

Information for Bankruptcy Clients

Debtor

Spouse

1. Do not continue to use credit cards.
2. For a Chapter 7 petition, an individual is allowed to exempt no more than \$150.00 in any one bank account at the time of filing the bankruptcy petition. A married couple is allowed to exempt no more than \$300.00 in any one bank account or no more than \$150.00 in each of two accounts. Discontinue all use of checking accounts two weeks before we will file the petition so that all checks will have cleared before filing. You may use your account again one week after the bankruptcy petition is filed.
3. If you are involved in any auto accident after your first interview with the attorney, you must notify our office.
4. If you have direct deposit into your bank account of your paychecks or any other type of income, you are responsible for notifying the bank to stop this.
5. If you have payroll deductions from your paycheck for payment of any type of debt or loan, you are responsible for notifying your employer to stop this.
6. If there is any year for which you have not filed a required tax return of any kind, you must mention this to the attorney. If you expect to receive a tax refund, your bankruptcy trustee may claim a portion or all of your refund.
7. If there are changes of any kind on the information you have given us on the bankruptcy questionnaire (phone number, address, marital status, employment, income or expenses, sale of any property, additional creditors, etc.), it is important that you notify our office of these changes immediately.
8. If you are keeping your apartment or home, you must make all rental and mortgage payments when due after the petition has been filed. Also make all payments on all secured debts in a Chapter 7 bankruptcy when you wish to retain the security.
9. Payments to the trustee in a Chapter 13 bankruptcy must begin 30 days after the bankruptcy petition has been filed.
10. If you move to a new address after the petition has been filed, you must notify our office promptly. We will correct our records and also notify the court of the change.
11. Do not make any major financial decisions (to buy, sell, or give something away) without checking first with your attorney. Your attorney will discuss with you any possible complications or problems that these actions might cause.
12. If a judgment has been entered against you a lien may have attached to your home or other real property. We recommend a title search to locate liens. If liens exist, it is possible to remove them by taking appropriate legal action. These services are available for an additional fee. Hourly rates apply. Talk to your attorney if you believe a lien may have attached to your home or other real property.

For legal advice, call your attorney.

For assistance with the questionnaire, call Dorothy (602) 277-4441, extension 247

Pre-Bankruptcy Worksheet

I. General Information

The law under which your bankruptcy will be filed is a Federal Law and your bankruptcy will be filed in the U.S. District Court. In order to protect your rights under the Bankruptcy Act, certain rules must be observed, including the following:

1. DO NOT make any promises to your creditors concerning payments to them after your bankruptcy has been filed.
2. DO NOT DISCUSS your case with any of your creditors or mention your possible bankruptcy to them. If necessary, refer them to your attorney.
3. DO NOT attempt to conceal any of your property.
4. DO MAKE a full and complete disclosure to your attorney.
5. The attorney fees that you have paid are for the attorney representing you at the first meeting of creditors and preparation of the bankruptcy petitions, schedules, and statements which will be filed on your behalf. In the event that your case requires additional attorney's services, it will be necessary to charge you an additional amount for the additional services.

If you fail to observe any of the above general instructions, you risk losing your rights to a discharge of your debts and/or may still be liable for some or all of your debts following a bankruptcy.

II. Personal Information

Please supply your answers in the spaces provided as completely as possible (**USE ADDITIONAL SHEETS IF NECESSARY**). Deliver this information to our main office at 7th Ave. and Thomas, Phoenix, Arizona. Remember that it is important to list **ALL DEBTS**, even if you dispute them or have no intention of paying them. All names and addresses for your creditors must be complete, including **ZIP CODES**.

This information will be used by your attorney in preparing your Petition for Bankruptcy. The information you supply will enable him to complete this task more quickly and expedite your case.

If you are uncertain of any answers, indicate so and your counsel will discuss these further with you.

If you don't understand a question, write "Don't Understand" next to the question. Do not guess at any answers. **WARNING: THE OFFICIAL BANKRUPTCY FORMS WILL BE PREPARED USING THE INFORMATION CONTAINED IN THIS QUESTIONNAIRE AND YOU WILL BE REQUIRED TO SIGN THE OFFICIAL BANKRUPTCY FORMS UNDER OATH. THE FAILURE TO PROVIDE COMPLETE AND ACCURATE INFORMATION ON THE BANKRUPTCY FORMS CAN CONSTITUTE A FEDERAL CRIME AND MAY RESULT IN YOUR DEBTS NOT BEING DISCHARGED IN BANKRUPTCY.** For any questions that request an address, be sure to give the **ZIP CODE**. Answer all questions that pertain to you. If you are married, your spouse should provide answers to the questions if her answer would be different from yours.

All of the information asked for in the questionnaire is important!

Answer every question carefully and completely. If the answer to a question is "No" or "None" or "N/A" mark that. Leave no question blank. If more space is needed attach additional sheets. We must have complete and accurate information in order to prepare your bankruptcy papers properly. Make a note of all questions you do not understand or cannot fully answer for discussion with our office.

REMEMBER: The more time you take to fill out this questionnaire, the less time it will take to file your bankruptcy!

Bankruptcy Questionnaire

If you are filing a Chapter 13 as an individual, but are married and living with your spouse, information for both you and your spouse is required by the court for the following sections: Statement of Financial Affairs, Statement of Income, and Statement of Expenditures.

You are considered by the court to be "in business" if you or your spouse is in any of the following categories: Self-employed

Independent contractor

Sole proprietor of a business

Officer, director, managing executive or person in control of a corporation

A partner (other than a limited partner) in a partnership

Bring in COPIES (not originals) of the following documents:

1. All legal papers regarding any lawsuits brought by you or against you, including divorce.
2. Declaration of Homestead, if any.
3. The promissory notes and deeds of trust if you are buying your home.
4. The deed and all other legal papers pertaining to any other real estate you own or are buying, including cemetery lots.
5. The lease or rental agreement, if you are renting your residence, a car or any other type of personal property.
6. All court papers involved, including the property settlement, if you have ever been divorced or are in the process of obtaining a divorce.
7. The Installment Note & Security Agreement, if you have debts secured by personal property.
8. Any papers in connection with any sale or transfer of property.
9. Your pay stubs for the last six months.
10. Your income tax returns for the last 2 years.
11. All papers regarding any lien on your property.
12. Police accident reports for any accidents within the last 2 years.
13. All papers regarding student loans.
14. All papers regarding purchase of a time-share.
15. Notice of any trustee (foreclosure) sale.
16. Recent credit report, if available.

General Information

Check the appropriate filing status:

Individual: unmarried Joint: Living together
 Individual: married, living apart Joint Living apart
 Individual: married, living together

For DEBTOR:

Have you been a resident of Arizona for the past 180 days? _____

If married, date of marriage _____

If divorced, date of divorce First ex-spouse _____

Name of ex-spouse _____

Address of ex-spouse _____

City _____ State _____ Zip Code _____

_____ date of divorce Second ex-spouse _____

Name of ex-spouse _____

Address of ex-spouse _____

City _____ State _____ Zip Code _____

Full Name (no initials) Last Name _____

First Name _____

Middle Name _____

Any other name used _____

Any business names used _____

Residence Address: Street Address _____

City _____ State _____ County _____ Zip Code _____

Mailing Address if different than residence address: _____

City _____ State _____ County _____ Zip Code _____

Length of time at present address _____

Other addresses in past 2 years:

From _____ to _____ Address _____

City _____ State _____ Zip Code _____

Names Used: _____

From _____ to _____ Address _____

City _____ State _____ Zip Code _____

Names Used: _____

From _____ to _____ Address _____

City _____ State _____ Zip Code _____

Names Used: _____

Social Security No. _____ Tax I.D. No. _____

Date of Birth: _____

Home phone number (____) ____ - ____ Work number (____) ____ - ____ extension _____

If you have filed another bankruptcy in the past 8 years, enter case number, chapter, District filed in, and disposition of the case. _____

If your spouse, partner or associate is currently involved in another bankruptcy, enter name of person filing, relationship to you, case number, chapter, and District filed in.

Are you in business for yourself (or have been in the last 2 years)? _____
Type of business _____

Dependents:	Name _____	Age _____
	Relationship _____	
Name _____	Age _____	
	Relationship _____	
Name _____	Age _____	
	Relationship _____	
Name _____	Age _____	
	Relationship _____	

The debtor or spouse **receives** support payment for the following dependents:

Name _____	Relationship _____	Age _____
	Monthly payment received _____	_____

The debtor or spouses **pays** support payment for the following dependents:

Name _____	Relationship _____	Age _____
	Monthly support paid _____	

EMPLOYMENT

Present Occupation: _____	Present _____	1st job _____
		2nd job Occupation: _____

Employer's Name: _____

Address: _____

City _____ State ____ Zip Code _____

How long have you been employed?

Years ____ Months _____

Pay period:

Every 2 weeks _____

Twice a month _____

Monthly _____

Debtor **last** 3 pay dates _____

Debtor **next** 3 pay dates _____

Estimated average current income FOR YOUR PAY PERIOD:

1.

Estimated additional overtime.....

2.

Withholding and deductions:

Federal withholding tax.....

FICA (social security).....

Employer's Name: _____

Address: _____

City _____ State ____ Zip Code _____

How long have you been employed?

Years ____ Months _____

Weekly _____

Pay period: Weekly

Every 2 weeks _____

Twice a month _____

Monthly _____

1st job

2nd job

Gross pay (wages, salary, commissions)...

.....

	-	_____
Medicare withholding tax.....	-	_____
	-	_____
State withholding tax.....	-	_____
	-	_____
Insurance.....	-	_____
	-	_____
Union dues.....	-	_____
	-	_____
Contributions to pension plan.....	-	_____
	-	_____
(This will need to be stopped before filing Bankruptcy) Charity.....(specify) _____	-	_____
	-	_____
Other (specify) _____	-	_____
	-	_____
	-	_____

Other Income :

Give estimated monthly income for the following:

Gross average income from business or profession.....	_____
Interest and dividends.....	_____
Real estate or personal property.....	_____
Social Security (for your benefit).....	_____

Social security (for benefit of another).....	_____
Pension or other retirement income.....	_____
Alimony or spousal maintenance.....	_____
Child Support.....	_____
Welfare (include food stamps).....	_____
Workman's compensation.....	_____
Insurance benefits.....	_____
Unemployment.....	_____
Other (specify) _____	_____

If you anticipate an increase or decrease of more than 10% in any of the above categories within the next year, give details:

For SPOUSE

Have you been a resident of Arizona for the past 180 days? _____

If married, date of marriage _____

If divorced, date of divorce First ex-spouse _____

Name of ex-spouse _____

Address of ex-spouse _____

City _____ State _____ Zip _____ Code _____

If divorced, date of divorce Second ex-spouse _____

Name of ex-spouse _____

Address of ex-spouse _____

City _____ State _____ Zip _____ Code _____

If divorced, date of divorce Third ex-spouse _____

Name of ex-spouse _____

Address of ex-spouse _____

City _____ State _____ Zip _____ Code _____

Full Name (no initials) Last Name _____

First Name _____

Middle Name _____

Any other name used _____

Any business names used _____

Residence Address: Street Address _____
City _____ State _____ County _____ Zip _____ Code _____

Mailing Address if different than residence address: _____
City _____ State _____ County _____ Zip _____ Code _____

Length of time at present address _____

Other addresses in past 2 years:

From _____ to _____ Address _____
City _____ State _____ Zip _____ Code _____

Names Used: _____

From _____ to _____ Address _____
City _____ State _____ Zip _____ Code _____

Names Used: _____

From _____ to _____ Address _____
City _____ State _____ Zip _____ Code _____

Social Security No. _____ Tax I.D. No. _____

Date of Birth: _____

Home phone number (____) ____-____ Work number (____) ____ - ____ extension

If you have filed another bankruptcy in the past 8 years, enter case number, chapter, District filed in, and disposition of the case.

If your spouse, partner or associate is currently involved in another bankruptcy, enter name of person filing, relationship to you, case number, chapter, and District filed in.

—

Are you in business for yourself (or have been in the last 2 years)? _____

Type of business _____
(Restaurant, roofing contractor, baby-sitter at home, etc)

Nature of business _____
(Independent contractor, officer of corporation, etc.)

1st job

Present Occupation: _____

Present

2nd job
Occupation:

Employer's Name: _____

Employer's

Name:

Address: _____

Address:

City _____ State ____ Zip Code _____

City _____ State ____ Zip Code _____

How long have you been employed?

How long have you been employed?

Years ____ Months _____

Years
____ Months _____

Pay period:

Weekly _____
Pay period: Weekly

Every 2 weeks _____

Every 2 weeks _____

Twice a month _____

Twice a month _____

Monthly _____

Monthly

Debtor **last** 3 pay dates _____

Debtor **next** 3 pay dates _____

Estimated average current income FOR YOUR PAY PERIOD:

1.

1st	job
Gross	2nd job
pay	
(wages, salary,	
commissions)...	

.....

—

—

Estimated additional overtime.....

—

—

2. Withholding and deductions:

Federal withholding tax.....

—

—

FICA (social security).....

—

—

Medicare withholding tax.....

—

—

State withholding tax.....

—

—

Insurance.....

—

—

Union dues.....

—

Contributions to pension plan.....

-

-

(This will need to be stopped
before filing Bankruptcy)
Charity.....(specify) _____

-

-

Other (specify) _____

-

-

Other Income :

Give estimated monthly income for the following:

Gross average income from business or profession.....	_____
Interest and dividends.....	_____
Real estate or personal property.....	_____
Social Security (for your benefit).....	_____
Social security (for benefit of another).....	_____
Pension or other retirement income.....	_____
Alimony or spousal maintenance.....	_____
Child Support.....	_____
Welfare (include food stamps).....	_____
Workman's compensation.....	_____
Insurance benefits.....	_____
Unemployment.....	_____
Other (specify) _____	_____

If you anticipate an increase or decrease of more than 10% in any of the above categories within the next year, give details:

Real Property
(land, with or without a building on it)

Primary residence:

Street
address _____

Present market value \$ _____

Legal description (from deed) _____

Co-owners _____ Name

Street address _____

City _____ State _____ Zip Code _____

First Mortgage Holder's name: _____

Account Number _____ Do you intend to reaffirm this debt _____

Address _____

City _____ State _____ Zip Code _____

Principal amount owed \$ _____

Interest Rate _____% Monthly Payment due \$ _____

If in arrears, please state the amount in arrears \$ _____

Second Mortgage Holder's name: _____

Account Number _____ Do you intend to reaffirm this debt _____

Address _____

City _____ State _____ Zip Code _____

Principal amount owed \$ _____

Interest Rate _____% Monthly Payment due \$ _____

If in arrears, please state the amount in arrears \$ _____

Third Mortgage Holder's name: _____

Account Number _____ Do you intend to reaffirm this debt _____

Address _____

City _____ State _____ Zip Code _____

Principal amount owed \$ _____

Interest Rate _____% Monthly Payment due \$ _____

If in arrears, please state the amount in arrears \$ _____

Other Real Estate _____

Street
address _____

Present market value \$ _____

Legal description (from deed) _____

Co-owners Name _____

Street address _____

City _____ State _____ Zip Code _____

First Mortgage Holder's name: _____

Account Number _____ Do you intend to reaffirm this debt _____

Address _____

City _____ State _____ Zip Code _____

Principal amount owed \$ _____

Interest Rate _____% Monthly Payment due \$ _____

If in arrears, please state the amount in arrears \$ _____

Second Mortgage Holder's name: _____

Account Number _____ Do you intend to reaffirm this debt _____

Address _____

City _____ State _____ Zip Code _____

Principal amount owed \$ _____

Interest Rate _____% Monthly Payment due \$ _____

If in arrears, please state the amount in arrears \$ _____

Personal Property

Estimate the present market value for the following categories of personal property.

To determine value of household furnishings and personal items, list a price you would ask at a garage sale or from a pawn shop.

If any of this property was acquired by you or your spouse prior to your marriage, or given to one of you as a gift, or inherited by one of you, be prepared to give details.

1. Checking or savings accounts with banks, credit unions, etc.:

	Name of institution	Type of Account	Names(s) on Account
			Amount
			number account in account
a	_____		\$ _____
b	_____		\$ _____
c	_____		\$ _____
d	_____		\$ _____

2. Refundable deposits of money:

Deposit with landlord: Amount of Deposit \$ _____

Name & address of landlord _____

Deposit with utilities: Amount of Deposit \$ _____

Name & address of utility _____

_____ Deposit with utilities: Amount of Deposit \$ _____

Name & address of utility _____

3. Household goods and furnishings:

# _____	Televisions(s).....	@	\$ _____
	each		
# _____	Stereo(s).....	@	\$ _____
	each		
# _____	VCR(s).....	@	\$ _____
	each		
# _____	Radio(s).....	@	\$ _____
	each		
# _____	Radio alarm(s).....	@	\$ _____
	each		
# _____	Stove(s).....	@	\$ _____
	each		
# _____	Refrigerator(s).....	@	\$ _____
	each		
# _____	Washer(s).....	@	\$ _____
	each		
# _____	Dryer(s).....	@	\$ _____
	each		
# _____	Microwave(s).....	@	\$ _____
	each		
# _____	Vacuum(s).....	@	\$ _____
	each		
# _____	Computer(s).....	@	\$ _____
	each		
# _____	Typewriter(s).....	@	\$ _____
	each		
# _____	Sewing machine(s).....	@	\$ _____
	each		

TOTAL \$ _____

All other household goods and furniture and miscellaneous equipment. _____
 \$ _____

4. Art objects, stamp, coin and other collections.....
 (describe) _____
 \$ _____

5. Wearing
 apparel.....

6.

.....
\$ _____

Wedding/engagement
rings.....
.....

\$ _____

_____ Watches.....

\$ _____

_____ Other jewelry (describe) _____

\$ _____

_____ Furs (describe) _____

\$ _____

7.

Firearms
(describe)

\$ _____

_____ Bicycles.....

\$ _____

Photographic equipment (describe) _____

\$ _____

Hobby equipment (describe) _____

\$ _____

Sports equipment (describe) _____

\$ _____

Musical instruments (describe) _____

\$ _____

8. Cash surrender value of life insurance policies

- Debtor: Name of life insurance _____ value \$

- Spouse: Name of life insurance _____ value \$

9. Annuities (describe) _____

 \$ _____

10. Interests in IRA, ERISA, Keogh, or other pension plans
 Debtor: Name of plan _____ value \$

- Spouse: Name of plan _____ value \$

- Can you withdraw these funds? _____
11. Stocks & interests in incorporated and unincorporated businesses (describe) _____ value \$

12. Interests in partnerships and joint ventures (describe) _____ value \$

13. Bonds (describe) _____

 \$ _____

14. Accounts Receivable (describe) _____

 \$ _____

15. Alimony, maintenance, support, and property settlements to which you are or may be entitled (describe) _____

- \$ _____

16. Other debts owed to you (promissory, tax refund, etc)
- \$ _____

17. (describe) Equitable or future interests in real property
- _____

_____ \$ _____

18. Inheritances or life insurance benefits from the estate of a deceased person (describe) _____
- \$ _____

19. Rights to setoff claims.....
.....
.....
- \$ _____

20. Patents & copyrights.....
.....
.....
.....
- \$ _____

21. Licenses & franchises.....
.....
.....
..
- \$ _____

22. Automobiles, trucks, trailers, motorcycles motor homes, etc.
- a. Year _____ Make _____ Model _____
 Body Type _____ Number of doors _____
 Number of cylinders _____ Mileage: _____
 Condition of vehicle _____ \$ _____
- b. Year _____ Make _____ Model _____
 Body Type _____ Number of doors _____
 Number of cylinders _____ Mileage: _____
 Condition of vehicle _____ \$ _____
- c. Year _____ Make _____ Model _____
 Body Type _____ Number of doors _____
 Number of cylinders _____ Mileage: _____
 Condition of vehicle _____ \$ _____
- d. Year _____ Make _____ Model _____
 Body Type _____ Number of doors _____
 Number of cylinders _____ Mileage: _____
 Condition of vehicle _____ \$ _____

23. Boats, motors & accessories (make, model, and ID#)
 _____ \$ _____
 _____ \$ _____

24. Aircraft & accessories (describe)

 _____ \$ _____

25. Office equipment, furnishings, supplies (describe) _____ \$ _____

26. Machinery, equipment, supplies used in your trade or business (describe) _____ \$ _____

27. Inventory (describe)

 - \$ _____

28. Valuable animals (describe)

 \$ _____
29. Crops (growing or harvested).....

 ...
 \$ _____
30. Farm equipment & implements.....

 ..
 \$ _____
31. Farm supplies, chemicals, feed.....

 \$ _____
32. Mobile homes (give year, make, model, VID#)
 \$ _____

-
- Interests in time-shares (fully paid for).....
 \$ _____
- Deeds of trust (amount owed to you).....

\$ _____

33. Burial plot(s): Location _____
Present market value _____

\$ _____

Mortgage Holder's name: _____
Account Number _____ Do you intend to reaffirm this debt _____
Address _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____
Interest Rate _____% Monthly Payment due \$ _____
If in arrears, please state the amount in arrears \$ _____

Other personal property.....

_____ \$ _____
_____ \$ _____
_____ \$ _____

If any of your property is in the possession of someone else, or is wholly or partially titled in the name of someone else, enter a description of the item, name and address of the other party, and an explanation.

Creditor Information

In the following sections, you are asked to list your creditors. Be sure to list all of them, even those whom you intend to pay. Inaccurate or incomplete answers may result in a complete loss of your right to a discharge of this debt in bankruptcy. Even if you dispute a debt or part of a debt, list the total amount the creditor claims, with a notation of the dispute. If you do not know the exact amount that you owe, call the creditor and verify the information. You must give all information requested.

Be sure creditors' addresses are correct. These addresses will be used by the court to send notices of your bankruptcy proceeding to your creditors. If a creditor does not receive notice, the bankruptcy will not discharge your obligation to this creditor.

Include zip codes with all addresses.

BE CAREFUL: Any debt you do not list will not be discharged in bankruptcy!

If you have a VA or FHA loan on your home, list the VA and FHA office that processed the loan as well as well as the company to which you make your payments.

If you owe more than one debt to the same creditor, include information about each debt.

If you borrowed money from a finance company, and now are dealing with a different office, you must list each office as a creditor. This is also true of VA and FHA loans.

If anyone cosigned on an unpaid loan for you, you must list that person as a creditor, as well as the company that made the loan.

If you have cosigned on an unpaid loan for someone else, you must list that person as a creditor, as well as the company that made the loan.

The following is a list of typical debts. It is not intended to be complete, but merely to give you examples of types of obligations. You must list every debt you have, not just those appearing on this list.

1. Money owed to any branch of the government (for example, Small Business Administration, Social Security Administration, VA, FHA, DES).
2. Money you owe a former spouse (for example, back alimony or child support, property settlement).
3. Back mortgage payments or back rent.
4. Debts secured by deeds of trust.
5. Credit card or revolving charge accounts with banks, oil companies, department stores.
6. Purchase contracts for automobiles, appliances, furniture, etc.
7. Judgments against you. (Include names and addresses of the creditor and creditor's attorney and all co-defendants.)

8. Lawsuits pending against you. (Include names & addresses of the creditor and creditor's attorney and all co-defendants.)
9. Debts secured by liens outstanding against any of your property. (Include name & address of person securing lien and his attorney.)
10. Medical bills.
11. Debts for property that has already been repossessed.
12. Loans on which you have cosigned (even if the person you cosigned for is paying the loan).
13. Loans on which someone else has cosigned for you.
14. Loans owed friends and relatives.
15. Loans you obtained for someone else's benefit.
16. Student loans. (Enter names & addresses of the actual creditor, any servicing agent, and the guarantors of the loan. Include the date when payments on the loan were to begin.)
17. Loans from finance companies.
18. Debts to utility companies.
19. Business debts for which you are or may be liable.
20. Fines and restitution.
21. Unpaid taxes. (Include the dates when the tax returns were filed.)
22. Loans against retirement plans or cash surrender value of life insurance policies.

SECURED CREDITORS:

For each property described, please list information about applicable creditors
List here all creditors who have a right to repossess collateral (including mortgage holders) if you fail to pay the debt.

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

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For each property described, please list information about applicable creditors

List here all creditors who have a right to repossess collateral (including mortgage holders) if you fail to pay the debt.

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

SECURED CREDITORS:

For each property described, please list information about applicable creditors
List here all creditors who have a right to repossess collateral (including mortgage holders) if you fail to pay the debt.

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

SECURED CREDITORS:

For each property described, please list information about applicable creditors

List here all creditors who have a right to repossess collateral (including mortgage holders) if you fail to pay the debt.

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

Item No. Property _____
Creditor: _____ Account No. _____
Address: _____
City _____ State _____ Zip Code _____
Principal amount owed \$ _____ Interest rate _____% Monthly payment
\$ _____
If in arrears please state the amount \$ _____
Do you intend to reaffirm this debt? _____

PRIORITY CREDITORS: List here all agencies to which you owe taxes.

Type of tax _____ Year incurred _____
Creditor Name: _____ Account Number _____
Address: _____ City _____ State _____ Zip Code _____
Principal amount owed \$ _____
Collection agency or attorney or servicing agent Name : _____
Address: _____ City _____ State _____ Zip Code _____
Do you dispute this claim? _____ If so, state why: _____

Type of tax _____ Year incurred _____
Creditor Name: _____ Account Number _____
Address: _____ City _____ State _____ Zip Code _____
Principal amount owed \$ _____
Collection agency or attorney or servicing agent Name : _____
Address: _____ City _____ State _____ Zip Code _____
Do you dispute this claim? _____ If so, state why: _____

Type of tax _____ Year incurred _____
Creditor Name: _____ Account Number _____
Address: _____ City _____ State _____ Zip Code _____
Principal amount owed \$ _____
Collection agency or attorney or servicing agent Name : _____
Address: _____ City _____ State _____ Zip Code _____
Do you dispute this claim? _____ If so, state why: _____

Type of tax _____ Year incurred _____
Creditor Name: _____ Account Number _____
Address: _____ City _____ State _____ Zip Code _____
Principal amount owed \$ _____
Collection agency or attorney or servicing agent Name : _____
Address: _____ City _____ State _____ Zip Code _____
Do you dispute this claim? _____ If so, state why: _____

Type of tax _____ Year incurred _____
Creditor Name: _____ Account Number _____
Address: _____ City _____ State _____ Zip Code _____
Principal amount owed \$ _____
Collection agency or attorney or servicing agent Name : _____
Address: _____ City _____ State _____ Zip Code _____
Do you dispute this claim? _____ If so, state why: _____

OTHER PRIORITY CREDITORS: List here all individuals to whom you owe administrative expenses; alimony, maintenance or support; commitments to capital of bank; deposits you are holding for individuals; employee benefit plans; and farmers and fisherman

Type of debt _____ Date incurred _____
Creditor Name: _____ Account Number _____
Address: _____ City _____ State _____ Zip Code _____
Principal amount owed \$ _____
Collection agency or attorney or servicing agent Name : _____
Address: _____ City _____ State _____ Zip Code _____
Do you dispute this claim? _____ If so, state why: _____

Type of debt _____ Date incurred _____
Creditor Name: _____ Account Number _____
Address: _____ City _____ State _____ Zip Code _____
Principal amount owed \$ _____
Collection agency or attorney or servicing agent Name : _____
Address: _____ City _____ State _____ Zip Code _____
Do you dispute this claim? _____ If so, state why: _____

Type of debt _____ Date incurred _____
Creditor Name: _____ Account Number _____
Address: _____ City _____ State _____ Zip Code _____
Principal amount owed \$ _____
Collection agency or attorney or servicing agent Name : _____
Address: _____ City _____ State _____ Zip Code _____
Do you dispute this claim? _____ If so, state why: _____

Type of debt _____ Date incurred _____
Creditor Name: _____ Account Number _____
Address: _____ City _____ State _____ Zip Code _____
Principal amount owed \$ _____
Collection agency or attorney or servicing agent Name : _____
Address: _____ City _____ State _____ Zip Code _____
Do you dispute this claim? _____ If so, state why: _____

General Questions About Creditors

Some of the following questions inquire about wrongdoing or alleged wrongdoing on your part. Try to be as objective as possible. If you believe there is any possibility that someone may accuse you of wrongdoing, state the facts fully. Do not be embarrassed to discuss these problems with our office - we can protect your interests fully only if we have all the facts.

NOTE: Collection agencies or attorneys are not the actual creditors to whom the debt is owed. We must also have the name and address of the creditor(s) they represent.

NOTE: Title companies (for mortgage payments) or servicing agents (for student loans) are not the actual creditors to whom the debt is owed. We must also have the name and address of the creditor(s) they represent.

If any of your debts were incurred prior to marriage, indicate this on the debt listing sheet, with a notation whether this debt was incurred by the husband or the wife.

1. If you endorsed or signed a check which bounced and is still unpaid, list the person to whom the money is owed on the Unsecured Creditor Sheet, giving complete information.

2. If anyone ever claimed that you have harmed him or his property willfully or maliciously, give name and address and details:

3. If you made any oral or written statements, other than routine information, regarding your financial situation when you borrowed money or obtained property or credit (for example, financial statements), name and address and details:

4. Have you, or your children, or a vehicle titled in your name, within the past 2 years been in any auto accident or any other accident for which anyone may have a claim against you, or as a result of which you might have a claim against anyone? _____

If there has been an auto accident, we will need names and addresses of all drivers and passengers involved and the owners of the vehicles, owners of any damaged property, and any attorneys or insurance companies involved.

We will also need a copy of the police accident report.

Has suit been filed? _____

Has there been any settlement made? _____

5. If anyone can claim that you have taken money or property by fraud, embezzlement, or misappropriation while you were a trustee or officer, give name and address and details:

6. Do you owe anything to a former spouse under the terms of a property settlement agreement that was part of your divorce or legal separation? _____ If yes, list your former spouse as a creditor on the Unsecured Creditors Sheet. (Bring all court papers.)
7. Are there community debts that your former spouse agreed to pay in your divorce or legal separation agreement? _____ If yes, list all such creditors on the Unsecured Creditor Sheet, giving complete information. (Bring all court papers.)
8. If you are borrowing the money to pay the attorney fees and filing fees for this bankruptcy, list the lender on the Unsecured Creditor Sheet.
9. Are you required to make any payments for alimony, child support or spousal maintenance, or spouse's attorney's fees? _____ Amount of attorney's fees \$ _____
How much per month? \$ _____ Amount in arrears on these payments? \$ _____

List the person whom you owe on Unsecured Creditor Sheet.

10. Do you now have a VA insured mortgage? _____ or FHA insured Mortgage _____

11. Have you ever sold any property in which the mortgages were assumed rather than paid off? _____ If yes:
Name _____ and _____ address _____ of _____ mortgage holder _____

Was this mortgage guaranteed by the VA? _____ FHA? _____

12. Have you ever had a property taken by foreclosure, or given a deed in lieu of foreclosure? _____ If yes:
Names and addresses of all mortgage holders _____

Was this mortgage guaranteed by the VA? _____ FHA? _____

13. Are there any unpaid court judgments entered against you? _____ Enter names & addresses of these creditors and their attorneys on the Unsecured Creditor List.
14. Do YOU owe anyone any wages, salaries, or commissions which were earned within the last 3 months? _____ If yes, enter these creditors on the Priority Creditor List.
15. Have you filed all required tax returns (state and federal income, sales, withholding, unemployment, etc.) from the current year on back? _____
If no, list below the tax returns not filed and for which year(s):

—

16. If IRS or any other taxing authority has a lien against your property, give details:

17. Do you have a student loan? _____ If yes, list name and address of the lender, any servicing agent, and the government agency which guaranteed the loan on the Unsecured Creditor Sheet. Indicate the date on which payments were to start.

18. Are you current in your mortgage payment? _____
Has a trustee (foreclosure) sale been set? _____ Date of trustee sale _____
Name, address and phone number of trustee

19. Are you current on your homeowners association payments? _____ If no:
Amount in arrears \$ _____ List this creditor on Unsecured Creditors Sheet.

20. Are you current on your vehicle payments? _____ If no:
Vehicle Number 1 _____ Months in arrears

Account Number _____ Do you intend to reaffirm this debt? _____
Principal amount owed \$ _____ Interest rate _____ % Monthly Payment \$ _____
Creditors Name _____
Address: _____
City _____ State _____ Zip Code _____

Vehicle Number 2 _____ Months in arrears

Account Number _____ Do you intend to reaffirm this debt _____
Principal amount owed \$ _____ Interest Rate _____ % Monthly Payment \$ _____
Creditors Name _____
Address: _____
City _____ State _____ Zip Code _____

Vehicle Number 3 _____ Months in arrears

Account Number _____ Do you intend to reaffirm this debt _____
Principal amount owed \$ _____ Interest Rate _____ % Monthly Payment \$ _____
Creditors Name _____
Address: _____
City _____ State _____ Zip Code _____

21. Have you used any charge cards in the past 120 days? _____ If yes, enter name(s) of cards, date used, amount of purchase or cash advance, items purchased and the purpose if a cash advance.

Card Name _____ Card Number _____ date of purchase

Item purchased _____

Card Name _____ Card Number _____ date of purchase _____
Item purchased _____

Card Name _____ Card Number _____ date of purchase _____
Item purchased _____

Card Name _____ Card Number _____ date of purchase _____
Item purchased _____

Card Name _____ Card Number _____ date of purchase _____
Item purchased _____

Card Name _____ Card Number _____ date of purchase _____
Item purchased _____

22. Have you made any contributions to a retirement account in last 120 days? _____ If yes, enter date and amount contributed. _____

UNSECURED CREDITORS: List here all other creditors.

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

UNSECURED CREDITORS: List here all other creditors.

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____

Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

UNSECURED CREDITORS: List here all other creditors.

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

UNSECURED CREDITORS: List here all other creditors.

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____

Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Creditor's name: _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Type of debt: _____ Principal Amount Owed: \$ _____
Collection agency or attorney or servicing agent name: _____
Address: _____ City _____ State _____ Zip Code _____
do you dispute this claim? _____ if yes, state the reason: _____

Rental and Lease Agreements

List below all rental or lease agreements that you currently have. (Do NOT include month-to-month agreements.) Include both those agreements in which you are renting from someone else and those in which you are renting to someone else. (Bring copies of all agreements.)

Property being leased _____

Account Number _____

Name of other party _____

Address: _____

City _____ State _____ Zip Code _____

Date signed _____ Amount per month \$ _____

Length of time the lease is to run _____

Intend to keep this lease? Yes _____ No _____

Property being leased _____

Account Number _____

Name of other party _____

Address: _____

City _____ State _____ Zip Code _____

Date signed _____ Amount per month \$ _____

Length of time the lease is to run _____

Intend to keep this lease? Yes _____ No _____

Property being leased _____

Account Number _____

Name of other party _____

Address: _____

City _____ State _____ Zip Code _____

Date signed _____ Amount per month \$ _____

Length of time the lease is to run _____

Intend to keep this lease? Yes _____ No _____

List below all contracts you have in regard to the purchase or sale of any real property, if escrow has not yet closed. Include any contracts with realtors, and buyers or sellers of the property. (Bring copies of all such contracts.)

Contracts For Sale of Real Property

Type of contract (realtor, agreement of sale, etc.) _____
Name of other party _____ Account No. _____
Address: _____
City _____ State _____ Zip Code: _____
Date agreement was signed _____
Property involved _____
Terms of the contract _____
Intend to keep this contract? Yes ___ No ___

Type of contract (realtor, agreement of sale, etc.) _____
Name of other party _____ Account No. _____
Address: _____
City _____ State _____ Zip Code: _____
Date agreement was signed _____
Property involved _____
Terms of the contract _____
Intend to keep this contract? Yes ___ No ___

TIME SHARE:

Name of other party _____ Account No. _____
Address: _____ City _____ State _____ Zip Code _____
Date agreement was signed _____
Property _____ involved _____
Number of weeks per year you may use this time-share _____
Terms of the contract _____

CO DEBTORS:

Debts for which you cosigned, or promised to pay someone else's debt if he did not pay:

Name of the creditor _____ Account Number _____
Address of creditors: _____ City _____ State _____ Zip Code _____
Name of the person you cosigned for _____
Address of co-signor _____ City _____ State _____ Zip Code _____
Name of the creditor _____ Account Number _____
Address of creditors: _____ City _____ State _____ Zip Code _____
Name of the person you cosigned for _____
Address of co-signor _____ City _____ State _____ Zip Code _____

Current Expenditures

This section must be filled in by all clients.

If you are filing a chapter 13 bankruptcy as an individual, but are married and living with your spouse, information for both spouses must be included in this section.

If you are filing a joint bankruptcy, but are separated and living apart, information for both spouses must be listed separately in the expenditure section. Make 2 columns and label each for "husband" or "wife."

Give estimated average monthly expenditures:

Home expenses:

Rent () or () first mortgage..... \$ _____
Second mortgage..... \$ _____
Third mortgage..... \$ _____
Homeowners Association Fee \$ _____

Utilities:

Electricity and gas..... \$ _____
Water/sewer..... \$ _____
Telephone..... \$ _____
Garbage..... \$ _____
Security..... \$ _____
Cable..... \$ _____
Pest Control \$ _____

Other expenses:

Home maintenance (if you own your home) \$ _____
Food..... \$ _____
Clothing..... \$ _____
Laundry and dry cleaning..... \$ _____
Medical, dental, medicines..... \$ _____
Transportation (gas & oil, repairs)..... \$ _____
Parking/bus (if no vehicle)..... \$ _____
Recreation, clubs and entertainment,
newspapers, magazines, etc..... \$ _____
Charitable contributions
(not deducted from wages)..... \$ _____

Insurance: Not deducted from wages

Auto..... \$ _____
Homeowner's or renter's (not included
in mortgage)..... \$ _____
Life \$ _____
Health \$ _____
Other (describe)..... \$ _____

Taxes (not deducted from wages or included above):

Property taxes (not included in mortgage).. \$ _____

Estimated income tax..... \$ _____

Payment on back taxes..... \$ _____

Other (describe) _____ \$ _____

Installment payments:

Vehicle () installment or () lease..... \$ _____

Vehicle () installment or () lease..... \$ _____

Vehicle () installment or () lease..... \$ _____

Other (describe) _____ \$ _____

Other (describe) _____ \$ _____

Miscellaneous other expenses:

Support of dependents not living at home
do not include child support payments here)\$ _____

Average expenses from operation of a
business profession, or farm..... \$ _____

Student loans..... \$ _____

Child care..... \$ _____

Education (include tuition & books)..... \$ _____

Union & professional dues
(not deducted from wages)..... \$ _____

Rental of appliances or furniture (describe) \$ _____

Other (describe) _____ \$ _____

Other (describe) _____ \$ _____

You must fill in this sheet if you are in any category considered as a business.

Do a separate sheet for each business. The court wants only actual out-of-pocket expenses for your business. Do not enter such items as interest, depreciation, or expense of maintaining an office in your home. These expenses are legitimate entries for income taxes, but are not applicable for this bankruptcy.
Enter estimated average monthly income and expenses.

Current Monthly Business Expenses

Business name: _____ Nature of business: _____

Owner: Debtor Spouse Joint Average monthly income.....\$ _____

Rent/mortgage.....	\$ _____
Repairs and upkeep.....	\$ _____
Electricity/gas.....	\$ _____
Water/sewer.....	\$ _____
Telephone.....	\$ _____
Garbage.....	\$ _____
Security.....	\$ _____
Other utilities.....	\$ _____
Insurance.....	\$ _____
Taxes.....	\$ _____
Installment payments on equipment	\$ _____
Rental/lease payments on equipment...	\$ _____
Maintenance of equipment.....	\$ _____
Advertising.....	\$ _____
Bank service charges.....	\$ _____
Office expenses.....	\$ _____
Dues and publications.....	\$ _____
Laundry or dry cleaning.....	\$ _____
Supplies and materials.....	\$ _____
Freight.....	\$ _____
Travel and entertainment.....	\$ _____
Wages and salaries.....	\$ _____
Commissions.....	\$ _____
Employee benefit plans.....	\$ _____
Pension/profit sharing plans.....	\$ _____
Production costs.....	\$ _____
Vehicle expenses.....	\$ _____
Professional Services (Accountant, Lawyer)	\$ _____
Licenses.....	\$ _____
Other (describe): _____	\$ _____
_____	\$ _____
_____	\$ _____

TOTAL EXPENSES:

\$ _____

Statement of Financial Affairs

**THIS SECTION MUST BE FILLED IN BY ALL DEBTORS INCLUDING
CHAPTER 7 DEBTORS.**

If you are filing a chapter 13 bankruptcy as an individual, but are married and living with your spouse, information for both spouses must be included in this statement.

1. Income from employment or business:

Income debtor has received this calendar year 2010	—	\$ _____
Income debtor received last calendar year 2009	—	\$ _____
Income debtor received the prior calendar year 2008	—	\$ _____
Income spouse has received this calendar year 2010	—	\$ _____
Income spouse received last calendar year 2009	—	\$ _____
Income spouse received the prior calendar year 2008	—	\$ _____

2. Income from other sources:

Income debtor has received this calendar year 2010 from other sources	—	\$ _____
Source _____		
Income debtor received last calendar year 2009 from other sources	—	\$ _____
Source _____		
Income debtor received the prior calendar year 2008 from other sources	—	\$ _____
Source _____		
Income spouse has received this calendar year 2010 from other sources	—	\$ _____
Source _____		
Income spouse received last calendar year 2009 from other sources	—	\$ _____
Source _____		
Income spouse received the prior calendar year 2008 from other sources	—	\$ _____
Source _____		

3. List all payments to creditors of more than \$600 made within the past 2 years.

Creditor Name	Address
---------------	---------

Amount
Paid
Reason
Date
Amount
Still
Owing

List all payments made within the past 2 years to creditors who are, or were, insiders, such as relatives.

Creditor Name	Relationship	Address	Amount Paid	Reason
	Date	Amount Still Owing		

4. List all lawsuits in which you are or were involved within the past year, including divorce. Give name & location of court, case name, case number, and the decision of the court (judgment). If no judgment yet, write "pending." (Bring all court papers.)

Lawsuit No. 1 _____

Lawsuit No. 2 _____

Lawsuit No. 3 _____

5. List all wages that have been garnished, and all property that has had a lien placed on it by any creditor within the past year. Include name & address of creditor and description of the property.

6. List all property that has been repossessed by a creditor, sold at foreclosure by a creditor, transferred by a deed in lieu of foreclosure, or voluntarily returned to a seller within the past year. Include name and address of the creditor, description of the property, date of repossession, value of property and method of repossession.

7. List all property assigned for the benefit of creditors within the past 4 months. An assignment is a transfer of income produced by property that you own. Include name and address of creditor and description of property

8. List all property which has been in the hands of a receiver or court appointed official within the past year. Include name and address of receiver and description of property

9. List all gifts whose value is more than \$200 that you have given to family members in the past year. List all charitable contributions of more than \$100 in the past year. Include name and address of recipient, date of gift and description or dollar amount of gift.

10. List all losses from fire or theft or other casualty, or gambling, within the past year. Include a description of the property or money lost, date of loss and the circumstances of the loss. Indicate if the loss was recovered by insurance.

—

11. List all payments made within the past year to attorneys or other persons for consultations or work done concerning debt consolidation or bankruptcy. Include the name and address, amount of payment and date of payment.

Amount paid within the past year to Consumer Credit Counseling, if any \$ _____

12. List all property transferred in the past year (property sold, pension plans or IRAs cashed in, vehicles traded in, property put up as security for a loan). Include name and address of the person to whom transfer was made, date of transfer, how much money was received in return and what you did with the money received.

13. List all bank accounts or credit union accounts which were closed during the past year. Include name and address of bank, type of account, account number, date of closing and ending balance.

14. List all safe deposit boxes in which you have kept securities, cash, or other valuables during the past year. Include name and address of bank and a description of the contents.

15. List any set offs made by any creditor during the past 90 days. A set off occurs when you and your creditor both have claims against each other. Examples: bank seized our bank account for payment of a debt or IRS seized your tax refund for payment against back taxes. List name and address of creditor and the amount of set off.

16. List any property owned by another person which is in your physical possession or control. List any property that you are borrowing, any property that you are storing for someone else, any property belonging to someone else who shares your home. Also any real or personal property or bank accounts belonging to someone else for which the title is wholly or partially in your name. Include name and address of the actual owner of the property, description and value of the property, and an explanation of the situation.

17. If the debtor resides 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 6 year period immediately preceding the commencement of the case, 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.

18. For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

A. List the name and address of every site for which the debtor has 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, if known, the Environmental Law.

Site	Name	and	Address:		
_____	_____	_____	_____		
Name	and	Address	of	Governmental	Unit:
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Date _____ **of** _____ **Notice:**

Environmental Law: _____

- B.** List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site _____ **Name** _____ **and** _____ **Address:**

Name _____ **and** _____ **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 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 _____ **and** _____ **Address** _____ **of** _____ **Governmental** _____ **Unit:**

Docket Number: _____

Status or Disposition: _____

19. If you own any property that may be a threat of imminent and identifiable harm to public safety, please indicate below:

You must answer the following questions if this a personal bankruptcy and if either spouse within the past 2 years was or is in any of the following categories:

- a. Self-employed or independent contractor;
- b. Sole proprietor of a business;
- c. An officer, director or managing executive of a corporation;
- d. A partner (other than a limited partner) in a partnership;
- e. Owned 5% or more of the voting or equity securities of an organization

Business Information

20. List the names and addresses of all such businesses, the nature of the business (listed above), and beginning and ending dates.

21. List all bookkeepers or accountants who kept or supervised books of accounts or business records within the past 6 years. Include name & address and dates.

List all firms or individuals who have audited business books or records, or prepared a financial statement, within the past 2 years. Enter name & address.

List all firms or individuals who are in possession of business books or records. Enter name & address.

List all financial institutions or creditors to whom a financial statement was issued within the past 2 years. Enter name & address.

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-
22. List the dates of the last 2 inventories taken of your property, the name of the person who supervised each inventory, and the dollar amount and basis of each inventory.

① _____

② _____

Partnership and Corporations

You must answer the following questions only if this bankruptcy filing is for a partnership or corporation, not if it is for individual or a married couple.

23. If the filing is for a partnership, list the names and addresses, the nature and percentage of partnership interest of each member of the partnership.

If the filing is for a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls or holds 5 percent or more of the voting securities of the corporation. List the name and address, title, and nature and percentage of stock ownership.

24. If the filing is for a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. List the name and address and date of withdrawal.

If filing is for a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. List the name and address, title and date of termination.

25. If the filing is for 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 within one year immediately preceding the commencement of this case. List the name and address of recipient,

relationship to you, the date and purpose of withdrawal, and the amount of money or description and value of withdrawal.

I (we) certify that the information in this Bankruptcy Questionnaire is correct to the best of my (our) knowledge.

Date: _____

Signature: _____

Date: _____

Signature: _____

LIST OF ARIZONA EXEMPTION

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ITEMS	ARS	AMOUNT
Arms, Uniform, accountments required by law to be kept	33-1130(3)	\$ 0.00
Bank Deposit	33-1126(A)(8)	\$150.00
Benefits payable to Surviving spouse or child	33-1126(A)(1)	\$20,000
Cash Surrender of Life Insurance Policies	33-1126(A)(5)	\$25,000
Child Support or Spousal Maintenance	33-1126(A)(3)	\$ 0.00
Compensation for Damages recoverable by wrongful taking or detention of property	33-1126 (A)(6)	\$ 0.00
Compensation for Destruction or damage to Property and insurance funds	33-1126(A)(4)	\$25,000
Correction Officers Retirement plans	38-897	\$0.00
Domestic Pets, horses, milk cows & poultry	33-1125(3)	\$500
Earnings of minor child	33-1126(A)(2)	\$ 0.00
Engagement and Wedding Rings	33-1125(4)	\$1,000
Farm Machinery, utensils, implement of husbandry, feed, grain & animals	33-1130(2)	\$2,500
Fire fighter and Relief Pension fund	9-968	\$ 0.00
Food, Fuel and Provisions for 6 months	33-1124	\$ 0.00
Fraternal Benefits Social Benefits	20-877	\$ 0.00
Health, Accident or disability Benefits	33-1126(A)(4)	\$ 0.00
Homestead	33-1101(A)	\$150,000
Household goods, furniture & appliances	33-1123	\$4,000
Library & Philosophical & chemical or other apparatus which is used for the instruction of youth	33-1127	\$ 0.00
Library of Debtor, including books, manuals published materials and personal documents	33-1125(5)	\$ 250
Money or Assets payable from a Qualified Retirement plan	33-1126(C)	\$ 0.00
Motor Vehicle	33-1125(8)	\$5,000
Motor Vehicle for a person who is maimed or crippled	33-1125(8)	\$10,000
Musical Instruments	33-1125(2)	\$250
Partnership Property	29-225	\$ 0.00
Personal Property - Clothing	33-1125(1)	\$500
Police Pension	9-931	\$ 0.00
Prearranged Funeral Trusts	32-1391.05	\$5,000
Prepaid Rent including deposit & Security Deposit	33-1126(D)	\$1,000
Professional prescribed Health Aids	33-1125(9)	\$ 0.00
Retirement Program for Faculty & Administrative Officers Under the jurisdiction of the Arizona Board of Regents	15-1628.02(I)	\$ 0.00
State Employees Long Term Disability Benefits	38-797.11	\$ 0.00
State Employee Retirement System	38-792	\$ 0.00
Teachers Retirement System	15-1440	\$ 0.00
Tools, Equipment, instruments books used for trade or profession \$2,500	33-1130(1)	
Typewriter, bicycle, sewing machine, family bible, burial plot and shot gun or rifle or pistol	33-1125(7)	\$500
Unemployment Compensation	23-783	\$ 0.00
Wages	33-1131	\$ 0.00 75%
Watch	33-1125(6)	\$100
Welfare Assistance	46-208	\$ 0.00
Workers Compensation	23-1068	\$ 0.00
Wrongful Death Awards	12-592	\$ 0.00

CONTRACT FOR LEGAL SERVICES-BANKRUPTCY

THIS AGREEMENT made and entered into _____, by and between _____, (Client) and PLATT AND WESTBY, P.C., (Attorneys). Client has employed Attorneys regarding a Chapter _____ Bankruptcy proceeding. Attorneys have undertaken responsibility for no other matter and represent no other persons or entities. A separate contract shall be signed for any new or additional matter.

1. It is understood that no guarantees or representations have been made to Client concerning the outcome of this representation or concerning its ultimate cost. No tax or accounting or investment advice or representation is offered by the Attorneys. Client has engaged the firm and staffing decisions will be made by the firm. Other attorneys may have primary responsibility for this matter. Attorneys may also use paralegals and litigation/clerical assistants where appropriate with the objective of rendering services on a timely, efficient and cost-effective basis.

2. Attorneys shall receive as fees the sum of \$_____ for preparation of the petitions and schedules and for representation at the 341 Hearing. This sum shall be paid in full prior to filing and shall be earned upon receipt. The forgoing fee does not include the cost of a title search or lien avoidance procedures and attorneys have not been retained for such services. Said services are available by separate contract. All other services, including but not limited to, changes of address, amendments, reaffirmations and sales of residences will be billed at Attorneys' then current hourly rates. Attorneys acknowledge receipt of \$_____. Actual fees and costs incurred may substantially exceed the advance payment. Attorneys are authorized to offset fees and costs against any Client funds held in Attorneys' trust account for this representation or any other matter of Clients and Attorneys are authorized to disburse funds from their trust account to pay for attorneys' fees and costs. SEE HOURLY RATES, MINIMUM AND STANDARD CHARGES ON REVERSE.

3. Client agrees to pay costs of \$_____ in full prior to filing. Attorneys acknowledge receipt of \$_____ as an advance on said costs.

4. Attorneys shall submit monthly statements for attorney's fees/costs and Client shall pay same within 15 days. Client shall submit in writing any dispute regarding fees charged within said 15 days. Client agrees to deposit into Attorneys' Trust Account, prior to the time that the Attorneys must prepare for a judicial hearing, such sums as Attorneys shall determine to be reasonably necessary to discharge future Attorney fees and costs. All balances remaining unpaid after 30 days shall bear interest at the rate of 1.5% per month. In contested litigation matters, Client shall maintain in Attorneys' trust account a deposit of not less than one thousand dollars.

5. Any controversy or claim sounding in or alleging Attorneys' malfeasance or malpractice, or Attorneys' breach of contract, shall be settled by arbitration in accordance with the rules of the American Arbitration Association and judgment upon the award may be entered in any court having jurisdiction thereof. Client expressly waives its right to a bench trial or jury trial in such matters. Client has received or had the opportunity to receive independent legal advise regarding this waiver.

6. Client agrees to keep Attorneys advised of Client's whereabouts, to appear on reasonable notice for hearings or other procedures, and to comply with all reasonable requests made of Client in connection with this case. Failure to so cooperate may result in Attorneys withdrawal as counsel for Client and in court imposed sanctions which may include dismissal of Client's case and/or a judgment against Client. Client authorizes Attorneys to act on behalf of Client in all matters.

7. Client understands that if during the course of this case, Attorneys determine that it is not feasible or ethical to continue, or if Attorneys determine that Client is not cooperating, or that there is an unsatisfactory Attorney/Client relationship, Attorneys may, after notice to the Client, withdraw and Client so consents. Attorneys reserve the right to decline to perform further services if any account is past due and, in that event, Client consents to Attorneys terminating further services consistent with their ethical and professional obligations and, subject to the rules of professional conduct. Upon termination, Client may be entitled to a refund of any unearned fees. Unless previously terminated, our representation shall cease upon the sending of a notice that we have closed Clients file. Unless Clients engage us to provide further services or additional advice, the Firm will have no continuing obligation to advise with respect to future legal developments.

8. By executing this agreement, Client acknowledges having read and understood the terms thereof, and having received a copy of the executed contract. SEE REVERSE SIDE FOR ADDITIONAL TERMS.

ACCEPTED:

PLATT AND WESTBY, P.C.

By _____

Client

9. Finance Charge. Client understands that a FINANCE CHARGE shall be imposed upon the net sum of the "Total From Previous Bill" after first deducting all "payments" and other "credits" only if that net sum is not Paid in full

within 30 days of the date of the Periodic Statement.

The dollar balance upon which the FINANCE CHARGE may be computed is determined as follows:

From the previous balance amount are subtracted all "payments" and/or "credits" posted to this balance during the current billing cycle. A FINANCE CHARGE is imposed upon the balance remaining.

All payments received are first applied to FINANCE CHARGES imposed and then to the principal balance previously billed and then to the legal fees and costs posted since the last billing date.

The method of determining the amount of the FINANCE CHARGE shall be as follows:

For all charges the amount of the FINANCE CHARGE will be determined by subtracting all "payments" and all "credits" posted during the billing period from the "Total From Previous Bill" and multiplying that net figure by the periodic rate of 1.5% per month (ANNUAL PERCENTAGE RATE of 18%).

10. Costs of Collection. Client agrees to pay reasonable collection costs and attorney's fees incurred in collecting amounts due. Furthermore, Client consents to Attorneys' notification to credit reporting agencies information regarding Client's indebtedness to Attorneys.

11. Standard Costs and Fees. Standard costs charged by ATTORNEYS are as follows: photocopy \$.50 per page, Fax copies \$.50 per page, messenger service \$65.00 per trip, investigators and paralegals \$125.00 per hour, Computer research at \$50.00 per incident plus lawyers time.

Standard minimum times charged by ATTORNEYS (stated in tenth of one hour) are as follows: transmittal letter .2, correspondence, including e-mail .3, any telephone call .2, trial or hearing 4.0, pleading prepared .5, court appearance 1.0, any consultation .5, any secretarial call .1, any out of office travel .5 each way, any new file opening 1.5.

12. Attorneys' hourly rates. Attorneys' current hourly rates are: Partners, \$325.00; Associates from \$195.00 to \$235.00. In litigation matters an award of attorneys fees may sometimes be recovered by the prevailing party against the losing party. If Client prevails, Attorneys may press a claim for recovery of attorneys fees, when appropriate. If Client loses, the other party may attempt to collect their fees from Client. In all cases, an award of fees and the amount of the award is decided by the Court. Client understands that any award obtained in litigation, for fees or otherwise, may not be collected and Attorneys make no promise or guarantee of collection.

13. No Advice Regarding this Fee Agreement. Attorneys have given no advice concerning the signing of this agreement and cannot do so as it is a conflict of interest. If Client wishes to have legal advice concerning this agreement, they should consult independent legal counsel of their choice.

14. Client has been advised that it is not legally necessary to have an Attorney to file Bankruptcy. Attorney has the right to withdraw as counsel should Attorney have reservations regarding the wisdom or propriety of a Bankruptcy filing and in such an event, Client shall be charged on an hourly basis.

15. Advance Waiver of Conflicts. The Attorneys represent many other companies and individuals. It is possible, if not probable, that some of Attorney's present or future clients could have disputes or transactions with Client. Therefore, as a condition to undertaking this matter, Client agrees that Attorneys may continue to represent or may undertake in the future to represent existing or new clients in any matter that is not substantially related to our work for Client, even if the interests of such entities in those other matters are directly adverse to Client. Client's prospective consent to conflicting representation contained in this paragraph shall not apply in any instances where, as a result of Attorney's representation of Client, Attorney obtained privileged, proprietary or other confidential information of a nonpublic nature that, if known to such other entity, could be used in any such other matter by such entity to Client's material disadvantage.