

BANKRUPTCY INFORMATION FORM

The following forms will provide us with the necessary information needed to file your bankruptcy schedules with the Court. Complete answers are necessary before these documents can be filed.

1. All information that you are required to provide with a petition and thereafter during your case under title 11 of the United States code is required to be complete, accurate, and truthful;
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value;
3. Current monthly income, the amounts and in a case under chapter 13 of this title, disposable income, are required to be stated after reasonable, inquiry; and
4. Information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction. (11 U.S.C. §527(a)(2))

After you have completed all of the worksheets, please return this packet to our office so I can begin drafting your Bankruptcy petition. **I will not begin your petition until this packet is complete.**

INSTRUCTIONS

1. **Answer completely EACH question on EVERY page.** If you answer “YES” to a question, give the information requested.
2. For creditors not already listed on your credit report, **give the complete name and address** (including ZIP code) of each, including any collection agencies or attorneys trying to collect a debt.

PLEASE NOTE: An incorrect or incomplete address may prevent the discharge of your debt.

3. If you don't know the exact amount you owe a creditor, fill in an estimate.
4. If you don't understand a question, put a question mark next to it and I will discuss it with you at our next appointment.
5. **PRINT CLEARLY or TYPE** your answers. Unclear writing will delay your filing.
6. If you need more space to answer a question, write “SEE ATTACHED” where you run out of room on the form, and continue your answer on a separate sheet of paper. Write the number of the question on the paper and attach it to the form.

As soon as I receive this information from you, I can begin work on your bankruptcy schedules. Please feel free to contact me with any questions you may have.

PETITION AND DOCUMENT INFORMATION

You are filing as: _____INDIVIDUAL_____JOINT (HUSBAND & WIFE)

Full LEGAL Name (Debtor): _____

Social Security Number: _____Date of Birth: _____

Full LEGAL Name (Spouse): _____

Social Security Number: _____Date of Birth: _____

Has any debtor in this case been known to creditors by any names (other than above) in the last 8 years, including business names? _____YES _____NO If YES, list:

Your complete address: _____

Mailing address (if different than above): _____

County of Residence: _____

HAVE YOU FILED ANY TYPE OF BANKRUPTCY IN THE LAST 8 YEARS?

_____ YES _____ NO If YES, give: Case No.: _____

Date filed: _____

Where filed: _____

IS THERE A PENDING BANKRUPTCY CASE RELATED TO YOURS?__YES __NO

If YES, give: Debtor Name: _____

Case No.: _____

Date Filed: _____ Relationship: _____

District: _____ Judge: _____

YOUR DEBTS ARE MOSTLY (Circle One) BUSINESS CONSUMER

If you are in business, describe the business: _____

SECURED CREDITORS

This sheet is for creditors who have rights in specific items of your property. Examples are automobile loans, mortgages, and major purchases like appliances, furniture, and jewelry. Also include loans from loan companies where you pledged household goods or other items as security. If anyone co-signed or guaranteed the debt, attach their name and address.

1) Name & address of creditor: _____

Account no.: _____ What kind of lien? _____

What property secures the debt? _____

Date debt made? _____ Amount of debt? _____

Assigned to collection agency/attorney? Give name & address: _____

Value of property? _____

2) Name & address of creditor: _____

Account no.: _____ What kind of lien? _____

What property secures the debt? _____

Date debt made? _____ Amount of debt? _____

Assigned to collection agency/attorney? Give name & address: _____

Value of property? _____

3) 1) Name & address of creditor: _____

Account no.: _____ What kind of lien? _____

What property secures the debt? _____

Date debt made? _____ Amount of debt? _____

Assigned to collection agency/attorney? Give name & address: _____

Value of property? _____

PRIORITY CREDITORS

NOTE: Attach additional sheets if necessary regarding the debts on this page.

1) WAGES, SALARIES & COMMISSIONS.

Do you owe anyone for wages, salaries or commissions, including vacation, severance and sick pay, earned within the last 90 days? YES NO If YES, provide:

Name & address: _____

What is debt for? _____ When was debt incurred? _____

Amount owed? \$ _____ Do you dispute this amt? YES NO

If disputed, amount you admit: \$ _____

2) CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS.

Do you owe any money to an employee benefit plan for services rendered within the last 180 days? YES NO If YES, give:

Name & address: _____

What is debt for? _____ When was debt incurred? _____

Amount owed? \$ _____ Do you dispute this amt? YES NO

If disputed, amount you admit: \$ _____

3) FARMERS & FISHERMAN.

Do any farmers or fisherman have claims against you? YES NO
If YES, attach all information on a separate sheet.

4) DEPOSITS BY INDIVIDUALS.

Do you owe any individuals for deposits for the purchase, lease or rental of property of services for personal, family or household use, that you did not deliver or provide? YES
NO If YES, give:

Name & address: _____

What is debt for? _____ When was debt incurred? _____

Amount owed? \$ _____ Do you dispute this amt? YES NO

If disputed, amount you admit: \$ _____

5) TAXES & OTHER DEBTS TO GOVERNMENT AGENCIES.

Do you owe taxes, customs, duties or penalties to any federal, state or local government agencies? YES NO If YES, give:

1) Name & address: _____

What is debt for? _____ When was debt incurred? _____
Amount owed? \$ _____ Do you dispute this amt? YES NO
If disputed, amount you admit: \$ _____

2) Name & address: _____

What is debt for? _____ When was debt incurred? _____
Amount owed? \$ _____ Do you dispute this amt? YES NO
If disputed, amount you admit: \$ _____

3) Name & address: _____

What is debt for? _____ When was debt incurred? _____
Amount owed? \$ _____ Do you dispute this amt? YES NO
If disputed, amount you admit: \$ _____

4) Name & address: _____

What is debt for? _____ When was debt incurred? _____
Amount owed? \$ _____ Do you dispute this amt? YES NO
If disputed, amount you admit: \$ _____

UNSECURED CREDITORS

This sheet is for all creditors other than those listed in the “secured creditors” and “priority creditors” worksheets, but **not already listed on your credit report.** Examples are: debts for credit cards, unsecured loans and medical bills. Also include debts which you have co-signed or guaranteed and which are not paid in full.

1) Creditor’s name & address: _____

Account no.: _____ What is the debt for? _____

Did anyone co-sign/guarantee the debt? Give name & address: _____

Date debt made: _____ Amount of debt: \$ _____

Assigned to a collection agency with a different address &/or attorney? Give name and address: _____

2) Creditor’s name & address: _____

Account no.: _____ What is the debt for? _____

Did anyone co-sign/guarantee the debt? Give name & address: _____

Date debt made: _____ Amount of debt: \$ _____

Assigned to a collection agency with a different address &/or attorney? Give name and address: _____

REAL PROPERTY

Do you have an ownership in any real estate, land, buildings, or burial plots?
_____ YES _____ NO If yes, please provide the following:

Property #1:

Describe: (e.g., residence, commercial, etc.) _____

Address: _____

_____ Who owns the property? _____

Current Market Value: \$ _____

Total of all mortgages and other liens on the property: \$ _____

Property #2:

Describe: (e.g., residence, commercial, etc.) _____

Address: _____

_____ Who owns the property? _____

Current Market Value: \$ _____

Total of all mortgages and other liens on the property: \$ _____

Property #3:

Describe: (e.g., residence, commercial, etc.) _____

Address: _____

_____ Who owns the property? _____

Current Market Value: \$ _____

Total of all mortgages and other liens on the property: \$ _____

PERSONAL PROPERTY

IMPORTANT: The value to be entered for property in this "personal property" worksheet is "as is" resale value.

1. Amount of cash you usually carry or have at home? \$ _____
2. Money currently in savings or checking accounts:

<u>NAME OF INSTITUTION</u>	<u>TYPE of ACCT.</u>	<u>WHOSE ACCT.</u>	<u>BALANCE</u>
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3. Do you have security deposits with landlords or utilities? _____ YES _____ NO
If so, name and address of who holds the deposit: _____

How much is the deposit? \$ _____

4. Complete the Household Property, Clothing and Jewelry listing/valuation attached to this packet.

5. Do you have any valuable works of art, collectibles, (stamp, coin, etc.) Or rare books?
_____ YES _____ NO If yes, describe: _____

Value: \$ _____

6. Do you have firearms, sports, or other hobby equipment? _____ YES _____ NO

Describe: _____

Value: \$ _____

7. Do you have insurance policies with cash value? _____ YES _____ NO

Name of Ins. Co.: _____

Value: \$ _____

8. Do you receive any annuities? _____ YES _____ NO

From whom? _____

Value: \$ _____

9. Do you have an IRA, Keogh or other pension/profit plan? _____ YES _____ NO

With whom? _____

Value: \$ _____

10. Do you own any stocks? YES NO
 Describe: _____
 Value: \$ _____
11. Do you have an interest in partnerships or joint ventures? YES NO
 Describe: _____
 Value: \$ _____
12. Do you have government or corporate bonds? YES NO
 Describe: _____
 Value: \$ _____
13. Are you owed any accounts receivable? YES NO
 Describe: _____
 Value: \$ _____
14. Are you entitled to alimony, maintenance, support, or property settlements?
 YES NO
 Describe: _____
 Value: \$ _____
15. Are you owed any other debts, including **tax refunds**? YES NO
 Describe: _____
 Value: \$ _____
16. Do you have any equitable and future interests, life estates, or rights or powers exercisable for your benefit? YES NO
 Describe: _____
 Value: \$ _____
17. Are you a potential beneficiary of an estate, life insurance policy, trust or death benefit plan? YES NO
 Describe: _____
 Value: \$ _____
18. Do you have any potential claims against anyone, other than those listed above?
 YES NO
 Describe: _____
 Value: \$ _____

19. Do you have patents, copyrights or the like? YES NO
 Describe: _____
 Value: \$ _____
20. Do you have any licenses or franchises? YES NO
 Describe: _____
 Value: \$ _____
21. Do you own autos, motorcycles, trucks or trailers? YES NO
- | <u>YEAR</u> | <u>MAKE</u> | <u>MODEL</u> | <u>VALUE (Used)</u> | <u>LOAN?</u> | <u>WITH WHOM?</u> |
|-------------|-------------|--------------|---------------------|--------------|-------------------|
| | | | | | |
| | | | | | |
| | | | | | |
22. Do you own boats, motors or their accessories? YES NO
 Describe: _____ Value: \$ _____
 Security for debt or loan? YES NO Amount: \$ _____
 With whom is debt or loan? _____
23. Do you own aircraft and accessories? YES NO
 Describe: _____
 Value: \$ _____
24. Do you own office equipment, furnishings or supplies? YES NO
 Describe: _____
 Value: \$ _____
 Security for debt or loan? YES NO Amount: \$ _____
 With whom is debt or loan? _____
25. Do you have business machinery, equipment or tools? YES NO
 Describe: _____
 Value: \$ _____
 Security for debt or loan? YES NO Amount: \$ _____
 With whom is debt or loan? _____
26. Do you have business inventory? YES NO
 Describe: _____
 Value: \$ _____
 Security for debt or loan? YES NO Amount: \$ _____
 With whom is debt or loan? _____

27. Do you own any animals other than pets? YES NO
Describe: _____
Value: \$ _____
28. Do you have any growing or harvested crops? YES NO
Describe: _____
Value: \$ _____
29. Do you own farming equipment or supplies? YES NO
Describe: _____
Value: \$ _____
30. Do you have any farm supplies, chemicals or feed? YES NO
Describe: _____
Value: \$ _____
31. Do you have any other property? YES NO
Describe: _____
Value: \$ _____
- Describe: _____
Value: \$ _____
- Describe: _____
Value: \$ _____
- Describe: _____
Value: \$ _____
- Describe: _____
Value: \$ _____

BUDGET / INCOME & EXPENSES

DEBTOR AND FAMILY INFORMATION:

If you are an individual, give your marital status: (Circle one)

MARRIED SINGLE DIVORCED SEPARATED

OCCUPATION AND EMPLOYMENT:

	DEBTOR	SPOUSE
Occupation:	_____	_____
How Long:	_____	_____
Employer:	_____	_____
Street:	_____	_____
City, State, Zip:	_____	_____

DEPENDENTS: Include anyone residing with you in your home. (Monthly amount means paid/received for their support, if applicable, per court order or by agreement.)

<u>NAME</u>	<u>AGE</u>	<u>RELATIONSHIP</u>	<u>MONTHLY AMOUNT</u>	<u>R/P/S/D *</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

*R=Received P=Paid S=Spouse's Dependent D=No Payments

PLEASE PROVIDE ALL PAYSTUBS AS REQUESTED (SEE ATTACHED)

OTHER INCOME	Debtor	Spouse
Income from business or profession	_____	_____
Income from real property	_____	_____
Interest and dividends	_____	_____
Pension or retirement income	_____	_____
Family Support regularly received	_____	_____
<i>(Include alimony, spousal support, child support, maintenance, divorce settlement and property settlement)</i>		
Social security	_____	_____
Unemployment compensation	_____	_____
All other regular contributions	_____	_____
<i>(Include contributions from an unmarried partner, members of your household, your dependents, your roommates and other friends or relatives)</i>		

Other monthly income: _____

Itemize any income changes of more than 10% expected in the next 12 months:

MONTHLY EXPENSES

Rent, mortgage, mobile home lot rental \$ _____

Includes taxes? YES NO Includes insurance? YES NO

Real Estate Taxes (not escrowed) \$ _____

Homeowner's/Renter's Insurance (not escrowed) \$ _____

Home maintenance (repairs/upkeep) \$ _____

Homeowner's assoc./condo dues \$ _____

UTILITIES:

Electricity, heating, natural gas \$ _____

Water, Sewer, Garbage collection \$ _____

Telephone, cell phone, internet, satellite, and cable services \$ _____

Other: \$ _____

Food and housekeeping supplies \$ _____

Childcare and children's education costs \$ _____

Clothing, laundry, and dry cleaning \$ _____

Personal care products and services \$ _____

Medical, dental & prescriptions/medicines \$ _____

Transportation (gas, maintenance & repairs, bus or train fare
Do not automobile payment) \$ _____

Recreation, clubs & entertainment, newspapers & magazines \$ _____

Charitable contributions and religious donations \$ _____

INSURANCE:

Life Insurance (not deducted from paycheck) \$ _____

Health Insurance (not deducted from paycheck) \$ _____

Vehicle Insurance \$ _____

Other Insurance (specify: _____) \$ _____

INSTALLMENT OR LEASE PAYMENTS:

Car payment for Vehicle 1. \$ _____

Car payment for Vehicle 2 \$ _____

Student loans \$ _____

Other. Specify: _____ \$ _____

Other. Specify: _____ \$ _____

Alimony, maintenance, or support payments \$ _____
NOT deduction from paycheck

Other payments you make to support others who do not live with you.
Specify: _____ \$ _____

Other real property expenses not homestead:

Rent, mortgage, mobile home lot rental \$ _____

Includes taxes? YES NO Includes insurance? YES NO

Real Estate Taxes (not escrowed) \$ _____

Homeowner's/Renter's Insurance (not escrowed) \$ _____

Home maintenance (repairs/upkeep) \$ _____

Homeowner's assoc./condo dues \$ _____

Cigarettes \$ _____

Pet Expense \$ _____

Storage Unit \$ _____

Gym Membership \$ _____

Other:

Specify: _____ \$ _____

Specify: _____ \$ _____

Specify: _____ \$ _____

Specify: _____ \$ _____

STATEMENT OF FINANCIAL AFFAIRS

1. INCOME FROM EMPLOYMENT OR BUSINESS.

Gross income from employment, business or profession:

Year to Date: \$ _____ EMPLOYED BY: _____
Last Year: \$ _____ EMPLOYED BY: _____
Year Before: \$ _____ EMPLOYED BY: _____

2. INCOME OTHER THAN FROM EMPLOYMENT OR BUSINESS.

Gross income other than from employment, business or profession:

Year to Date: \$ _____ EMPLOYED BY: _____
Last Year: \$ _____ EMPLOYED BY: _____
Year Before: \$ _____ EMPLOYED BY: _____

3. PAYMENTS TO CREDITORS.

a. List all payments on loans, installment purchases and other debts totaling more than \$600.00 to any creditor within the past 90 days. *i.e. car loans, mortgages*

<u>NAME & ADDRESS OF CREDITOR</u>	<u>AMT. PAID</u>	<u>DATE(s)</u>	<u>AMT. OWING</u>
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b. List all payments within the last 12 months to or for the benefit of a creditor who is an insider (family member).

<u>NAME & ADDRESS OF CREDITOR</u>	<u>AMT. PAID</u>	<u>DATE(s)</u>	<u>AMT. OWING</u>
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4. SUITS, EXECUTIONS, GARNISHMENTS & ATTACHMENTS.

a. Have you been a party to a lawsuit within the last 12 months? List:

<u>NAME OF CASE & CASE NO.</u>	<u>TYPE OF LAWSUIT</u>	<u>COURT LOCATION</u>	<u>RESULT</u>
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b. Has any of your property or wages been garnished or seized within the last 12 months? List:

<u>NAME OF CREDITOR</u>	<u>DATE TAKEN</u>	<u>PROPERTY</u>	<u>VALUE</u>
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5. **REPOSSESSIONS, FORECLOSURES AND RETURNS.**

Have you returned property to a creditor or had any property repossessed during the last 24 months? List:

<u>NAME & ADDRESS OF CREDITOR/SELLER</u>	<u>WHAT PROPERTY?</u>	<u>VALUE</u>	<u>DATE</u>
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6. **ASSIGNMENTS AND RECEIVERSHIPS.**

a. Have you made an assignment of your property for the benefit of creditors within the last 120 days? YES NO If YES, explain:

b. Has any of your property been in the hands of a custodian, receiver or other court-appointed official within the last 12 months? YES NO
If YES, explain: _____

7. **GIFTS AND CHARITABLE CONTRIBUTIONS.**

List all gifts you have made within the past 12 months, **EXCEPT**: normal gifts to family of less than \$200.00 and charitable contribution of less than \$100.00.

<u>NAME & ADDRESS OF RECIPIENT</u>	<u>DATE OF GIFT</u>	<u>DESCRIPTION OF DONATION</u>	<u>AMOUNT VALUE</u>
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8. **LOSSES.**

Did you lose any property in the last 12 months as a result of fire, theft or gambling?

List:

<u>DESCRIPTION OF PROPERTY</u>	<u>VALUE OF PROPERTY</u>	<u>CAUSE OF LOSS INSURED?</u>	<u>DATE OF LOSS</u>
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9. **PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY.**

List all payments of money or transfers of property to attorneys or others for counseling regarding your debts or bankruptcy during previous 12 months:

<u>NAME & ADDRESS OF PAYEE</u>	<u>DATE</u>	<u>PAYOR</u>	<u>PAYMENT</u>
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10. **OTHER TRANSFERS.**

Have you sold or transferred anything of value during the last 48 months including trade in of vehicles?

_____ YES _____ NO If YES, give:

<u>NAME & ADDRESS OF RECIPIENT</u>	<u>RELATIONSHIP TO YOU</u>	<u>DATE OF TRANSFER</u>	<u>WHAT TRANSFERRED</u>	<u>VALUE</u>
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11. **CLOSED FINANCIAL ACCOUNTS.**

List all bank accounts and other financial instruments which you CLOSED within the last 24 months.

<u>NAME & ADDRESS OF INSTITUTION</u>	<u>TYPE OF ACCOUNT</u>	<u>ACCOUNT NUMBER</u>	<u>FINAL BALANCE</u>	<u>CLOSING DATE</u>
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12. **SAFE DEPOSIT BOXES.**

Have you had a safe deposit box in the last 12 months in which you had securities, cash or other valuables? _____ YES _____ NO If YES, give:

<u>NAME & ADDRESS OF INSTITUTION</u>	<u>PERSON WITH ACCESS</u>	<u>CONTENTS</u>	<u>SURRENDER DATE (If Closed)</u>
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13. **SETOFFS.**

In the last 90 days, has a bank or other creditor taken any of your money or property as a setoff against a debt owed by you to the creditor? List:

<u>NAME & ADDRESS OF CREDITOR</u>	<u>DATE</u>	<u>AMOUNT</u>
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14. **PROPERTY HELD FOR ANOTHER PERSON.**

Are you holding any property which is owned by another person? List:

<u>NAME & ADDRESS OF OWNER</u>	<u>PROPERTY</u>	<u>VALUE</u>	<u>LOCATION</u>
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15. **PRIOR ADDRESSES OF DEBTOR(s).**

If you have moved within the last 36 months, list your prior addresses and dates of occupancy (MM/YYYY – MM/YYYY). _____

16. Name of all spouses you have had in last eight years and dates of marriage.

IMPORTANT: If you are divorced, please provide a copy of your Marital Settlement Agreement or Judgment of Divorce.

17. Have you had an interest in a business within the last six years? ____ Yes ____ No
If yes, please complete supplemental handout for income and business questionnaire.

EXECUTORY CONTRACTS

Are you a party to any written contracts or leases, whether you are in business or not?
(Include automobile leases, leases for your residence, gym memberships, listing contracts, etc.)

1) Creditor's name & address: _____

Type of contract/lease: _____

Date of contract/lease: _____

Property involved: _____

Terms: _____

2) Creditor's name & address: _____

Type of contract/lease: _____

Date of contract/lease: _____

Property involved: _____

Terms: _____

3) Creditor's name & address: _____

Type of contract/lease: _____

Date of contract/lease: _____

Property involved: _____

Terms: _____

4) Creditor's name & address: _____

Type of contract/lease: _____

Date of contract/lease: _____

Property involved: _____

Terms: _____