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## CLIENT INFORMATION WORKSHEET

For many people, even thinking about filing a bankruptcy brings up many emotions and worries. I understand that and so before you spend any more time worrying about what to do, fill out this worksheet and meet with me for a free consultation. Before you can make a decision about what is the right thing for you to do, you need to know all your options. For some people, bankruptcy is the best option. But it is not right for every situation.

I have been a lawyer for over 20 years and have been specifically focused on helping Montana families deal with financial distress for over 13 years. I have shut down garnishments, stripped judgment liens from homes, ended foreclosures, stopped creditor harassment, and sued creditors that stepped over the line.

I take a great deal of pride in helping good people in unfortunate financial circumstances get back on track. The stress associated with foreclosure, garnishment, medical debt, overwhelming credit card debt and other difficult financial circumstances can effect your sleep, your health, your family and marriage.

My approach to the practice of bankruptcy law is simple: small firm personal service, attention to detail, and my years of experience to help obtain the results you expect. I take the time and effort to understand your particular financial situation. My clients come from all walks of life – the struggling small business person, the single parent struggling to get by, or the family crushed by overwhelming medical or credit card debt.

My job is to help you get out of debt and on to a fresh start. I will not take on a case unless I know that I can do it right. I handle the technical/legal end, but you are required to provide me with a fair amount of information and documentation and promptly respond to my calls, emails or letters.

I am sensitive to your financial challenges, that is why I offer reasonable legal fees and payment plan options to my clients. I would count it a privilege to be able to visit with you in a relaxed and confidential environment where I'll answer all of your questions and give you the straight scoop on the pros and cons of bankruptcy as related to your specific situation.

This is a working document between you and Geranios Law, PLLC. The accuracy of the information that you provide directly impacts the quality of your case. If you do not understand a question, or are not sure about something, do not ignore it, talk to me about it. I look forward to helping you understand your options and helping you decide what is best for you.

## Checklist of Documents Required to Assess Your Case and/or File Bankruptcy:

- Pay Stubs.** Provide all pay stubs for you and/or your spouse for the 6 months prior to the month that you intend to file. In some cases a printout from your employer will work. If you are self-employed, I need a copy of the year to date profit and loss statement (individual months).
- Tax Returns.** Complete copies of your state and federal tax returns (and that of any business that you own or owned for the last two years).
- Other Income.** Copies of any documents relating to all other types of income: investment, dividends, rental, public assistance, food stamps, unemployment, disability, social security, pensions, etc.
- Bank Statements.** Statements for the past 6 months of any and all bank accounts.
- Retirement Accounts.** Most recent statement of any investment, retirement, 401(k), IRA, etc.
- Vehicle Titles.** Every title that your name is on: cars, trucks, motorcycles, trailers, etc.
- Real Property.** For each piece of real estate you own (i.e. residence, rental property, land, condos, timeshares) we need a copy of the first two pages of the **recorded** deed of trust (a/k/a, mortgage). If you have not filed a homestead declaration, bring the legal description.
- Homestead Declaration.** If you have filed one, I need a copy of the **recorded** homestead.
- Life Insurance.** If you have a life ins. policy (either term or whole) I need a statement.
- Divorce.** If applicable, Divorce Judgment / Decree, and Maintenance / Alimony or Child Support Order—if paying Child Support, name and address of parent receiving support.
- Lawsuits Against Others, Claims Not Yet Filed.** If you are/were involved in any kind lawsuit within last three years or plan to file one against someone, a copy of the lawsuit pleadings, orders, and judgment(s) and any relevant information.
- Lawsuits Against You/ Garnishments/Attachments.** Provide documentation of Summons, Complaints, Judgments, wage garnishments, bank levies, etc. If you are sued (receive a summons) prior to or after your filing, notify me immediately.
- Credit Reports.** You are entitled to a free credit report. You can obtain reports by going online at <http://www.annualcreditreport.com/>. Or call 1-877-322-8228 to obtain the reports by phone.
- Recent Bills/Collection Letters.** Please bring recent statements or letters related to your debts.
- Insurance Policies.** Declarations page, certificate of coverage and annual statements for all policies.

**YOU CAN BRING ORIGINALS AND I WILL SCAN AND RETURN THEM TO YOU.**

**Confirmation of Representation:** Once you have retained Geranios Law, PLLC, you may inform any creditor of that fact. This office will confirm representation to any creditor who inquires. Such confirmation will cause many creditors to abandon collection efforts. They are not required to cease collection activities until they receive notice that you have actually filed your case.

**Bank Accounts:** Beware, that if you have money in a bank or credit union where you owe money, they may, upon discovering that you intend to file bankruptcy, freeze your account and apply its balance to the debt that you owe them. It is probably in your best interest to withdraw your funds and stop all automatic deposits before you inform your bank or credit union that you intend to file bankruptcy.

**Tax Refunds:** Once your case is filed, the Court appoints a person called a trustee to your case. The trustee will, among other things, look at the amount of income tax refund you typically receive or possibly will receive the next year. The trustee may take all or a portion of a tax refund depending on how large the refund is and when your case is filed. If you typically receive tax refunds or EIC credit and rely on those funds, it is important that you discuss this issue with me and have a complete understanding of how it works, and what options exist to try to reduce the exposure of your tax refund as much as possible.

**Declaration of Homestead:** If you own or are buying a house or a mobile home, you must have recorded a declaration of homestead to protect your equity in that property. If you do not have a declaration of homestead, we can prepare one for you as part of our representation in your bankruptcy plus recording charges (usually \$8.00 - \$11.00).

**Representation:** These worksheets are given to you to gather information to evaluate your case. This firm will not commit to represent you until (a) the worksheets have been completed and returned and you have supplied all requested additional information; (b) our review of all documents is complete and we specifically agree to represent you; (c) a written agreement is signed covering the amount of our fee and how it is to be paid; and (d) you have paid any required retainer.

**Bankruptcy is not the kiss of death that many people think. In fact, many famous people have filed for bankruptcy and gone on to be financially successful.**

One of the most infamous cases on the list is that of country singer Willie Nelson. Other country music stars join him there, including Tammy Wynette, Merle Haggard, George Jones and Johnny Paycheck. Famous rockers that have filed for bankruptcy include Tom Petty, David Cross, Toni Braxton, Elton John, Meat Loaf, MC Hammer, Ted Nugent, Jerry Lee Lewis, Chaka Khan, Marvin Gaye and Andy Gibb.

Hollywood celebrities have also chosen to take advantage of bankruptcy protection including talk show host Larry King, actors Kim Basinger, Mickey Rooney, Burt Reynolds, Gary Coleman, Lynn Redgrave, Margot Kidman and Lorraine Bracco. Authors have filed bankruptcy. Samuel Clemens, better known as Mark Twain, and the creator of the Wizard of Oz, Frank Baum.

Politicians have filed for bankruptcy including our 18th president, Ulysses S. Grant, and our 25th president, William McKinley, former Vice President Levi Morton and presidential nominee George McGovern. John Connally, the Texas governor wounded during the assassination of John F. Kennedy in 1963, went bankrupt at one time as well.

Athletes on this list include boxers Mike Tyson, Leon Spinks and Joe Lewis. Football player Johnny Unitas. Professional tennis player Bjorn Borg and Olympic gold medalist Dorothy Hamill.

Businessmen on this list include Donald Trump, Henry Ford and Walt Disney. Comic book pioneer Stan Lee chose to file bankruptcy as did the founder of Hershey's Chocolate, Milton Snavely Hershey and the founder of Heinz Ketchup, H.J. Heinz.

Do some of the names you've seen here surprise you? Have you been thinking that if you must file bankruptcy it brands you as a failure and terminates your financial future?

Obviously, filing bankruptcy is not a permanent dead end on the road to success, just a curve along the way.

## **Bankruptcy Information Sheet:**

The United States Bankruptcy Code requires that you read and understand the following Bankruptcy Information before the 341 meeting of creditors can be held:

**BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET GIVES YOU SOME GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.**  
When You File Bankruptcy

You can choose the kind of bankruptcy that best meets your needs (provided you meet certain qualifications):

Chapter 7 – A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the State where you live and applicable federal laws.

Chapter 13 – You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.

Chapter 12 – Like chapter 13, but it is only for family farmers and family fishermen.

Chapter 11 – This is used mostly by businesses. In chapter 11, you may continue to operate your business, but your creditors and the court must approve a plan to repay your debts. There is no trustee unless the judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property.

If you have already filed bankruptcy under chapter 7, you may be able to change your case to another chapter. Your bankruptcy may be reported on your credit record for as long as ten years. It can affect your ability to receive credit in the future.

**What Is a Bankruptcy Discharge and How Does It Operate?** One of the reasons people file bankruptcy is to get a “discharge.” A discharge is a court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for— most taxes; child support; alimony; most student loans; court fines and criminal restitution; and personal injury caused by driving drunk or under the influence of drugs.

The discharge only applies to debts that arose before the date you filed. Also, if the judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible the debt will not be discharged. The judge can also deny your discharge if you do something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a court order.

You can only receive a chapter 7 discharge once every eight years. Other rules may apply if you previously received a discharge in a chapter 13 case. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement (see below) or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

**What Is a Reaffirmation Agreement?** Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay that debt, you must sign and file a reaffirmation agreement with the court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or by any other law. Reaffirmation agreements—

- must be voluntary;
- must not place too heavy a burden on you or your family;
- must be in your best interest; and
- can be canceled anytime before the court issues your discharge or within 60 days after the agreement is filed with the court, whichever gives you the most time.

If you are an individual and you are not represented by an attorney, the court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the court approves it.

If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

**IF YOU WANT MORE INFORMATION OR HAVE ANY QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.**

**BANKRUPTCY WORKSHEET FOR INDIVIDUALS OR MARRIED COUPLES**

Individual		Spouse (info needed even if spouse not filing)	
Last Name:	First Name:	Full Middle Name:	Social Security #:
Address with Apt #, City, State, & Zip:		Address with Apt #, City, State, & Zip:	
Other names used (in last 8 years - married, maiden or trade name):		Other names used (in last 8 years - married, maiden or trade name):	
What is the best time & way to contact you?:	County	What is the best time & way to contact you?:	County
Phone (H)	Phone (W)	Phone (H)	Phone (W)
Cell Phone:	Email:	Cell Phone:	Email:

**PRIOR BANKRUPTCIES:**

Location where filed:	Case No: Chapter No:	Date filed:
Location where filed:	Case No: Chapter No:	Date filed:

**EMPLOYMENT:**

Debtor's Occupation:	Joint Debtor's Occupation:
Name of Employer:	Name of Employer:
Employer's Address:	Employer's Address:
How long employed?:	How long employed?:

**DEPENDENTS:**

Name:	Age:	Relationship:
Name:	Age:	Relationship:
Name:	Age:	Relationship:

If more than 3 dependants, attach a continuation sheet or write on back.

How did you hear about my firm?

\_\_Internet Search \_\_Yellowbook \_\_Dex \_\_Blackfoot Directory \_\_Referral \_\_Other \_\_\_\_\_.

**REAL ESTATE:** Provide a copy of recorded deed of trust (first 2 pgs only) for each parcel of real estate.

<u>PARCEL 1</u> Full Address:		Intention is to: <input type="checkbox"/> Keep the real estate <input type="checkbox"/> Let it go back to lender	Current Market Value: \$ _____
Names on title: <input type="checkbox"/> In Spouse 1 name only <input type="checkbox"/> In Spouse 2 name only <input type="checkbox"/> Joint both spouses <input type="checkbox"/> Jointly owned with:	1 <sup>st</sup> Mortgage Payoff/ Company name: \$ _____ _____	2 <sup>nd</sup> Mortgage Payoff/ Company name: \$ _____ _____	3 <sup>rd</sup> Mortgage Payoff/ Company name: \$ _____ _____

<u>PARCEL 2</u> Full Address:		Intention is to: <input type="checkbox"/> Keep the real estate <input type="checkbox"/> Let it go back to lender	Current Market Value: \$ _____
Names on title: <input type="checkbox"/> In husband's name only <input type="checkbox"/> In wife's name only <input type="checkbox"/> Jointly husband & wife <input type="checkbox"/> Jointly owned with:	1 <sup>st</sup> Mortgage Payoff/ Company name: \$ _____ _____	2 <sup>nd</sup> Mortgage Payoff/ Company name: \$ _____ _____	3 <sup>rd</sup> Mortgage Payoff/ Company name: \$ _____ _____

<u>PARCEL 3</u> Full Address:		Intention is to: <input type="checkbox"/> Keep the real estate <input type="checkbox"/> Let it go back to lender	Current Market Value: \$ _____
Names on title: <input type="checkbox"/> In husband's name only <input type="checkbox"/> In wife's name only <input type="checkbox"/> Jointly husband & wife <input type="checkbox"/> Jointly owned with:	1 <sup>st</sup> Mortgage Payoff/ Company name: \$ _____ _____	2 <sup>nd</sup> Mortgage Payoff/ Company name: \$ _____ _____	3 <sup>rd</sup> Mortgage Payoff/ Company name: \$ _____ _____

**LEASES & "EXECUTORY CONTRACTS"** (Cable, cell phone, satellite, etc. Includes those not yet completed, such as real estate options & ongoing employment contracts, etc.)

Name & address of person or business you have a lease or contract with:	How long is the lease? (6 month? 12 month?): The lease ends on: ____/____/____ The monthly payment is: \$ _____	Assume Lease? <input type="checkbox"/> Keep the lease <input type="checkbox"/> Give up the lease
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**PERSONAL PROPERTY**

Value means quick liquidation price ( i.e. yard sale value) - Do not give purchase price or replacement value. ALL your property must be listed in the following categories (including that of your spouse). Vehicles usually use Kelly Blue Book or N.A.D.A. value - private party sale value NOT trade in value.

1. Cash on hand				Value:	Debtor Spouse Joint
2. Bank Account 1 <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> CD <input type="checkbox"/> Other Provide bank name: Account No.:				Value:	Debtor Spouse Joint
2. Bank Account 2 <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> CD <input type="checkbox"/> Other Provide bank name: Account No.:				Value:	Debtor Spouse Joint
Property:	Provide a detailed description. What is it? Where is it?	Who owns it? D - Debtor S - Spouse J - Joint	Your Ownership Share (%)	Market Value of Property	NOTES
Security Deposits				\$	
Interest in life insurance policies Term or Whole?				\$	
Annuities				\$	
Retirement/401(k) Pension/Profit-sharing plans				\$	
Interests in incorporated and unincorporated companies or businesses				\$	
Interest in Partnerships				\$	
Family support (to which you are or may be entitled)				\$	
Govt. & corporate bonds and other negotiable and non-negotiable instruments				\$	
Accounts Receivable (does anyone owe you money?)				\$	

Property:	Provide a detailed description. What is it? Where is it?	Who owns it? D - Debtor S - Spouse J - Joint	Your Ownership Share (%)	Market Value of Property	NOTES:
Other liquidated debts, including tax refunds. Do you usually get refunds?				\$	
Equitable and future interests, life estates and rights or powers				\$	
Interest in someone's estate				\$	
Other contingent and unliquidated claims (potential lawsuits you have against others)				\$	
Patents, copyrights and other intellectual property				\$	
Licenses, franchises and other general intangibles				\$	
Aircraft and accessories				\$	
Business Office equipment furnishings and supplies				\$	
Machinery, tools fixtures, equip. & supplies used to earn a living				\$	

Property:	Provide a detailed description. What is it? Where is it?	Who owns it? D - Debtor S - Spouse J - Joint	Your Ownership Share (%)	Market Value of Property	NOTES:
Inventory				\$	
Pets, Livestock, poultry and other animals				\$	
Crops				\$	
Farming equipment and implements				\$	
Farm supplies, chemicals and feed				\$	
Other personal property not previously listed				\$	

**HOUSEHOLD INVENTORY LIST**

Please provide the information for the items that you own. The value means how much someone would pay you for the property listed if you were to try to sell it at a yard sale or on craigslist or ebay.

Living Room	# of items	Yard Sale Value	Bed Room #1	# of items	Market Value
Sofa			Bed		
Love Seat			Dresser		
Recliner			Chest of Drawer		
Side Chair			Night Stand		
Enter. Center			Clock		
Coffee Table			Lamp		
Bookcase			TV		
TV			VCR/DVD		
VCR/Tapes			Other (Describe)		
DVD/DVD(s)			Other (Describe)		
Stereo			Other (Describe)		
Lamps					
Other (Describe)					

<b>Bed Room #2</b>	<b># of items</b>	<b>Market Value</b>	<b>Bed Room #3</b>	<b># of items</b>	<b>Market Value</b>
Bed			<b>Bed</b>		
Dresser			Dresser		
Chest of Drawer			Chest of Drawer		
Night Stand			Night Stand		
Clock			Clock		
Lamp			Lamp		
TV			TV		
VCR/DVD			VCR/DVD		
Other (Describe)			Other (Describe)		
Other (Describe)			Other (Describe)		
<b>Garage/Utility</b>	<b># of items</b>	<b>Market Value</b>	<b>Kitchen/Dining</b>	<b># of items</b>	<b>Market Value</b>
Washer			Stove		
Dryer			Refrigerator		
Freezer			Dishwasher		
Lawn Mower			Microwave		
Weed Eater			Toaster		
Blower			Blender		
Garden Tools			Pots & Pans		
Electric Tools			Dishes		
Hand Tools			Glasses		
Vacuum			Table/Chairs		
Other (Describe)			Buffet		
<b>Bathroom/Linen Closet</b>			Cooking Utensils		
Towels			Other (Describe)		
Linens			Other (Describe)		
Toiletries					
Other (Describe)					
<b>Clothing (Husband)</b>	<b># of items</b>	<b>Market Value</b>	<b>Clothing (Wife)</b>	<b>#of items</b>	<b>Market Value</b>
Misc. Clothing			Misc. Clothing		

<b>Home Office</b>	<b># of items</b>	<b>Market Value</b>	<b>Jewelry</b>	<b>#of items</b>	<b>Market Value</b>
Desk			Watches		
Computer			Wedding Bands		
Printer			Rings		
Scanner			Bracelets/Necklaces		
Other (Describe)			Earrings		
Other (Describe)			Costume Jewelry		
Other (Describe)			Other (Describe)		
<b>Firearms</b>	<b># of items</b>	<b>Market Value</b>	<b>Pictures/Art</b>	<b># of items</b>	<b>Market Value</b>
Guns (Details)			Home Interior		
Rifles (Details)			Pictures		
Other (describe)			Other (describe)		
<b>Collections</b>	<b># of items</b>	<b>Market Value</b>	<b>Sports/Hobby Equip.</b>	<b># of items</b>	<b>Market Value</b>
Coin Collection			Bikes		
Card Collection			Cameras		
Stamp Collection			Ipod		
Doll Collection			Pool Table		
Antique Collection			Toys		
Other (describe)			Music CD's		
Other (describe)			Cell Phones		
Books			Sports Equipment		
			Other (Describe)		
			Other (Describe)		
<b>Other Items Not Listed Elsewhere</b>	<b># of items</b>	<b>Market Value</b>		<b># of items</b>	<b>Market Value</b>
Other (Describe)			Other		
Other (Describe)			Other		
Other (Describe)			Other		
Other (Describe)			Other		

**AUTOMOBILES, TRUCKS, TRAILERS, MOBILE HOMES, SNOWMOBILES, ATVs AND OTHER VEHICLES**

Please list all automobiles, trucks, trailers, mobile homes and other vehicles. Note whether the asset is owned by the Debtor (D), Spouse (S), as joint property (J) or as community property (C). If you own more than three vehicles, attach additional paper and provide the same information requested below.

<b>1. Vehicle Year</b>		<b>Name and Address of Lienholder</b>	
<b>Vehicle Make</b>			
<b>Vehicle Model</b>		<b>Lienholder Telephone No. &amp; Account No.</b>	
<b>Date of Purchase</b>			
<b>N.A.D.A Value</b>	\$	<b>Current Payoff</b>	\$
<b>Mileage</b>		<b>D, S, J, C</b>	
List any additional options or accessories affecting value (alloy wheels, CD, automatic transmission, sunroof, A/C, etc.). Also detail any repairs needed that might reduce its value.			
<b>2. Vehicle Year</b>		<b>Name and Address of Lienholder</b>	
<b>Vehicle Make</b>			
<b>Vehicle Model</b>		<b>Lienholder Telephone No. &amp; Account No.</b>	
<b>Date of Purchase</b>			
<b>N.A.D.A Value</b>	\$	<b>Current Payoff</b>	\$
<b>Mileage</b>		<b>D, S, J, C</b>	
List any additional options or accessories affecting value (alloy wheels, CD, automatic transmission, sunroof, A/C, etc.). Also detail any repairs needed that might reduce its value.			
<b>3. Vehicle Year</b>		<b>Name and Address of Lienholder</b>	
<b>Vehicle Make</b>			
<b>Vehicle Model</b>		<b>Lienholder Telephone No. &amp; Account No.</b>	
<b>Date of Purchase</b>			
<b>Value</b>	\$	<b>Current Payoff</b>	\$
<b>Mileage</b>		<b>D, S, J, C</b>	
List any additional options or accessories affecting value (alloy wheels, CD, automatic transmission, sunroof, A/C, etc.). Also detail any repairs needed that might reduce its value.			

<b>4. Vehicle Year</b>		<b>Name and Address of Lienholder</b>	
<b>Vehicle Make</b>			
<b>Vehicle Model</b>		<b>Lienholder Telephone No. &amp; Account No.</b>	
<b>Date of Purchase</b>			
<b>N.A.D.A Value</b>	\$	<b>Current Payoff</b>	\$
<b>Mileage</b>		<b>D, S, J, C</b>	
List any additional options or accessories (alloy wheels, CD, automatic transmission, sunroof, A/C, etc.). Also detail any repairs needed that might reduce its value.			
<b>5. Vehicle Year</b>		<b>Name and Address of Lienholder</b>	
<b>Vehicle Make</b>			
<b>Vehicle Model</b>		<b>Lienholder Telephone No. &amp; Account No.</b>	
<b>Date of Purchase</b>			
<b>N.A.D.A Value</b>	\$	<b>Current Payoff</b>	\$
<b>Mileage</b>		<b>H, W, J, C</b>	
List any additional options or accessories (alloy wheels, CD, automatic transmission, sunroof, A/C, etc.). Also detail any repairs needed that might reduce its value.			

**BOATS, MOTORS AND ACCESSORIES**

List any boats, motors, and their accessories. Please complete the following and note whether or not the asset is owned by the Debtor (D), Spouse (S), as joint property (J) or as community property (C).

1. Description		D, S, J, C	
		Market Value	
Name and Address of Lienholder, if any		Purchase Date	
		Lienholder Phone No.	
1. Description		D, S, J, C	
		Market Value	
Name and Address of Lienholder, if any		Purchase Date	
		Lienholder Phone No.	

### SECURED CREDITORS

List all creditors holding security interests. Secured debts are debts with collateral such as your real estate or vehicle. Collateral is property which guarantees the payment of a debt and could be taken, repossessed or foreclosed upon by the creditor if required payments are not made.

Creditor Name:	Account No.	Check one: <input type="checkbox"/> Keep it <input type="checkbox"/> Surrender it	
Address:	Description of property owned (address of house or year, make, model of car):		
	How much could you sell the property for? \$	Balance due on the loan? \$	Date the debt was incurred?
<b>IF YOU ARE BEHIND IN PAYMENTS &gt;</b>		How many payments behind?	How far behind are you in dollars, including late charges? \$
Creditor Name:	Account No.	Check one: <input type="checkbox"/> Keep it <input type="checkbox"/> Surrender it	
Address:	Description of property owned (address of house or year, make, model of car):		
	How much could you sell the property for? \$	Balance due on the loan? \$	Date the debt was incurred?
<b>IF YOU ARE BEHIND IN PAYMENTS &gt;</b>		How many payments behind?	How far behind are you in dollars, including late charges? \$
Creditor Name:	Account No.	Check one: <input type="checkbox"/> Keep it <input type="checkbox"/> Surrender it	
Address:	Description of property owned (address of house or year, make, model of car):		
	How much could you sell the property for? \$	Balance due on the loan? \$	Date the debt was incurred?
<b>IF YOU ARE BEHIND IN PAYMENTS &gt;</b>		How many payments behind?	How far behind are you in dollars, including late charges? \$
Creditor Name:	Account No.	Check one: <input type="checkbox"/> Keep it <input type="checkbox"/> Surrender it	
Address:	Description of property owned (address of house or year, make, model of car):		
	How much could you sell the property for? \$	Balance due on the loan? \$	Date the debt was incurred?
<b>IF YOU ARE BEHIND IN PAYMENTS &gt;</b>		How many payments behind?	How far behind are you in dollars, including late charges? \$

**TAX DEBTS** - List all taxes owed no matter how old they are, no matter what kind they are.

Tax creditor name and address:			
Kind of tax (Income, Property, etc.):	Tax Year or Date:	Account No.	Balance Due:
Tax creditor name and address:			
Kind of tax (Income, Property, etc.):	Tax Year or Date:	Account No.	Balance Due:
Tax creditor name and address:			
Kind of tax (Income, Property, etc.):	Tax Year or Date:	Account No.	Balance Due:
Tax creditor name and address:			
Kind of tax (Income, Property, etc.):	Tax Year or Date:	Account No.	Balance Due:

**CHILD SUPPORT, MAINTENANCE, OR ALIMONY DEBTS**

Name and address of person supported:		Name and address of agency you make payments to:	
Amount you pay or are obligated to pay monthly:	Amount you are in arrears:		
\$	\$		

**DEBTS WITH CO-SIGNERS** - Identify all debts that have co-signers or on which you are the co-signer.

Cosigner 1:	Cosigner 2:
Address:	Address:
Creditor:	Creditor:
Are you : <input type="checkbox"/> Principle Borrower <input type="checkbox"/> Guarantor Only <input type="checkbox"/> One of 2 Joint Borrowers	Are you : <input type="checkbox"/> Principle Borrower <input type="checkbox"/> Guarantor Only <input type="checkbox"/> One of 2 Joint Borrowers

**UNSECURED CREDITORS** (including student loans and debts to family members or friends). **Instead of writing all your debts out, you could provide us complete copies of your bills or a copy of your credit report(s).** Indicate whose debts they are (Debtor's, Spouse's, or Joint.) List all debts, even those you intend to pay. Add all collection agencies. Use more sheets if necessary.

Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
Date the debt was first incurred (Very Important):		Date the debt was first incurred (Very Important):	
Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____		Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____	

Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
Date the debt was first incurred (Very Important):		Date the debt was first incurred (Very Important):	
Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____		Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____	

Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
Date the debt was first incurred (Very Important):		Date the debt was first incurred (Very Important):	
Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____		Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____	

Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
Date the debt was first incurred (Very Important):		Date the debt was first incurred (Very Important):	
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Creditor name & address:		Creditor name & address:	
<input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		<input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
Date the debt was incurred:		Date the debt was incurred:	
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Creditor name & address:		Creditor name & address:	
<input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		<input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
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Creditor name & address:		Creditor name & address:	
<input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		<input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
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Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____		Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____	

Creditor name & address:		Creditor name & address:	
<input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		<input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
Date the debt was incurred:		Date the debt was incurred:	
Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____		Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____	

Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
Date the debt was incurred:		Date the debt was incurred:	
Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____		Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____	

Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
Date the debt was incurred:		Date the debt was incurred:	
Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____		Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____	

Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
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Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____		Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____	

Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint		Creditor name & address:  <input type="checkbox"/> Debtor <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Account No.	Balance due: \$	Account No.	Balance due: \$
Date the debt was incurred:		Date the debt was incurred:	
Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____		Circle: Credit Card Medical Utility Bank Loan Bad Checks Student Loan Personal Loan from friend Mortgage Deficiency Other, please specify: _____	

**MONTHLY INCOME**

**Primary Debtor**

**Spouse/Joint Debtor**

	Job 1	Job 2 (if applicable)	Job 1	Job 2 (if applicable)
Average Total Gross \$/Month	\$ _____	\$ _____	\$ _____	\$ _____

**Deductions:**

Taxes	\$ _____	\$ _____	\$ _____	\$ _____
Health Ins.	\$ _____	\$ _____	\$ _____	\$ _____
Union Dues	\$ _____	\$ _____	\$ _____	\$ _____
Retirement	\$ _____	\$ _____	\$ _____	\$ _____
Life Ins.	\$ _____	\$ _____	\$ _____	\$ _____
Garnishments	\$ _____	\$ _____	\$ _____	\$ _____
Other (specify)	\$ _____	\$ _____	\$ _____	\$ _____
Other (specify)	\$ _____	\$ _____	\$ _____	\$ _____
Other (specify)	\$ _____	\$ _____	\$ _____	\$ _____
<b>Net Income</b>	\$ _____	\$ _____	\$ _____	\$ _____

**Income from any other sources. Do not leave anything out.**

Other Business	\$ _____	\$ _____	\$ _____	\$ _____
Rental Income	\$ _____	\$ _____	\$ _____	\$ _____
Int./Dividends	\$ _____	\$ _____	\$ _____	\$ _____
Alimony/Child	\$ _____	\$ _____	\$ _____	\$ _____
Social Security	\$ _____	\$ _____	\$ _____	\$ _____
Disability	\$ _____	\$ _____	\$ _____	\$ _____
Retirement/Pens.	\$ _____	\$ _____	\$ _____	\$ _____
SNAP Benefits	\$ _____	\$ _____	\$ _____	\$ _____
Family Assist.	\$ _____	\$ _____	\$ _____	\$ _____
Other (specify)	\$ _____	\$ _____	\$ _____	\$ _____
Other (specify)	\$ _____	\$ _____	\$ _____	\$ _____

Do you expect your income to change (up or down) in the next year? Please explain:

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**CURRENT AVERAGE MONTHLY EXPENSES**

<b>Rent/Home Mortgage</b> including taxes, ins. Check if included: __Taxes __Insurance	\$	<b>Insurance: Homeowners/Renters</b> (if not included in rent/home mortgage)	\$
<b>Utilities: Electric/Heat/Nat. Gas</b>	\$	<b>Life Insurance</b>	\$
<b>Utilities: Water/Sewer</b>	\$	<b>Health Insurance</b>	\$
<b>Utilities: Other</b> (specify) _____	\$	<b>Auto Insurance</b>	\$
<b>Home Maintenance/Repairs</b>	\$	<b>Other Insurance</b>	\$
<b>Cable/Satellite</b>	\$	<b>Taxes (income or property taxes owed)</b>	\$
<b>Internet</b>	\$	<b>Installment Payments for Auto 1</b>	\$
<b>Cell Phone(s)</b>	\$	<b>Installment Payments for Auto 1</b>	\$
<b>Food</b>	\$	<b>Student Loan Payments</b>	\$
<b>Clothing</b>	\$	<b>Other Installment Payments (Specify)</b>	\$
<b>Personal Care Products &amp; Services</b>		<b>Other Installment Payments (Specify)</b>	\$
<b>Laundry &amp; Dry Cleaning</b>	\$	<b>Other Installment: _____</b>	\$
<b>Medical &amp; Dental (prescriptions, co-pays, etc.)</b>	\$	<b>Alimony/Child Support Payments</b>	\$
<b>Transportation (Gas, maint., but not payments)</b>	\$	<b>Support of Other Dependents</b>	\$
<b>Recreation/Entertainment/Periodicals /Gym Fees</b>	\$	<b>Pet Food/Vet Bills</b>	\$
<b>Charitable Contributions</b>	\$	<b>Other (specify): _____</b>	\$

**Describe any changes expected in your expenses in the next year:**

Profit and Loss Statement for Self-Employed Individuals. You need to prepare one for each of the six months ending the month before you file your bankruptcy.

**Month & Year:** \_\_\_\_\_

Total net sales \$ \_\_\_\_\_  
Costs of sales \$ \_\_\_\_\_  
Gross profit \$ \_\_\_\_\_

**Expenses**

Rent \$ \_\_\_\_\_  
Utilities \$ \_\_\_\_\_  
Equip. leases \$ \_\_\_\_\_  
Depreciation \$ \_\_\_\_\_  
Insurance \$ \_\_\_\_\_  
License/permits \$ \_\_\_\_\_  
Loan payments \$ \_\_\_\_\_  
Miscellaneous \$ \_\_\_\_\_  
Miscellaneous \$ \_\_\_\_\_  
Salaries/wages \$ \_\_\_\_\_  
Payroll expenses \$ \_\_\_\_\_  
Supplies \$ \_\_\_\_\_  
Advertising \$ \_\_\_\_\_  
Dues/subscrip./fees \$ \_\_\_\_\_  
Legal and accounting \$ \_\_\_\_\_  
Repairs/maintenance \$ \_\_\_\_\_

Total Expenses \$ \_\_\_\_\_

Net profit (Loss) \$ \_\_\_\_\_

**SPECIAL ISSUES**

<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you used your credit cards in the past 6 months? <b>How much? Very Important.</b>
<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you taken bank loans or cash advances from a single creditor that total \$825 or more in the last 3 months? How much, when, who from?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you made purchases on credit in the last 3 months from a single creditor that total \$550 or more? How much and when?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Did you or your spouse repay (1) a relative, (2) a business partner, (3) a partnership in which you are a general partner, or (4) a corporation for which you are a director, officer, or person in control in the last year? Who, when, and how much?

**CHECKLIST FOR SPECIAL LIABILITIES** - Check yes or no as to whether or not the following apply to you.

<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>1. Domestic Support Obligations:</b> (Priority Debts) A “Domestic Support Obligation” is a debt for Alimony, Maintenance or Support (including assistance provided by a unit of government) that accrues before or after you file bankruptcy that is owed or recoverable by a spouse, former spouse, child (or by parent, legal guardian, or responsible relative for a child of yours), or by a unit of government. This term refers to debts established in a Separation Agreement, an Order of a Court of Record, or in a determination made by a unit of government.
<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>2. Taxes and certain other debts owed to government units:</b> Taxes, customs, duties, penalties owing to federal, state and local government units, etc.
<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>3. Claims for death or personal injury while debtor was intoxicated:</b> Refers to any claim arising from your operation of a motor vehicle, vessel or aircraft if the operation was unlawful because you were intoxicated from the use of alcohol, a drug or another substance.
<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>4. Student loan obligations</b>
<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>5. Domestic Support, Separation Agreement, and Divorce Decree Obligations not reported above:</b> (Non-Priority Debts) Includes any claims owed from a provision for property division in a Divorce Decree, Separation Agreement or Property Settlement Agreement.
<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>6. Obligations to Pension or Profit Sharing</b> and other similar obligations in which you owe to the Pension or Profit Sharing plan for loans taken against your Pension or Profit Sharing Plan.
<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>7. Disabled Veteran’s Declaration:</b> You make a Disabled Veteran’s Declaration if you are a disabled veteran and your indebtedness occurred primarily during a period in which you were on active duty or performing homeland defense duty. Disabled Vet 38 U.S.C. 3741 (1) Homeland defense duty 32 U.S.C. 901(1).

**STATEMENT OF FINANCIAL AFFAIRS.** Please provide details.

	1. Income from employment or operation of a business during the two years before this year? Year to date: \$ _____ Last Year: \$ _____ Year Before Last: \$ _____
	2. Income other than from employment or operation of business during the previous two years? Year to date: \$ _____ Last Year: \$ _____ Year Before Last: \$ _____
	3a. If most of your debts are consumer debts, list payments to any creditors which came to \$600 or more during the past 90 days:

	3b. If most of your debts are business debts, list payments to any creditors which came to \$5475 or more during the past 90 days:
	4. <b>Lawsuits, administrative proceedings, executions, garnishments, levies and attachments within on year of filing.</b> Did anyone sue you or did you sue anyone? Did you file for divorce? Did you voice a complaint against the government or did the government issue a complaint against you involving licenses or any other issue? Provide documentation.
	5. <b>Repossessions, foreclosures, returns within one year.</b> Has anyone repossessed or foreclosed upon any property of yours? Include property you agreed to transfer to avoid foreclosure.
	6a. <b>Assignments.</b> Within the last 120 days, has any property of yours been assigned for the benefit of a creditor? Include assignments by your spouse unless you are separated and you are not filing a joint bankruptcy.
	6b. <b>Receiverships.</b> Has any of your property been in the hands of a custodian, receiver, or court-appointed official within on year of filing?
	7. <b>Gifts.</b> Within one year, have you made any gifts worth a total of more than \$100 to any one person? Do NOT include gifts worth less than \$200 to family members.
	8. <b>Losses from fire, theft or gambling.</b> Within the last year, has a fire destroyed any of your property, has any property of yours been stolen, or have you lost any money or other property while gambling?
	9. <b>Payments related to debt counseling or bankruptcy.</b> Payments made within one year of property transferred by or on behalf of the Debtor to anyone, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a bankruptcy petition.
	10a. <b>Other transfers.</b> Have you transferred any other property either absolutely or as security (other than in the ordinary course of business) with two years of filing? Married debtors under Chapter 13 must include transfers by either or both spouse whether not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.
	10b. <b>Transfers to Self Settled Trust.</b> Within the last 10 years, have you transferred any money or property to a trust or similar device of which the Debtor is a beneficiary?
	11. <b>Closed Financial Accounts.</b> In the past year, have you closed or has a bank, credit union, or financial business closed an account which was in your name? Need to know name of bank, type of account date of closing and balance.
	12. <b>Safe Deposit Boxes.</b> Have you had a safe deposit box within the last 12 months? What is the dollar value of the contents? \$_____

	13. <b>Setoffs.</b> Within the last 90 days, has any bank or creditor made a setoff against a debt or deposit of yours?
	14. <b>Property Held for Another.</b> At this time, do you have property in your possession which belongs to someone else?
	15. <b>Prior Address(es).</b> Have you had a different address within the last 3 years? List addresses, <b>dates when lived there</b> , and names you went by if different from now.
	16. <b>Spouses &amp; Former Spouses.</b> During the last 8 years have you lived in any of the following states while married: Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin?
17. <b>Environmental Information.</b> The following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or materials into the air, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the Debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under Environmental Law.	
<input type="checkbox"/> Yes <input type="checkbox"/> No	17a. Have you received notice in writing by a governmental unit that you may be liable or potentially liable under or in violation of an Environmental Law? If so, provide notice.
<input type="checkbox"/> Yes <input type="checkbox"/> No	17b. Have you provided notice to a governmental unit of a release of hazardous material? If so, provide notice.
<input type="checkbox"/> Yes <input type="checkbox"/> No	17c. Proceedings under environmental law. Are there any judicial or administrative proceedings, including settlements or orders, under any environmental law in which you are a party? If so, provide papers.
18. <b>Nature, location, and name of business.</b> You are a "Business Debtor" only if you are a corporation or a partnership or if you are an individual debtor who has been any of the following within the past 6 years: (a) An officer, managing executive, or owner of more than 5% of the voting or equity securities of a corporation. (b) A partner (other than a limited partner) of a partnership; or (c) A sole proprietor or self-employed in a trade, profession, or other activity, either full or part time. <b>Within the last 6 years, have you been:</b>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	Self employed in a trade, profession or other activity? Provide nature, location, and name of business:
<input type="checkbox"/> Yes <input type="checkbox"/> No	A <b>SOLE PROPRIETOR</b> ? Provide nature, location, and name of business:
<input type="checkbox"/> Yes <input type="checkbox"/> No	An officer, director, partner or managing executive of a <b>CORPORATION</b> or a partner in a <b>PARTNERSHIP</b> ?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you <b>OWNED</b> more than 5% of the <b>VOTING OR EQUITY SECURITIES</b> in a business?

**IF YOU CHECKED "YES" ABOVE, CONTINUE WITH QUESTIONS BELOW:**

