Mano, Paroutaud, Groberg & Ricks
ATTORNEYS AT LAW

20 SW 12th Street, P.O. Box 1123, Chehalis, WA 98532
PHONE (360) 748-6641 FAX (360) 748-6644
www.chehalislaw.com

BANKRUPTCY QUESTIONNAIRE

	Foreclosure, Garnishment, or
Filing a Chapter ______________________________	Lawsuits: _______________
	Person to notify:__________
	Fax Number: ___________________________

ATTORNEY FEES & FILING FEES

Chapter 13: Filing Fee: $313.00

Attorney Fee: $1,800.00-$3,500.00 (depending on complexity). A portion may be included in the Chapter 13 Plan payments. When you return the questionnaire you will be required to pay $__________ as a deposit for attorney fees and filing fee. You will be required to complete credit counseling and debtor education classes and pay for those directly. Those normally cost approximately $40.00 total.

Chapter 7: Filing Fee; $338.00

Attorney Fee for Chapter 7 quoted at $950.00 (personal) or $1,250.00-$1,850.00 (business), based upon the information you provided at the initial consultation. 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 $_________ as a deposit for attorney fees and filing fee. You will be required to complete credit counseling and debtor education classes and pay for those directly. Those normally cost approximately $40.00 total.

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:
(Note to office staff #28 in petition)
____ Value $______________

26. List all machinery, fixtures, equipment, tools, & supplies **<u>used in business.</u>**
(Note to office staff #29 in petition & exempt under Tools of Trade)
____ Value $__________

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 ☐NoWhat 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 information section)

Creditor: _______________________________________

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 <u>receive</u> 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 !

		DEBTOR	**JOINT DEBTOR**
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.)

		DEBTOR	**JOINT DEBTOR**
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: ______________ Name: ______________
Address: ______________ Address: ______________
______________ ______________
Amount: ______________ Amount: ______________
Dates: 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: Name: ______________
Address: ______________ Address: ______________
____
Amount: Amount: ______________
Dates: ______________ 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 PROPERTY WAS GIVEN TO	DATE TRANSFERRED	VALUE RECEIVED

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
____________	____________	____________

<u>* 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.</u>**

NONE ☐ **18. Nature, location and name of business.**

a. For <u>individuals,</u> list the **names, addresses, Taxpayer identification numbers, nat business and beginning and ending dates of all businesses** in which the Debtor(s) was an <u>officer, director, partner</u> or <u>managing executive of a corporation, partnership,</u> sole <u>proprietorship</u> or was a <u>self-employed professional</u> 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 <u>partnership,</u> 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 <u>corporation,</u> 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 <u>partnership,</u> 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 <u>corporation,</u> 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 <u>partnership or corporation,</u> 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.

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

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, Paroutaud, Groberg & Ricks
Attorney for Debtor(s)