11. Repairs & Maintenance... ..\$ \_\_\_\_\_
12. Vehicle Expenses... ..\$ \_\_\_\_\_
13. Travel & Entertainment... ..\$ \_\_\_\_\_
14. Equipment Rental & Leases... ..\$ \_\_\_\_\_
15. Professional Fees(Legal, Acc.)... \$ \_\_\_\_\_
16. Insurance... ..\$ \_\_\_\_\_
17. Employee Benefits... ..\$ \_\_\_\_\_

Net Income Per Month.....\$ \_\_\_\_\_

★ Important: If you are self-employed, this amount should probably be the same amount listed as the Debtor's take home pay on Schedule I.

## GUIDE TO ESTIMATED MONTHLY EXPENSES

### LIVING EXPENSES VERSUS DEBTS

Keep in mind that payments on "debts" are not considered living expenses. "Debts" will be paid in your Chapter 13; you will not be making payments to Creditors once you file a Chapter 13 (except mortgage holders and residential and car leaseholder). Since you will not be making payments on your debts (except to mortgage and leaseholders), those expenses will no longer be living expenses. Therefore, even though you have been paying them to live up until now, they are not to be included as living expenses on the questionnaire. This is not true in Chapter 7, where you will keep making car installment payments. In a Chapter 7, list your car installment payments on the questionnaire.

### FUTURE EXPENSES

The Bankruptcy Court is interested in your projected expenses for the next few years. In other words, it is interested in your future expenses. What you spent in the past is the best evidence as to what you will spend in the future, but keep in mind that this is not true for everybody—especially people in bankruptcy. If you anticipate spending less or more than you have been, please use the future estimates.

### AVERAGE MONTHLY FAMILY EXPENSE

The Bankruptcy Court is interested in what your entire family will spend, on an average, over the next three to five years. The Court wants to know what your family will spend on an average each month. Therefore, if you know what your family spends each week, make sure you multiply that number by 4.3 to find your monthly expenses. We use 4.3 instead of 4 because there are more than 4 weeks in an average month. If you know what you spend every year on something, divide that amount by 12 to find your family's monthly expense.

## DON'T BE TOO HARD ON YOURSELF

Your expenses must be reasonable and not luxurious. If they are unusually high, the Trustee or a Creditor may ask you to explain why. Rarely does anybody request any proof that you spend what you say you spend. They take your word for it and will not inquire further unless the amount is unreasonable.

### A. Home Expenses

1. Rent/Mortgage: If your mortgage payment does not include taxes and insurance, be sure to include those costs in the "Other expenses" section. The same is true for lot rent or condo fees. If you are currently paying no rent because you are living with relatives or a friend, include an amount for rent that you feel you need to pay them to be fair. If you include an amount for rent, however, you have to actually pay them from here on out.

2. Utilities: Telephone expenses can be higher if you use your phone for business/work. The Court frowns upon unnecessary long distance calling expenses. Other utilities might include cable TV, garbage, sewer or pest control. Remember to average your electricity and gas expense over twelve (12) months.

### B. Other Expenses

1. Food: Do not allow your food expenses to be more than \$200.00 per person per month unless you are able to document it.

2. Clothing: This will probably be zero if you are filing a Chapter 7, but if you are filing a Chapter 13 you must estimate the cost of the next three to five years.

3. Laundry and Cleaning: Do you have dry cleaning expenses? Do you have to go to a coin-operated laundry facility?

4. Medical, Dental and Medicines:: This is not the place to put your insurance premium. Include amounts that are not covered that you expect to pay. Put prescription costs, birth control, dental check-ups, co-payments, etc.

5. Transportation: This is not your car payment. This is oil, gas and monthly car maintenance.

6. Recreation and Entertainment: Courts frown on high expenditures here. You should list between zero and fifty dollars.

7. Charitable Contributions: Courts also frown on this, but if you truly plan to contribute, indicate it here and tell us to whom it goes. Be prepared to document any past charitable contributions.

8. Insurance: If you are buying or leasing a car, you are probably required under the contract to keep full coverage. If you don't currently have full coverage, put down an estimate of how much it will cost you per month and then get it. If you do not keep insurance, the Creditor will file a Motion to Dismiss your case or to repossess the car. For health insurance, make sure you have not listed this twice. If it is taken out of your paycheck, list it on Schedule I – Income Sheet. If you pay it on your own, list it here under the Expenses sheet.

9. Taxes: This is for any personal or home taxes not deducted from wages or included in the mortgage payments. List the reason for these taxes.

10. Installment Payments: Leave this blank if you are filing a Chapter 13. If you are filing a Chapter 7, include it. However, if you have a car lease payment, include it under the "Other Expenses" section, whether you are in a Chapter 7 or Chapter 13. Also, list the creditor and regular monthly payment for those debts that you are reaffirming.

11. & 12. Child Support & Alimony: Remember this is what you pay, not what you receive.

13. & 14. Child's Education & Child Care: This includes school supplies, school tuition, field trips, sports activities, books, day care, and babysitting.

15. Other Expenses: Here, include a monthly average of what you pay for car registration. If you pay \$300.00 per year for your car – DO NOT list \$300.00 here. You must divide this \$300.00 by 12 for an average monthly expense of \$25.00. Also, include under this category any car lease payments, pet expenses, care for a relative, condo fees, lot rent, security services, professional dues, work expenses which are not reimbursed, cellular phones, pagers, post office boxes, etc.

**SCHEDULE J - MONTHLY LIVING EXPENSES SHEET**

**AFTER FILING BANKRUPTCY**

This is for your estimated current monthly living expenses after filing bankruptcy (see guide on next page for help).

Home Expenses

Rent/Mortgage payments .....\$ \_\_\_\_\_  
Taxes Included Yes / No  
Insurance Included Yes/No  
Utilities -  
Heat/Electricity ..... \$ \_\_\_\_\_  
Water/Sewer ..... \$ \_\_\_\_\_  
Telephone..... \$ \_\_\_\_\_  
Garbage ..... \$ \_\_\_\_\_  
Other (Specify)..... \$ \_\_\_\_\_  
Home Maintenance Repairs..... \$ \_\_\_\_\_

Other Expenses

1. Food .....\$ \_\_\_\_\_  
2. Clothing ..... \$ \_\_\_\_\_  
3. Laundry/Dry Cleaning ..... \$ \_\_\_\_\_  
4. Medical/Dental/Medicines (out of pocket) ..... \$ \_\_\_\_\_  
5. Transportation ..... \$ \_\_\_\_\_  
6. Recreation ..... \$ \_\_\_\_\_  
7. Charitable ..... \$ \_\_\_\_\_  
8. Insurance  
(a) Homeowner's/Renters ..... \$ \_\_\_\_\_  
(b) Life ..... \$ \_\_\_\_\_  
(c) Health ..... \$ \_\_\_\_\_  
(d) Auto ..... \$ \_\_\_\_\_  
9. Taxes (Personal or Home not already deducted from wages or mortgage) ... \$ \_\_\_\_\_  
10. Installment Payments (Ch. 7 Only)  
Auto ..... \$ \_\_\_\_\_  
2<sup>nd</sup> Auto ..... \$ \_\_\_\_\_  
2<sup>nd</sup> Mortgage ..... \$ \_\_\_\_\_  
Others you wish to reaffirm: \_\_\_\_\_ \$ \_\_\_\_\_  
11. Alimony ..... \$ \_\_\_\_\_  
12. Child Support ..... \$ \_\_\_\_\_  
13. Child's Educational Expenses..... \$ \_\_\_\_\_  
14. Childcare ..... \$ \_\_\_\_\_  
15. Student Loans ..... \$ \_\_\_\_\_  
16. Other Expenses  
Car Registration (divide annual by 12)..... \$ \_\_\_\_\_  
Cellular Phone/Pagers ..... \$ \_\_\_\_\_  
Car Lease ..... \$ \_\_\_\_\_  
Please specify others \_\_\_\_\_ \$ \_\_\_\_\_  
  
TOTAL INCOME .....\$ \_\_\_\_\_  
TOTAL EXPENSES (From Schedule J).....\$ \_\_\_\_\_  
SUBTRACT FOR DISPOSABLE INCOME .....\$ \_\_\_\_\_

**NOTE: IF YOU OWN PROPERTY AND DO NOT PAY YOUR TAXES IN ESCROW YOU MUST OPEN A ESCROW ACCOUNT AND PAY INTO IT MONTHLY.**



Statement of Financial Affairs

1. Current gross income from employer

Debtor        2010 to date: \_\_\_\_\_

Spouse        2010 to date: \_\_\_\_\_

Gross income from employer for past two (2) years as reported on income tax:

Debtor        2009 \_\_\_\_\_

Spouse        2009 \_\_\_\_\_

Debtor        2008 \_\_\_\_\_

Spouse        2008 \_\_\_\_\_

2. Income other than employment. This could include child support, disability, Social Security, etc. Please include the source from which this other income was obtained.

Source \_\_\_\_\_

Debtor        2010 to date \_\_\_\_\_

Spouse        2010 to date \_\_\_\_\_

Debtor        2009 \_\_\_\_\_

Spouse        2009 \_\_\_\_\_

Debtor        2008 \_\_\_\_\_

Spouse        2008 \_\_\_\_\_

3. List all payments that total over \$600.00 to each creditor made in the past 90 days or in the past year if payment was made to an insider (family member, relative, close friend or an officer of a corporation which you control, etc.) This does not include regular payments. Be sure to include addresses if not earlier listed.

| Creditor | Date Paid | Amount |
|----------|-----------|--------|
| _____    | _____     | _____  |
| _____    | _____     | _____  |
| _____    | _____     | _____  |
| _____    | _____     | _____  |

4. List (AND ATTACH COPIES) all lawsuits and garnishments in which you have been involved in the past year. IMPORTANT - If there is a balance due, this must also be listed on Schedule F – Unsecured Creditors.

| Caption of Lawsuit | Case No. | Court/Location |
|--------------------|----------|----------------|
|--------------------|----------|----------------|

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5. List any foreclosures in the past year or pending now. List any repossessions in the past year. IMPORTANT – If there was a deficiency balance owed, this must also be listed on Schedule F – Unsecured Creditors.

| Creditor/Address | Date Taken | Value | Type of Property |
|------------------|------------|-------|------------------|
|------------------|------------|-------|------------------|

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6. Has there been any assignment of property for the benefit of creditors within the last four months. If so, give creditor name, address, date of assignment, and terms of assignment.

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7. List all gifts or charitable contributions over \$200 made within the last year.

| Name/Address | Date of Gift | Amount/Property |
|--------------|--------------|-----------------|
|--------------|--------------|-----------------|

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14. List all property owned by another person in your possession.

| Name/Address | Type of Property | Value |
|--------------|------------------|-------|
|--------------|------------------|-------|

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15. If you have lived at your present address for less than two years, please list previous address and dates you lived there.

Dates: From \_\_\_\_\_ to \_\_\_\_\_

Previous Address \_\_\_\_\_  
\_\_\_\_\_

16. If you, your spouse, or former spouse have resided (or now reside) in a community property state (AL, AZ, CA, ID, LA, NV, NM, TX, WA, WI or Puerto Rico) within the last six years, please list yourself, your spouse or former spouse. \_\_\_\_\_  
\_\_\_\_\_

17. If you or your business deal with hazardous or toxic substances. Please answer the following. If more space is needed, please use back of page.

A. List the name and address of every site for which you have received notice that you may be in violation of an Environmental Law. Also, include the date, environmental unit and the law in which you were in violation. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

B. List the name and address of every site for which you provided notice to a governmental unit of a release of Hazardous Material. Also, include the date and governmental unit to which notice was sent. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

C. List all lawsuits or legal proceedings under any Environmental Law to which debtor is or was a party. Also, indicate the name and address of the governmental unit, the case number and status of the case. \_\_\_\_\_  
\_\_\_\_\_

**NOTE – Have you been engaged in a business (owning 5% or more of the voting or equity securities) as a sole proprietorship, partner, or officer of a corporation in the past six (6) years?    Yes        No**

**If the answer is no, circle "no", and you may skip questions 18-25.**

**If the answer is yes, circle "yes", and answer all of the following questions.**

18. Name of business: \_\_\_\_\_

Business address: \_\_\_\_\_

Type of business: (Circle One)

Sole Proprietorship    Corporation    Partnership

What does your business do? \_\_\_\_\_

Taxpayer Identification Number (TIN) \_\_\_\_\_

Starting date of business: \_\_\_\_\_

Ending date of business: \_\_\_\_\_

19. (A) List all your bookkeepers and accountants within the last two years.

Name/Address

Dates of Services

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(B) List any and all audits within the past two years.

Name/Address

Dates of Audits

\_\_\_\_\_  
\_\_\_\_\_

(C) List all firms or individuals who at the commencement of this case were in possession of the books or accounts of the business. If books or accounts are not available, please explain.

Name/Address

\_\_\_\_\_  
\_\_\_\_\_

(D) List all financial institutions and creditors, including mercantile trade agencies, to which a financial statement was issued within the two years immediately preceding this case by the debtor.

|                     |                    |
|---------------------|--------------------|
| <b>Name/Address</b> | <b>Date Issued</b> |
|---------------------|--------------------|

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20. Inventories (past two years)

1. Most recent inventory:

a. Date of inventory: \_\_\_\_\_

b. Supervisor of inventory: \_\_\_\_\_

c. Amount: \_\_\_\_\_

d. Method of inventory: \_\_\_\_\_

2. Prior inventory

a. Date of inventory: \_\_\_\_\_

b. Supervisor of inventory: \_\_\_\_\_

c. Amount: \_\_\_\_\_

d. Method of inventory: \_\_\_\_\_

In whose possession are the records of inventories? (name, address and date of inventories)

|                     |                       |
|---------------------|-----------------------|
| <b>Name/Address</b> | <b>Inventory Date</b> |
|---------------------|-----------------------|

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21. (A) If partnership, for each member list:

|                     |                           |                   |
|---------------------|---------------------------|-------------------|
| <b>Name/Address</b> | <b>Nature of Interest</b> | <b>% Interest</b> |
|---------------------|---------------------------|-------------------|

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(B) If corporation, list all officers and directors and any stockholder who holds 5% or more.

|                     |              |                |
|---------------------|--------------|----------------|
| <b>Name/Address</b> | <b>Title</b> | <b>% Stock</b> |
|---------------------|--------------|----------------|

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22. (A) If partnership, list each member who withdrew from partnership within last year.

Name/Address

Withdrawal Date

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- (B) If corporation, list all officers or directors whose relationship with this corporation terminated within last year.

Name/Address

Title

Termination Date

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23. If debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised, etc. immediately preceding the filing of this bankruptcy.

Name/Address

Relation to Debtor

Amount

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24. If debtor is a corporation, please list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the last six years.

Name of Parent Corporation

Taxpayer ID

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25. If debtor is not an individual, list name and federal taxpayer identification number of any pension fund to which the debtor as an employer, has been responsible for contributing to at any time within the past six years.

Name of Pension Fund

Taxpayer ID

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## IMPORTANT CHECKLIST

1. Complete questionnaire in its entirety. **DO NOT LEAVE ANY BLANKS.** We must have all information called for on the questionnaire. **THIS MEANS FILL IN EVERY BLANK.**
2. Return questionnaire with appropriate amount of attorney's fees.
3. Please include, with your questionnaire any lawsuits, garnishments, foreclosure proceedings or repossessions.
4. **In Chapter 13 cases,** we must have a copy of insurance coverage on any real estate or Vehicles; which you plan to keep and proof that the insurance is current.
5. **In Chapter 13 cases and Chapter 7 cases** you must have a copy of your latest filed income tax return.
6. **In Chapter 13 cases,** we must have a copy of proof of income. (Your most recent check stub will be sufficient proof.)
7. **In Chapter 13 cases,** it is your responsibility to terminate your 401K Plan unless you desire for your plan to pay 100% on the dollar.
8. **In both Chapter 13 and Chapter 7 cases, we must have all pay stubs for you and your spouse for the last six months or have a letter from your employer stating what your average gross income has been for the last six months. We MUST have 6 months pay stubs for your spouse even if they are not filing.**

**PLEASE PUT YOUR INITIALS BESIDE EACH ABOVE-NUMBERED ITEM AS EVIDENCE THAT YOU HAVE READ AND UNDERSTAND THEM**



**VERIFICATION**

I understand that I am submitting this information to my attorney to be put in my bankruptcy papers to be filed with the Court. **BY SIGNING THE PAPERS, I SWEAR TO THE TRUTH OF THIS INFORMATION. I UNDERSTAND THE IMPORTANCE OF THE ACCURACY OF THIS INFORMATION. I FURTHER UNDERSTAND THAT I WILL BE EXPECTED TO TESTIFY UNDER OATH AS TO THE ACCURACY OF THIS INFORMATION, AND THAT FALSE SWEARING IS A CRIMINAL OFFENSE AND PUNISHABLE BY PRISON.**

The information in this questionnaire is being given to Carlisle Law Firm, LLC for the purpose of preparing bankruptcy papers and the debtor(s) do/does hereby declare that all of the information is true and correct to the best of their knowledge, information, and belief.

I have listed all assets and debts and have not given any information to my attorney that is not listed in this questionnaire. I have read all items specified in the Checklist on page 50, and thus understand my responsibilities.

This \_\_\_\_ day of \_\_\_\_\_, 2010.

\_\_\_\_\_  
Debtor Signature

\_\_\_\_\_  
Spouse Signature

-Note-

**After you have completed this questionnaire, please call our office to schedule an appointment so that we may go over the questionnaire with you to ensure that everything is correct and complete.**

## Acknowledgement

**We hereby acknowledge that our Chapter 7 Bankruptcy case will not be filed until all the fees are paid in full and the Credit Counseling Course has been completed.**

This \_\_\_\_\_ day of \_\_\_\_\_, 2009.

\_\_\_\_\_  
Debtor Signature

\_\_\_\_\_  
Spouse Signature