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BANKRUPTCY QUESTIONNAIRE

Filing a Chapter _____	Foreclosure, Garnishment, or Lawsuits: _____ Person to notify: _____ Fax Number: _____
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ATTORNEY FEES & FILING FEES

Chapter 13: Filing Fee: \$274.00

Attorney Fee: Set by the Court (normally \$1,800.00-\$3,500.00 (depending on complexity), and a portion may be included in the Chapter 13 Plan.) When you return the questionnaire you will be required to pay \$100.00 for credit counseling and \$ _____ deposit for attorney fees and filing fee.

Chapter 7: Filing Fee; \$299.00

Attorney Fee for Chapter 7 quoted at \$900.00 (personal) or \$1,200.00-\$2,000.00 (business), based upon the information you provided at the initial consultation, plus \$100.00 for Credit Counseling and the Debtor Education class. If you withheld important information about your case during the consultation, the quoted fee could increase. When you return this questionnaire, you will be required to pay \$ _____.

You will need to bring the following items for us to review when you bring back this completed questionnaire:

1. A copy of your tax return for the last year. (If you have not filed your return for the past year, bring the last one you filed.)
2. A copy of any foreclosure or collection letters.
3. A copy of any lawsuits or garnishments.
4. Pay stubs for the past **SIX (6)** months, including the most recent pay stubs for each job you have. (including spouse, even if spouse is not filing.)
5. Bank statements for the past four months.

IMPORTANT

Prior to filing Chapter 7 or Chapter 13

1. **DO NOT** Pay any relatives any money.
2. **DO NOT** Take any cash advances from your charge cards.
3. **DO NOT** Transfer or sell any assets to anyone without first discussing it with the attorney.

We are a Debt Relief Agency and we file Bankruptcy petitions under the United States Bankruptcy Code.

WARNING:

Our job is to help you get the protection and relief you deserve under the Federal Bankruptcy laws.

Your job is to provide us with information that is both complete and truthful.

We will use the information you provide to prepare the Official Court forms necessary to get our case filed.

Failure to provide information which is as complete and accurate as possible will delay the filing of your case and any false or intentional untruthful information may constitute a Federal crime.

INSTRUCTIONS FOR COMPLETING THIS QUESTIONNAIRE

- 1, If you do not understand a question, make a list of all your questions and bring the list when you return to the office. **PLEASE** finish answering **ALL** of the questions you understand. When filling out the forms, **PLEASE** read each question carefully and then answer to the best of your knowledge.
2. Please write neatly, so we can read your answers.
3. Please answer each and every question and **fill in each blank**. Some questions may not apply to you, so simply answer it "N/A" or "None". **YOU MUST ANSWER EACH QUESTION.**
4. If you do not know exact dates or exact amounts, put in the best answer you can.
5. **Please provide a bill for each creditor. If you don't have a bill, then please provide us with a complete mailing address in this questionnaire. Failure to list someone may allow that creditor to pursue you regardless of the bankruptcy. To list someone after filing WILL result in ADDITIONAL FEES !**
6. Please read the directions at the top of each section throughout the questionnaire for guidance in completing the questionnaire.
7. **CHAPTER 13 DEBTORS:** Please read, sign and date page 34 and 35 of this questionnaire; **Final Checklist-Chapter 7 & 13 and the Have You Told Us About All of Your Property & Debts. It is a federal crime to not list property you own or to intentionally leave off debts that you owe, including family members and friends.**
8. **CHAPTER 7 DEBTORS:** Please read, sign and date the last 3 pages of this questionnaire; **Final Checklist-Chapter 7 & 13, the Have You Told Us About All of Your Property & Debts, and Chapter 7 Cases. It is a federal crime to not list property you own or to intentionally leave off debts that you owe, including family members and friends.**

****NOTE**** You will only need to return this stapled Bankruptcy Questionnaire and the Requested Documentation listed on the front page. Keep any loose bankruptcy information and/or instructions that we have provided for future reference.

Chapter: _____ 7 / _____ 13 (Wage Earner Plan)
Filing Status: _____ Individual _____ Joint

If you are married and filing individually, you will also need to fill out your Spouse's information on this page.

MARITAL STATUS Single Married Separated Divorced Widowed

DEBTOR (**Husband** if joint filing)

SPOUSE (**Wife** if joint filing)

FULL NAME:

First, Middle, Last

First, Middle, Last

STREET ADDRESS:

MAILING ADDRESS:

If different from street address

COUNTY:

SOCIAL SECURITY #

E-MAIL ADDRESS:

(if we can use it to correspond with you regarding your case)

Have you used any other names in the last 6 years? (Maiden name, former married name, nickname, business name, etc.) Yes _____ No _____ If yes, name(s) used: _____

Have you operated a business or been self-employed in the last 8 years? Yes _____ No _____
If yes, provide the Name of the Business, and dates of operation,

Have you ever filed for Bankruptcy protection under Chapter 7 (Straight Bankruptcy), or Chapter 13 (Wage Earner)?
Yes _____ No _____

If yes, list case number, date, and location where filed: _____

Has your spouse or business partner ever filed for Bankruptcy protection under Chapter 7 (Straight Bankruptcy), or Chapter 13 (Wage Earner)? Yes _____ No _____

If yes, list case number, date, and location where filed: _____

PERSONAL PROPERTY

1. Amount of cash you have in your pocket, purse, at home, safe box, etc. today? \$ _____
2. List all Checking, Savings, or other financial accounts, certificates of deposit, or shares in banks, savings and loan or credit unions. (If accounts are open but no money in the account, you will need to list it.)

Checking Accounts at: _____ Amount \$ _____
 Checking Accounts at: _____ Amount \$ _____
 Savings Account at: _____ Amount \$ _____
 Any Joint Accounts with anyone else: _____ Amount \$ _____

(Joint accounts include minor children and anyone else your name is also on their account)

3. List any Security Deposits with public utilities, telephone companies, landlords, and others that will not be applied to the last bill.

Deposit with: _____ Amount \$ _____
 Deposit with: _____ Amount \$ _____

4. List all household goods & furnishings, including audio, video, and computer equipment and give the Fair Market Value. (Please use yard sale, flea market, newspaper advertisement values of what you could sell the property for as a guide in determining the value of your property).

Living Room	\$	TV (how many)	\$
Family Room	\$	DVD Players (how many)	\$
Garage	\$	Bedroom Furniture	\$
Dining Room	\$	Kitchen Table	\$
Washer / Dryer	\$	Stove	\$
Microwave	\$	Kitchen Utensils	\$
Refrigerator	\$	Dishwasher	\$
Other Appliances	\$	Computer	\$

Other: _____

5. List all books, pictures, art objects, antiques, stamp, coin & other collections or collectibles. (List each item or collection and the value of each)

_____ Value \$ _____

6. Value of Wearing Apparel. Clothing \$

7. Furs and Jewelry:

Watch (how many)	\$	Rings (how many)	\$
Necklaces (how many)	\$	Bracelets (how many)	\$
Costume Jewelry	\$	Other:	\$
Other:	\$	Other:	\$

8. List all firearms and sports, photographic & other hobby equipment: (List each item)

_____ Value \$ _____

9. List any interest in insurance policies (even if there is no cash value):
 _____ Value \$ _____
10. List any annuities (where someone is paying you periodic payments such as personal injury, trust fund, etc)
 _____ Value \$ _____
11. List any interest in an Education IRA or under a qualified State tuition plan:
 Value \$ _____
12. List any interest in IRA, ERISA, Keogh, 401-K Plans, or other pension, retirement, or profit sharing plans: Name of Company: _____ Value \$ _____
 Type of plan (ie: IRA, 401-K, 403-B, Pension, etc.) _____
13. List any stock or interest in incorporated and unincorporated businesses (even if the business has closed):
 _____ Value \$ _____
14. List any interest in partnerships or joint ventures:
 _____ Value \$ _____
15. List any governments and corporate bonds and other negotiable and non-negotiable instruments: _____ Value \$ _____
16. Does anyone owe you money that you believe will pay you? (Accounts Receivable):
 _____ Value \$ _____
17. List any alimony, child support and/or property settlements owed to you:
 _____ Value \$ _____
18. List any other liquidated debts owing to you, **including tax refunds from the IRS:**
 _____ Value \$ _____
19. Do you have any future interest in land such as a life estate, the right to live on land, etc.?
 _____ Value \$ _____
20. Has anyone died and you might inherit property, money, life insurance money or trust money?
 _____ Value \$ _____
21. **Are you currently suing someone, or do you have the right to do so? Yes No**
(lawsuits such as workers compensation, personal injury claims, class action lawsuits, and any others)
 Person or business you are suing or have claim against? _____
 Why are you suing them or have the right to sue them? _____
- _____
 Your attorney: _____ Amount suing for \$ _____

22. List any patents, copyrights, and other intellectual property: _____ Value \$ _____

23. List any licenses, franchises, and other general intangibles: _____ Value \$ _____

24. List any aircraft and accessories: _____ Value \$ _____
(Note to office staff #27 in petition)

25. List all office equipment, furnishings, & supplies: _____ Value \$ _____
(Note to office staff #28 in petition)

26. List all machinery, fixtures, equipment, tools, & supplies **used in business.** _____ Value \$ _____
(Note to office staff #29 in petition & exempt under Tools of Trade)

27. List any Inventory: _____ Value \$ _____
(Note to office staff #30 in petition)

28. List any livestock/farm animals: _____ Value \$ _____

29. List any Crops - growing or harvested: _____ Value \$ _____
(Note to office staff #32 in petition)

30. List all Farming Equipment: _____ Value \$ _____
(Note to office staff #33 in petition)

31. List all farm supplies, chemicals, & feed: _____ Value \$ _____
(Note to office staff #34 in petition)

32. Other personal property of any kind not already listed:
(Note to office staff #35 in petition)

Lawn Mower	\$	Tools/shop equip.	\$
Weed Eater	\$	Garden Tools	\$
Exercise Equipment	\$		\$
Video Systems/games	\$		\$

33. Any other assets or property: (Note to office staff #35 in petition)

_____ Value \$ _____

_____ Value \$ _____

_____ Value \$ _____

CARS, TRUCKS, BOATS and TRAILERS YOU OWN

(Note to office staff #25 & #26 in petition)

You will need to give the following information about each vehicle that you own, even if it does not run or is wrecked. This includes boats, ATV's, 4-Wheelers, Motorcycles, Cars, Ski-Jets, etc.

1. Year: _____ Make: _____ Model: _____

Mileage: _____ What could you sell it for? \$ _____

Condition of Vehicle: _____

2. Year: _____ Make: _____ Model: _____

Mileage: _____ What could you sell it for? \$ _____

Condition of Vehicle: _____

3. Year: _____ Make: _____ Model: _____

Mileage: _____ What could you sell it for? \$ _____

Condition of Vehicle: _____

4. Year: _____ Make: _____ Model: _____

Mileage: _____ What could you sell it for? \$ _____

Condition of Vehicle: _____

ADDITIONAL INFORMATION NEEDED

1. Have you used any credit cards for cash advances in the past 90 days? Yes No
If yes, which ones, when and how much: _____

2. Have you received any new credit cards in the past 90 days? Yes No
If yes, which one(s): _____

3. Have you obtained any new loans in the past 90 days? Yes No
If yes, which one(s): _____

Have you made monthly payments since you obtained the loan? Yes No

4. Have you purchased any luxury goods with a credit card in the last 90 days?
 Yes No (ie: trips, vacations, cars, furniture, jewelry, expensive clothing, electronics, etc.)
If yes, which one(s): _____

Have you made monthly payments on this card since you purchased the luxury goods? Yes No

MORTGAGE LOANS / HOUSES & MOBILE HOMES

First Mortgage:

1. Creditor Name: _____

Address: _____

Account Number: _____

Whose debt is this? () Husband () Wife () Joint () Individual (if not married)

Date of Loan: _____ Monthly Payment: \$ _____ Owe: \$ _____

Is this a House Mobile Home Rental Property ? Is it?: a lot or _____ acres

Address of Property: _____

Are payments current? Yes No What months are you behind? _____

What could you sell it for? \$ _____

If this is a Mobile Home, do you: Own the Land Pay Lot Rent Land belongs to someone else Do you live on this property? Yes No

Do you have homeowners insurance? Yes No

Name of Insurance Co. / Agent _____

Do you want to keep the Property and continue paying the loan or surrender the property?

Keep **Surrender**

Second Mortgage:

2. Creditor Name: _____

Address: _____

Account Number: _____

Whose debt is this? () Husband () Wife () Joint () Individual (if not married)

Date of Loan: _____ Monthly Payment: \$ _____ Owe: \$ _____

Are payments current? Yes No What months are you behind? _____

If you are buying any other real property or land (not your home), and have a lien or loan against it, list it here.

HOUSE and/or LAND you are buying (other than your home) that has a mortgage

payment: Creditors Name: _____

Address: _____

Account Number: _____ () Husband () Wife () Joint () Individual (if not married)

Date of Loan: _____ Monthly Payment \$ _____ Amount Owed:\$ _____

Is this a House Mobile Home Rental Property ? Is it?: a lot or _____ acres

If this is a Mobile Home, do you: Own the Land Pay Lot Rent Land belongs to someone else

Are payments current ? Yes No What months are you behind? _____

What could you sell it for: \$ _____

Address of House / Land: _____

Any Co-Owners? No Name: _____

Yes Address: _____

City, State, Zip: _____

Relationship: _____

Does this land produce income? (ie: do you rent it, farm the land, etc.) Yes No

How much income do you receive? \$ _____ per month.

How long is the lease if the income is rental income? _____ (Bring a copy of lease)

If you own, have inherited, or have your name on any land (**free of liens**), you will need to give the acreage of the land and the location of the land along with the Market Value.

HOUSE or LAND owned by you that have no loans against them:

Is this a House Mobile Home Rental Property ? Is it?: a lot or _____ acres

Address of Property: _____

What could you sell it for? \$ _____

Any Co-Owners? No Name: _____

Yes Address: _____

City, State, Zip: _____

Relationship: _____

VEHICLE LOANS, LEASES, & PAWNS
(INCLUDES CARS, TRUCKS, BOATS, MOTORCYCLES, ATV'S, SKI-JETS, ETC.)

1. Creditor Name: _____

Address: _____

Account Number: _____

Whose debt is this? () Husband () Wife () Joint () Individual (if not married)

Date of Loan: _____ Owe (pay off): \$ _____

Monthly Payment: \$ _____ Interest Rate: _____ **Is this a LEASE? Yes No**

Give complete description of the Vehicle: _____ What could you sell it for? \$ _____

Year: _____ Make: _____ Model: _____

Are payments current? Yes No What months are you behind? _____

Mileage: _____ Damage or repairs needed? _____

Do you have insurance on vehicle? Yes No Agent / Insurance Co. _____

Type of coverage: Liability Liability & Collision

Do you want to keep the Vehicle and continue paying the loan or surrender the Vehicle?

Keep **Surrender**

2. Creditor Name: _____

Address: _____

Account Number: _____ () Husband () Wife () Joint () N/A

Date of Loan _____ Owe (pay off): \$ _____

Monthly Payment: \$ _____ Interest Rate: _____ **Is this a LEASE? Yes No**

Give complete description of the Vehicle: _____ What could you sell it for? \$ _____

Year: _____ Make: _____ Model: _____

Mileage: _____ Damage or repairs needed: _____

Are payments current? Yes No What months are you behind? _____

Do you have insurance on vehicle? Yes No Agent / Insurance Co. _____

Type of coverage: Liability Liability & Collision

Do you want to keep the Vehicle and continue paying the loan or surrender the Vehicle?

Keep **Surrender**

401-K or RETIREMENT LOANS

Fill out the following information **completely** for any 401-K or Retirement Loans that you owe money to, even if the loan is payroll deducted:

1. Creditor Name: _____

Address: _____

Account Number: _____

Whose debt is this? () Husband () Wife () Joint () Individual (If not married)

Date of Loan: _____ Owe (pay off): \$ _____

Monthly Payment: \$ _____ Interest Rate: _____

What kind of retirement is this? (Examples 401(k), 403(b), Pension, IRA, Roth IRA) _____

Are payments current? Yes No What months are you behind? _____

How many months left on the loan? _____ months

How much is in your retirement account? \$ _____

Is the loan payroll deducted? Yes No

Do you want to keep the retirement loan (if possible) and continue to pay it? **Keep** **Surrender**

2. Creditor Name: _____

Address: _____

Account Number: _____

Whose debt is this? () Husband () Wife () Joint () Individual (If not married)

Date of Loan: _____ Owe (pay off): \$ _____

Monthly Payment: \$ _____ Interest Rate: _____

What kind of retirement is this? (Examples 401(k), 403(b), Pension, IRA, Roth IRA) _____

Are payments current? Yes No What months are you behind? _____

How much is in your retirement account? \$ _____

Is the loan payroll deducted? Yes No

Do you want to keep the retirement loan (if possible) and continue to pay it? **Keep** **Surrender**

EQUIPMENT/FURNITURE/PERSONAL PROPERTY

Fill out the following information **completely** for all above loans that you owe.

1 Creditor Name: _____

Address: _____

Account Number: _____

Whose debt is this? () Husband () Wife () Joint () Individual (If not married)

Date of Loan: _____ Owe (pay off): \$ _____

Monthly Payment: \$ _____ Interest Rate: _____

List all item(s) that are collateral: **(Be Specific)** _____

Did you already own the item(s) and just listed it as collateral for this loan? Yes No

Was this loan to purchase the item(s)? Yes No

Are payments current? Yes No What months are you behind? _____

What could you sell the item(s) for at a yard sale? \$ _____

Do you want to keep the item(s)? Yes No

2 Creditor Name: _____

Address: _____

Account Number: _____

Whose debt is this? () Husband () Wife () Joint () Individual (If not married)

Date of Loan: _____ Owe (pay off): \$ _____

Monthly Payment: \$ _____ Interest Rate: _____

List all item(s) that are collateral: **(Be Specific)** _____

Did you already own the item(s) and just listed it as collateral for this loan? Yes No

Was this loan to purchase the item(s)? Yes No

Are payments current? Yes No What months are you behind? _____

What could you sell the item(s) for at a yard sale? \$ _____

Do you want to keep the item(s)? Yes No

ALL OTHER SECURED LOANS

Fill out the following information **completely** for any other **SECURED** creditor, business or individual that you owe money to.

1. Creditor Name: _____

Address: _____

Account Number: _____

Whose debt is this? () Husband () Wife () Joint () Individual (If not married)

Date of Loan: _____ Owe (pay off): \$ _____

Monthly Payment: \$ _____ Interest Rate: _____

List all items that are collateral on this loan: **(Be Specific)** _____

Did you already own the items above and just listed it as security for this loan? Yes No

Was the money borrowed from this creditor to purchase the items? Yes No

Are payments current? Yes No What months are you behind? _____

What could you sell the collateral for at a yard sale? \$ _____

Do you want to keep the collateral? Yes No

2. Creditor Name: _____

Address: _____

Account Number: _____

Whose debt is this? () Husband () Wife () Joint () Individual (If not married)

Date of Loan: _____ Owe (pay off): \$ _____

Monthly Payment: \$ _____ Interest Rate: _____

List all items that are collateral on this loan: **(Be Specific)** _____

Did you already own the items above and just listed it as security for this loan? Yes No

Was the money borrowed from this creditor to purchase the items? Yes No

Are the payments current? Yes No What months are you behind? _____

What could you sell the collateral for at a yard sale? \$ _____

Do you want to keep the collateral? Yes No

UNSECURED CREDITORS

Fill out the following information completely for each **UNSECURED** creditor, business or individual that you owe money to: **(ie: charge cards, medical bills, personal loans, family members, student loans, etc.)** **IF YOU HAVE GIVEN US THE BILL FOR THE DEBT, WE DON'T NEED THIS FILLED OUT. ONLY LIST CREDITORS YOU HAVEN'T PROVIDED US WITH THE BILL OR PAPERWORK.**

** If any of these loans have been turned over for collection, you will need to list the **original creditor and the Collection Agency** beside the original creditor. Please provide addresses for both the original creditor and the collection agency.

1. Creditor Name: _____ Collection Agency: _____
Address: _____ Address: _____

Account Number: _____ () Husband () Wife () Joint () Individual

Date or year of debt: _____ Owe: \$ _____

Credit Card Medical Personal Loan NSF Check Repossessed Vehicle

Student Loan Membership Club Utilities Rent Explain _____

2. Creditor Name: _____ Collection Agency: _____
Address: _____ Address: _____

Account Number: _____ () Husband () Wife () Joint () Individual

Date or year of debt: _____ Owe: \$ _____

Credit Card Medical Personal Loan NSF Check Repossessed Vehicle

Student Loan Membership Club Utilities Rent Explain _____

3. Creditor Name: _____ Collection Agency: _____
Address: _____ Address: _____

Account Number: _____ () Husband () Wife () Joint () Individual

Date or year of debt: _____ Owe: \$ _____

Credit Card Medical Personal Loan NSF Check Repossessed Vehicle

Student Loan Membership Club Utilities Rent Explain _____

4. Creditor Name: _____ Collection Agency: _____
Address: _____ Address: _____

Account Number: _____ () Husband () Wife () Joint () Individual

Date or year of debt: _____ Owe: \$ _____

Credit Card Medical Personal Loan NSF Check Repossessed Vehicle

Student Loan Membership Club Utilities Rent Explain _____

5. Creditor Name: _____ Collection Agency: _____
Address: _____ Address: _____

Account Number: _____ () Husband () Wife () Joint () Individual

Date or year of debt: _____ Owe: \$ _____

Credit Card Medical Personal Loan NSF Check Repossessed Vehicle

Student Loan Membership Club Utilities Rent Explain _____

6. Creditor Name: _____ Collection Agency: _____
Address: _____ Address: _____

Account Number: _____ () Husband () Wife () Joint () Individual

Date or year of debt: _____ Owe: \$ _____

Credit Card Medical Personal Loan NSF Check Repossessed Vehicle

Student Loan Membership Club Utilities Rent Explain _____

7. Creditor Name: _____ Collection Agency: _____
Address: _____ Address: _____

Account Number: _____ () Husband () Wife () Joint () Individual

Date or year of debt: _____ Owe: \$ _____

Credit Card Medical Personal Loan NSF Check Repossessed Vehicle

Student Loan Membership Club Utilities Rent Explain _____

CO-SIGNED LOANS

Have you co-signed on a loan for a friend or family member? Yes No

Name of person **you** co-signed for: _____

Their Address: _____

Relationship to you: _____

Creditor Name: _____ (You **MUST** also list the creditor in the creditor information section)

What is this loan for? _____

Has anyone co-signed for you on any of your loans? Yes No

LOAN #1

Name of person who co-signed your loan: _____

Their Address: _____

Relationship to you: _____

Creditor Name: _____ (You **MUST** also list the creditor in the creditor information section)

What is this loan for? _____

Do you want to try to stop the creditor from trying to collect the debt from the co-signer? Yes No

LOAN #2

Name of person who co-signed your loan: _____

Their Address: _____

Relationship to you: _____

Creditor Name: _____ (You **MUST** also list the creditor in the creditor information section)

What is this loan for? _____

Do you want to try to stop the creditor from trying to collect the debt from the co-signer? Yes No

If you need more space, please continue with same information on another sheet of paper.

LEASES, CELL PHONES, RENT TO OWNS, TIMESHARES, AND LAND CONTRACTS

List any leases, cell phones, rent to owns, and land contracts below, including name, address, city, state and zip of creditor, and description of lease.

Name _____ Description of Lease _____
(item)
Address: _____
Account No. _____
Monthly Payment: _____ () Husband () Wife () Joint () Individual
Retain Surrender

Name _____ Description of Lease _____
(item)
Address: _____
Account No. _____
Monthly Payment: _____ () Husband () Wife () Joint () Individual
Retain Surrender

Name _____ Description of Lease _____
(item)
Address: _____
Account No. _____
Monthly Payment: _____ () Husband () Wife () Joint () Individual
Retain Surrender

Name _____ Description of Lease _____
(item)
Address: _____
Account No. _____
Monthly Payment: _____ () Husband () Wife () Joint () Individual
Retain Surrender

FEDERAL & STATE TAX INFORMATION

1. Do you have any Income Tax Returns that you **have not filed** for the previous years or this year?

Yes - I have not filed for the following years: _____

No

2. Do you owe the Internal Revenue Service for taxes? **Yes** **No**

3. If yes, what years are these taxes owed for and how much is the IRS saying you owe?

20__ \$ _____

20__ \$ _____

20__ \$ _____

4. Have you received or do you expect to receive a future Income Tax Refund? **Yes** - How much? _____ When? _____

No - I will probably owe the IRS \$ _____ (approximate amount)

If you have not filed tax returns for previous years, **you will need to have these prepared as soon as possible**. The IRS will request these tax returns to be filed upon receiving notification that you have filed for bankruptcy. **If you are filing a Chapter 13, you must bring all unfiled original returns, signed in BLUE INK with you when you bring this questionnaire back, otherwise your petition cannot be prepared and the bankruptcy cannot be filed, NO EXCEPTIONS.** If you file a Chapter 13 bankruptcy and you have not filed income tax returns, your case **WILL** be dismissed by the Court and you will still have a bankruptcy on your credit report.

PROPERTY TAXES OWED

1. Do you owe any Property Taxes? **Yes** **No**

2. Who do you owe? Creditor name: _____

3. Creditor address: _____

For Property located at: _____

Amount Owed: \$ _____

List all the years for which you owe property taxes: _____

Creditor name: _____

Creditor address: _____

For Property located at: _____

Amount Owed: \$ _____

List all the years for which you owe property taxes: _____

CHILD SUPPORT OWED

Do you owe any back child support? If yes, give details: Yes No

Owed to (Parent): _____

Address: _____

City: _____ State: _____ Zip: _____

Total Amount Owed: \$ _____

Case or Account Number: _____

Collecting Agency: (usually a State Agency) : _____

Address: _____

City: _____ State: _____ Zip: _____

Is the child still a minor? Yes No

STUDENT LOANS

1. Do you owe student loans? Yes No

2. If yes, please fill out the following: (You **MUST** also list the creditor in the

Creditor: _____ creditor information section)

Address: _____

Account No.: _____

Monthly payment \$ _____ Interest Rate _____ Balance Due \$ _____

3. Student: Debtor Spouse Other _____

4. Will the student need future student loans? Yes No

GARNISHMENTS

Are your wages currently being garnished by a creditor or collector? Yes No

(IF YES: You **MUST** also list the creditor in the creditor information section)

If your wages are currently being garnished by a creditor, you will need to provide a copy of the Garnishment notice you received from the court showing the creditor, docket number and the attorney for the creditor. **Please point out that your wages are being garnished when you bring your paperwork back so we can have the garnishment stopped as soon as we file your case.** Failure to provide the garnishment information will result in a delay of stopping the garnishment.

Your Marital Status: Single Married Divorced
 Widowed Separated

ALL PEOPLE WHO LIVE WITH YOU

NAME	AGE	RELATIONSHIP
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

1.

1. I/We **Receive** **Pay** child support for _____, in the amount of \$ _____ per month.

2. I/We **Receive** **Pay** child support for _____, in the amount of \$ _____ per month.

*If you receive child support, is it paid regularly? **Yes** **No**

EMPLOYER INFORMATION

Please provide the following information about each of your employer(s). **If you are married and filing individually, you will also need to fill out Spouse information.** If you have more than one employer, please list additional employers on a separate sheet of paper and attach to this page.

You **MUST** list the employer's complete address.

DEBTOR

Employers Name: _____

Address: _____

_____ Zip: _____

Employer Telephone number: _____

Occupation Title: _____

How long have you been employed here? _____

How often are you paid? Weekly Every 2 weeks Monthly Twice a Month

SPOUSE

Employers Name: _____

Address: _____

_____ Zip: _____

Employer Telephone number: _____

Occupation Title: _____

How long have you been employed here? _____

How often are you paid? Weekly Every 2 weeks Monthly Twice a Month

VERY IMPORTANT !!!

You will need to provide a copy of the last two months of check stubs so we can get your most accurate Statement of Income. If married and filing individually, you **MUST** also provide a copy of your Spouse's last check stub. We will not be able to prepare your Bankruptcy Petition without the check stubs.

If you are self-employed you MUST bring records of income & expense for the last 6 months. (ie: operating statements, checking account statements, receipts for expenses, bookkeeping records)

CURRENT INCOME

	Debtor	Spouse
Gross Monthly Wages	\$ _____	\$ _____
Estimated overtime (if any)	\$ _____	\$ _____
PAYROLL DEDUCTIONS		
a. Payroll taxes, FICA, Medicare	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Retirement / 401-K	\$ _____	\$ _____
d. Retirement / 401-K Loans	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Child Support	\$ _____	\$ _____
e. Other (Be Specific)	\$ _____	\$ _____
TAKE HOME PAY PER MONTH	\$ _____	\$ _____

LIST ANY OTHER SOURCE OF INCOME & SPECIFY THE AMOUNT AND SOURCE OF INCOME:

Regular income from operation of business or profession or farm	\$ _____	\$ _____	
Income from rental property	\$ _____	\$ _____	
Interest and dividends	\$ _____	\$ _____	
Alimony, maintenance, or child support payments payable to you for your use or that of your children (Specify: _____)	\$ _____	\$ _____	
Social Security or other government assistance (Specify: _____) (Includes money to you and / or your children)	\$ _____	\$ _____	
Unemployment	\$ _____	\$ _____	
“ Food Stamps, “ AFDC, etc.	\$ _____	\$ _____	
Pension or retirement income	\$ _____	\$ _____	
Contribution from others living in your home	\$ _____	\$ _____	
Other monthly income: _____ (Please specify what kind of income)	\$ _____	\$ _____	
TOTAL PER MONTH	\$ _____	\$ _____	
Any Expected Increase or Decrease in any Income? (please explain)			

MONTHLY CURRENT EXPENSES

Complete this schedule by estimating the average monthly expenses for you and your family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show the **monthly** rate.

Check this box if a joint petition is filed and debtors spouse maintains a separate household. If so, you will need to complete and label a separate schedule of expenditures.

Rent or home mortgage payments: \$ _____

Lot Rent: \$ _____

Does your mortgage company pay your property tax? Yes No

Does your mortgage company pay your homeowners insurance? Yes No

Utilities:		Transportation:	
Electricity and heating fuel	\$ _____	Gasoline	\$ _____
Water and sewer	\$ _____	Maintenance (oil, tune ups)	\$ _____
Home Phone	\$ _____	Tires (monthly average)	\$ _____
Cell Phone	\$ _____	Repairs (monthly average)	\$ _____
Cable	\$ _____	Recreation / Entertainment:	
Internet	\$ _____	Health Clubs	\$ _____
Security	\$ _____	Newspapers, Magazines, etc.	\$ _____
Garbage	\$ _____	Movies / Video Rentals	\$ _____
Home Maintenance	\$ _____	Other:	
Groceries	\$ _____	Other:	
Clothing (including shoes & coats)	\$ _____	Day Care	\$ _____
Laundry and Dry Cleaning	\$ _____	School Lunch	\$ _____
Medicals:		School Fees (Activities / Sports)	\$ _____
Prescriptions	\$ _____	Pet Care	\$ _____
Doctor Visits	\$ _____	Personal Hygiene (shampoo, soap, cosmetics, etc.)	\$ _____
Eye Care	\$ _____	Household Cleaners	\$ _____
Dental Care	\$ _____	Work Lunches	\$ _____
Charitable Contributions	\$ _____	Vehicle Tags	\$ _____

Insurance: (not deducted from wages or included in home mortgage payments)

- Homeowners or renters insurance you pay \$ _____ (yearly divided by 12 months)
- Life Insurance (not deducted from wages) . . \$ _____
- Health Insurance (not deducted from wages) . \$ _____
- Auto Insurance \$ _____ (yearly divided by 12 months)

Taxes:

- Real Estate /Property Taxes (that you pay) . . . \$ _____ (yearly divided by 12 months)
- Self Employment Taxes (not deducted from wages) \$ _____ (yearly divided by 12 months)

Installment payments:

- 1) Auto with _____ \$ _____
- 2) Auto with _____ \$ _____
- 3) Other: _____ \$ _____

(Includes student loans, furniture, computers and other secured loans you are keeping)

Debts of a non-filing spouse:

- 1) _____ \$ _____ 2) _____ \$ _____
- 3) _____ \$ _____ 4) _____ \$ _____

Alimony and Child Support paid to others \$ _____

I pay \$ _____ per Week Every 2 weeks Semi-Monthly Monthly

TOTAL EXPENSES \$ _____

Regular expenses from operation of business (If Applicable) You will need to attach a detailed list of the expenses you incur monthly for your business.

NOTE: READ EACH QUESTION and GIVE COMPLETE ANSWERS. If any of the questions do not apply to you or your spouse, place an X in the box under the word NONE in the left hand column.

STATEMENT OF FINANCIAL AFFAIRS

NONE **1. Gross amount of Income from Employment or Operation of Business.**
 State the gross amount of income you have received from your employment, profession, or from operation of your business. State also the gross amounts received during the two years immediately preceding this calendar year. If filing jointly, list your gross income separately. (NOTE FOR CHAPTER 13 DEBTORS: Married Debtors filing under Chapter 13 MUST STATE INCOME FOR BOTH SPOUSES WHETHER OR NOT A JOINT PETITION IS FILED, UNLESS THE SPOUSES ARE SEPARATED AND ONLY ONE SPOUSE IS FILING)
IF YOU HAVE BEEN EMPLOYED ANYTIME IN THE PAST 3 YEARS YOU MUST LIST THIS !

		<u>DEBTOR</u>	<u>JOINT DEBTOR</u>
This year:	20 _____	\$ _____	\$ _____
	Earnings to Date (This can be taken from your last paycheck stub)		
Last year:	20 _____	\$ _____	\$ _____
	Earnings (This can be taken from your year end W-2 Form)		
Previous year:	20 _____	\$ _____	\$ _____
	Earnings (This can be taken from your year end W-2 Form)		

NONE **2. Income other than from employment or operation of business.**
 State the amount of income you have received other than from employment or operation of your business for this year and for the two years immediately preceding the filing of this case. (EXAMPLES: CHILD SUPPORT, UNEMPLOYMENT, SOCIAL SECURITY, DISABILITY, RETIREMENT FUNDS, SALE OF PROPERTY, FOOD STAMPS, GOVERNMENT ASSISTANCE, LOTTERY WINNINGS, etc.)

		<u>DEBTOR</u>	<u>JOINT DEBTOR</u>
This year:	20 _____	\$ _____	\$ _____
(Source of Income was from: _____)			
Last year:	20 _____	\$ _____	\$ _____
(Source of Income was from: _____)			
Previous year:	20 _____	\$ _____	\$ _____
(Source of Income was from: _____)			

NONE **3 Payment to creditors:**
 a. In the past 90 days prior to today, have you paid any one creditor more than \$600.00 total? List the Creditor and amount paid in past 90 days. (This includes house payments, car payments, furniture loans, etc.)

CREDITOR	AMOUNTS	DATES
\$ _____		
\$ _____		
\$ _____		

YES *Do you owe any family member any money? If so, please give the following information:*

NO NAME & COMPLETE ADDRESS RELATIONSHIP AMOUNT OWED
\$ _____
\$ _____

NONE **b.** List all payments made in the last 12 months to family members or loans only in a family members name. Include name & address of family member and the date and what the money was paid for:

Name of Family Member: _____ Relationship: _____
Address: _____
When money was paid: _____ Amount paid: \$ _____

What were the payments for?

NONE **4. LAWSUITS**

a. List all lawsuits, tax warrants and administrative proceedings to which you were a party within two years immediately preceding the filing of this bankruptcy case (divorce proceedings, personal injury, workers compensation, probate, debt collection, etc.) and include the Court and the Docket Number.

Caption of Lawsuit: _____ COURT: _____
Case#: _____ Type of Lawsuit: _____

Caption of Lawsuit: _____ COURT: _____
Case#: _____ Type of Lawsuit: _____

NONE **b.** Describe all property that has been attached, garnished, or seized under any legal or equitable process in the last 12 months.

NONE **5 Repossessions, foreclosures, and returns.**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, in the last 12 months. Also give the date and the creditor name and address.

Creditor name: _____ Date it happened: _____
Creditor address: _____ Property: _____

Creditor name: _____ Date it happened: _____
Creditor address: _____ Property: _____

NONE **6 Assignments and receiverships.**

a. Have you given any property to someone in the last 6 months to satisfy or benefit a creditor?

b. List all property which has been in the hands of a custodian, receiver or court-appointed official.

7. Gifts and Charitable Contributions.

List all gifts or charitable contributions made in the last 12 months, except ordinary and usual gifts to family members that are under \$200 in value per individual family member, and all church and charitable contributions. **Include name & address of recipient & date(s).**

Name: _____
Address: _____
Amount: _____
Dates: _____

Name: _____
Address: _____
Amount: _____
Dates: _____

8. Losses.

List all losses of property or records from fire, theft, flooding, or other casualty or gambling in the last 12 months. Also give the date of the loss & if any insurance proceeds were received.

NONE
 9. Payments related to debt counseling or bankruptcy.
List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy in the last 12 months **OTHER THAN MANO, McKERRICHER & PAROUTAUD**

Name: _____
Address: _____
Amount: _____
Dates: _____

Name: _____
Address: _____
Amount: _____
Dates: _____

NONE
 10. Transfers.

Have you transferred, sold, given away, or swapped any property to someone in the past two years? (Furniture, Auto, Homes, Land, etc) If yes, explain below.

DESCRIBE PROPERTY

NAME & ADDRESS OF PERSON THAT	DATE	VALUE RECEIVED
PROPERTY WAS GIVEN TO		
	TRANSFERRED	

NONE

11. Closed financial accounts.

List all checking or savings accounts, certificates of deposit, other financial accounts, shares and share accounts held in banks, credit unions, pension funds, etc. held in the name of the debtor or for the benefit of the debtor which were closed, within one year prior to filing this case. You will need to give the bank name & address, type of account, date closed and amount at closing.

NAME & ADDRESS OF INSTITUTION	TYPE OF ACCOUNT & AMOUNT OF FINAL BALANCE AT CLOSING	DATE OF SALE OR CLOSING
_____	_____	_____
_____	_____	_____
_____	_____	_____

NONE

12. Safe deposit boxes.

Have you had a safe deposit box in the last 2 years? If yes, please give the name of the institution and the contents of the box. (ie: documents, jewelry, cash, etc.) or other valuables within one year immediately preceding the commencement of this case.

Contents: _____

NONE

13. Setoffs.

Has any bank or credit union frozen or taken money from your checking or savings account in the last 90 days? If yes, list the institution, amount taken, and the date.

NONE

14. Property held for another person.

List all property owned by another person that you, the debtor, holds or controls. **Include household goods, furniture & vehicles you are using that belongs to someone else.** Also give the person to whom the property belongs to and their name, address and relationship. Give the value of the property.

NAME: _____ ADDRESS: _____

RELATIONSHIP: _____ ITEMS & VALUE: _____

NONE **15. Prior address of Debtor(s) for the past 3 years.**

NAME USED

ADDRESS

DATES OF OCCUPANCY

(from what date to what date)

NONE

16. Spouses and Former Spouses.

a) If you reside or resided in a community property state, commonwealth, or Territory **(including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin)** within the past eight years, identify the name of the Debtor s spouse and of any former spouse who resides or resided with the Debtor in the community property state.

NAME & ADDRESS:

Have you ever been divorced and are you entitled to receive a portion of your Ex-spouse’s RETIREMENT, but it has not been transferred yet? **Yes** **No**

Have you been involved in a divorce within the past 2 years? **Yes** **No**
If so, you will need to bring a copy of the Property Settlement Agreement to us with this questionnaire.

NONE

17. Environmental Information.

a) List the name & address of every site for which the Debtor(s) received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and the Environmental Law.

SITE NAME and ADDRESS	NAME & ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
_____	_____	_____	_____

NONE

b) List the name & address of every site for which the Debtor(s) provided notice to a governmental unit of a release of Hazardous Materials. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME and ADDRESS	NAME & ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
_____	_____	_____	_____

c) List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the Debtor(s) is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

NAME & ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
_____	_____	_____

***** If you have had a business in your name in the past two years, or are currently in a business, you will need to fill out questions 18-25. If you ARE NOT in business or have not been in business, YOU DO NOT ANSWER QUESTIONS 18-25.**

NONE

18. Nature, location and name of business.

a For individuals, list the **names, addresses, Taxpayer identification numbers, nature of business and beginning and ending dates of all businesses** in which the Debtor(s) was an officer, director, partner or managing executive of a corporation, partnership, sole proprietorship or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the Debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business and beginning and ending dates of all businesses in which the Debtor(s) was a partner or owned 5% or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the Debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business and beginning and ending dates of all businesses in which the Debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER ID#	ADDRESS OF BUSINESS	NATURE OF BUSINESS	BEGINNING & ENDING DATES
_____	_____	_____	_____	_____

NONE

b. Identify any business listed in response to the above that is a **single asset real estate as defined in 11 U.S.C. Section 101.**

NAME

ADDRESS

19. Books, records, and financial statements.

a List all bookkeepers / accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME & ADDRESS

DATES SERVICES RENDERED

NONE

b List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME & ADDRESS

DATES SERVICES RENDERED

NONE

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. **If any of the books of account and records are not available, explain.**

NAME

ADDRESS

NONE

- d. List all financial institutions, creditors and other parties including mercantile and trade agencies, to which a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME & ADDRESS

DATE ISSUED

20. Inventories.

NONE

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

_____ \$ _____

NONE

- b. List the name and address of the person having possession of the records of each of the two inventories reported in #20a, above.

DATE OF INVENTORY

NAME & ADDRESSES OF CUSTODIAN OR INVENTORY RECORDS

21. Current Partners, Officers, Directors, and Shareholders.

NONE

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME & ADDRESS

NATURE OF INTEREST

% OF INTEREST

NONE

- b. If the debtor is a corporation, list all officers and directors of the corporation and each stockholder who directly or indirectly owns, controls or hold 5 percent or more of the voting securities of the corporation partnership interest of each member of the partnership.

NAME & ADDRESS

TITLE

NATURE & PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors, and shareholders.

NONE

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.
NAME ADDRESS DATE OF WITHDRAWAL

NONE

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.
NAME TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation.

NONE

If the 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 and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT & RELATIONSHIP TO DEBTOR	DATE & PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION & VALUE OF PROPERTY
_____	_____	_____
_____	_____	_____

24. Tax consolidation Group.

NONE

If the debtor is a corporation, 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 six-year period immediately proceeding the commencement of this case.
NAME OF PARENT CORPORATION TAXPAYER ID NUMBER

25. Pension Funds.

NONE

If the debtor is not an individual, list the name & federal taxpayer identification number of any pension fund to which the Debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately proceeding the commencement of the case.
NAME OF PENSION FUND TAXPAYER ID NUMBER

FINAL CHECKLIST – Chapter 7 & 13

I/We have prepared this draft of my/our Bankruptcy Schedules and Statement of Financial Affairs and they contain all of my property, both real and personal, and an accurate listing of **all** debts, **even debts I/We intend to continue paying.**

I/We understand the penalty for making a false statement or concealing property is a fine of up to \$500,000.00 or imprisonment for up to 5 years or both. (18 U.S.C. Sections 152 and 3571)

I/We understand that if I/We are in a Chapter 7 Bankruptcy and must add any creditors, a \$26.00 filing fee plus a \$74.00 attorney fee must be paid in advance to the Law Offices of Mano, McKerricher & Paroutaud, Inc., P.C. I/We agree to pay any such additional filing fee and attorney fee and I/we understand this is not part of the standard and actual attorney fee for handling this case. Further, any legal work by the Attorney, whether Chapter 7 or Chapter 13, is not included in the flat fee quoted and will be charged at \$190.00 per hour. This may include the following:

1. Any Adversary cases including discharge or dischargeability.
2. Any unusual Objections resulting in a “trial” of any such issue.
3. Excessive telephone calls.

* See Fee Agreement / Contract for more information.

I/We understand that all of my/our property must be retained until the Law Offices of Mano, McKerricher & Paroutaud, Inc., P.C. or the Trustee has given me/us permission to sell or return any items.

In a Chapter 7, any property received through inheritance within 180 days following our bankruptcy filing must be turned over to the Trustee in my/our case.

In a Chapter 13, any property which I/We obtain during the bankruptcy, is property of my/our bankruptcy estate, and may be required to be turned over to the Bankruptcy Trustee.

I/We understand that until a fee agreement / contract is signed, the Law Offices of Mano, McKerricher & Paroutaud does not represent me/us.

I/We understand that the Law Offices of Mano, McKerricher & Paroutaud, Inc., P.C. is not representing me/us in any other legal matters unless otherwise agreed in writing.

Date: _____

Debtor

Date: _____

Debtor

HAVE YOU TOLD US ABOUT ALL OF YOUR PROPERTY?

These are some of the assets that are most commonly overlooked and you need to make sure that they are listed in the questionnaire you just completed.

1. People who owe you money. (ie: Loans, Debtors, or Accounts Receivable)
2. Business Inventory (Sole Proprietor)
3. Business Equipment (Sole Proprietor)
4. Retirement Accounts / 401-K Plans
5. Cash surrender value of life insurance policies
6. Your Jewelry
7. Fancy Antiques
8. Any Timeshares.
9. Personal Injury or Workers Compensation Claims. (Settled or pending - even if you haven't hired an attorney to represent you in the claim or even if the lawsuit has not yet been filed)
10. Items owned by you and being used by a child or in possession of another person.
11. Inheritance you have been told about but not yet received.
12. Annuities and Trust funds.

HAVE YOU TOLD US ABOUT ALL OF YOUR DEBTS?

These are the bills that are most commonly overlooked and you need to make sure that they are listed in the questionnaire you just completed.

1. Debts owed to a family member or friend.
2. Heat Pump Loans
3. Retirement & Pension Loans
4. Debts against a 401-K
5. Broken Apartment Leases
6. Repossessions of vehicles in past 6 years
7. Debts owed to Ex-Spouses, Debts arising from a divorce, & Medical Bills of an Ex-Spouse or Children
8. Bad Checks
9. Debts where you owe your former bank money for overdrafts, etc.
10. Advances on your paycheck
11. Check / Cash Advance businesses that you owe
12. Loans from a credit union
13. Former mortgage company on a house that you let go back. Including the Veteran's Administration, HUD or FHA mortgages.
14. Automobile accidents making sure you list both the accident victim and the insurance company who is collecting the debt.
15. Any Pawn Shops that you owe or any items that you have pawned.

Please sign that you have read this and that you **have not omitted any Property or Creditors.**

Date: _____

Debtor

Date: _____

Debtor

Chapter 7 Cases

I/We understand the following information:

1. In a Chapter 7 Case, I/we understand that the following are not discharged or dischargeable:

- a) Recent Taxes (normally less than 3 years after filing the return)
- b) Alimony (any form)
- c) Child Support (any form)
- d) Student Loans
- e) DUI Accident Claims
- f) Intentional Injuries
- g) Fraud and Fraud in Fiduciary Capacities
- h) Restitution and Criminal Fines

2. I/We are aware that a Chapter 13 Bankruptcy is available to me/us and I/we have chosen not to file a Chapter 13.

3. I/We have signed a contract which includes a full disclosure of fees. Any Legal Fees for a “Contested Matter” such as an Objection to Exemptions, Amendments to correct information and Complaints to Objection to Discharge or Dischargeability of a debt are not included in my flat attorney fee as stated in my/our fee agreement / contract. (See contract)

4. I/We have listed **EVERY DEBT WE OWE** regardless of my/our intentions of paying the debt(s).

5. I/We understand that if we forget to list a creditor or creditors, that an Amendment may be filed in my/our case, and if so, I/we will owe a fee of \$100.00 for each Amendment (which includes the \$26.00 Court Filing Fee) and is due when I/We sign the Amendment.

6. If I/we own real property (home), I/we understand that my exemption will be limited by state or federal law.

I/We understand that the Chapter 7 Trustee is allowed to sell my/our home if the Trustee feels there is any equity (value – debt – exemption = equity) in the property. We understand that Mano, McKerricher & Paroutaud, Inc., P.C.’s opinion of the possibility of sale by the Trustee is based entirely on the information of the home values. No guarantee has been made that the Trustee or realtor for the Trustee will not try to sell my/our home!

I/We have read and understand the above.

Date: _____

Debtor

Date: _____

Debtor

Date: _____

Law Offices of Mano, McKerricher & Paroutaud,
Attorney for Debtor(s)