

ELIZABETH A. WINTER

Client Information For Bankruptcy — Instructions

GENERAL INFORMATION	SCHEDULE OF PROPERTY	SCHEDULE OF CREDITORS	FAMILY STATUS	CURRENT INCOME	CURRENT EXPENSES	BUSINESS EXPENSES	FINANCIAL AFFAIRS	BUSINESS INFORMATION
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Dear Client,

Welcome to the Law Office of Elizabeth A. Winter! I look forward to providing you the most comprehensive bankruptcy representation. In order to represent you in a bankruptcy matter, it is critical that I obtain from you specific information that will be utilized to comply with all bankruptcy disclosure requirements and will assist me in preparing your petition, schedules and statements.

Elizabeth A. Winter

Elizabeth A. Winter
Attorney at Law

general instructions

1. Please 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.
2. Make a note of all questions you do not understand or cannot fully answer for discussion with Elizabeth A. Winter. In my experience, the more time you take to fill out the information, the less time it will take to file your bankruptcy case.
3. 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.
4. 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
 - Partner (other than a limited partner) in a Partnership.



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copies

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. All court papers involved, including the property settlement, if you have ever been divorced or are in the process of obtaining a divorce.
3. Police accident reports for any accidents within the last 2 years.
4. The deed and all other legal papers pertaining to any other real estate you own or are buying, including cemetery lots.
5. The promissory notes and deeds of trust if you are buying your home.
6. Real Property Appraisals or Market Analysis, if available.
7. All papers regarding purchase of a time share.
8. The lease or rental agreements, if you are renting your residence, a car or any other type of personal property.
9. Notice of any trustee/foreclosure sale or/eviction proceedings.
10. Vehicle titles and insurance binders or declaration page for insurance on all vehicles.
11. The Installment Note and Security Agreement, if you have debts secured by personal property.
12. All papers regarding any lien on your property.
13. Any papers in connection with any sale or transfer of property within the last 12 months.
14. Documentation for all pension, IRA, education IRA, or other ERISA qualified retirement accounts.
15. Documentation of cash value of life insurance policies.
16. Documentation of any potential inheritance.
17. Paycheck stubs for the last 6 consecutive months.
18. Your income tax returns for the last 3 years.
19. Bank statements on all bank accounts for the last 6 months.
20. Billing statements on debts for the last 6 months.
21. All papers regarding student loans.
22. Recent credit report, if available.
23. Documentation supporting any expenses on Section 6 Current Expenses which are out of the ordinary.
24. Business Operating Statements for the last 6 months, if operating a business.
25. Photo ID and Social Security Card.



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- 14. If you have filed another bankruptcy in the past 8 years, enter case number, chapter, District filed in and disposition of the case: _____
- 15. 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: _____
- 16. Have you, or your spouse, been in business for yourself in the last 2 years? _____
- 17. Business Name: _____
- 18. Type of Business: _____
- 19. Business Entity: _____
(ie. Independent contractor, officer of corporation, partner, manager of LLC)

acknowledgment

I/We have been advised that we must receive approved budget and credit counseling during the 180 day period preceding the filing of a bankruptcy petition.

DEBTOR

JOINT DEBTOR

2 schedule of property

A. **REAL PROPERTY:** (land, with or without a building on it)

Legal Description from Deed: _____

Street Address: _____

Who owns it (ie. Husband, Wife, Joint, Community): _____

Your ownership share (ie. 100%; 50%; 25%, etc.): _____

Co-Owners: _____

Do you live in this real property? _____

Present Market Value of real property: _____

Legal Description from Deed: _____

Street Address: _____

Who owns it (ie. Husband, Wife, Joint, Community): _____

Your ownership share (ie. 100%; 50%; 25%, etc.): _____

Co-Owners: _____

Do you live in this real property? _____

Present Market Value of real property: _____

Burial Plot(s):

Location: _____

Present Market Value: _____

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B. **PERSONAL PROPERTY:** With respect to property acquired for personal, family or household purposes, provide the "replacement value." Replacement value shall mean the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time the value is determined, after reasonable inquiry in order to establish such value.

- 1. Cash on hand: _____
- 2. Checking accounts, savings accounts, CD's, with banks, credit unions:

Name and address Of Institution	Type of Acct.	Acct. No.	Name(s) on Acct.	Amount in Acct.
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

- 3. Refundable deposits of money with public utilities, landlord, others:
 Utilities: Name and Address: _____
 Amount of deposit: _____

 Landlord: Name and Address: _____
 Amount of deposit: _____

 Other: Name and Address: _____
 Amount of deposit: _____

- 4. Household goods and furnishings:
 - # _____ Televisions @ \$ _____ each
 - # _____ Stereos @ \$ _____ each
 - # _____ VCR/DVD @ \$ _____ each
 - # _____ Radios @ \$ _____ each
 - # _____ Radio Alarms @ \$ _____ each
 - # _____ Stoves @ \$ _____ each
 - # _____ Refrigerators @ \$ _____ each
 - # _____ Washers @ \$ _____ each
 - # _____ Dryers @ \$ _____ each
 - # _____ Microwaves @ \$ _____ each
 - # _____ Vacuums @ \$ _____ each
 - # _____ Computers @ \$ _____ each
 - # _____ Typewriters @ \$ _____ each
 - # _____ Sewing Machines @ \$ _____ each

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All other household goods and furnishings and miscellaneous equipment: \$ _____
\$ _____
\$ _____
\$ _____

5. Books, pictures, art objects, antiques, stamps, coins, records, tapes, compact disk, and other collections: \$ _____
\$ _____

6. Wearing apparel: \$ _____

7. Wedding/engagement rings: \$ _____
Watches: \$ _____
Other jewelry: (Describe) \$ _____
Furs: \$ _____

8. Firearms: (Describe) \$ _____
Bicycles: \$ _____
Photographic equipment: \$ _____
Hobby equipment (Describe) \$ _____
Sports equipment (Describe) \$ _____
Musical instruments (Describe) \$ _____

9. Cash surrender value of life insurance \$ _____
(Name of insurance company and name of insured) _____

10. Annuities: (Name of insurer) \$ _____

11. Interest in Retirement Acct.: \$ _____
(ie. IRA, ERISA, Keogh, 401(k), pension or profit sharing plans, etc.)
\$ _____
\$ _____
\$ _____
Can you withdraw these funds? _____

12. Stocks or other interest in a business (Describe): \$ _____

13. Partnership interest or other joint ventures (Describe): \$ _____

14. Bonds: \$ _____

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- 15. Accounts Receivable: _____ \$ _____

- 16. Spousal maintenance or property settlement you may be entitled to receive: _____ \$ _____

- 17. Debts owed to you (ie. Promissory Notes or Tax Refunds) _____ \$ _____

- 18. Equitable or future interests in real estate: _____ \$ _____
- 19. Inheritances or life insurance benefits from the estate of a deceased person,
or a trust: _____ \$ _____

- 20. Other claims of any nature, including Contingent and unliquidated, or rights to
a setoff of claims: _____ \$ _____

- 21. Intellectual property including patents and copyrights: _____ \$ _____

- 22. Franchises and Licenses: _____ \$ _____

- 23. Automobiles, trucks, trailers, motor homes, motorcycles, etc. (Describe: make,
model, year) _____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
- 24. Boats and accessories: _____ \$ _____
- 25. Aircraft and accessories: _____ \$ _____
- 26. Office furniture, equipment and supplies: _____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____

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27. Business machinery, equipment and supplies: _____ \$ _____
_____ \$ _____
_____ \$ _____

28. Inventory: _____ \$ _____

29. Valuable animals: _____ \$ _____

30. Crops (growing or harvested): _____ \$ _____

31. Farm equipment and implements: _____ \$ _____

32. Farm supplies, feed, chemicals, etc. _____ \$ _____

33. Mobil Homes, time shares, deed of trust: _____ \$ _____

34. Any other personal property not listed: _____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____

35. Is any of your property in the possession of someone else? _____

36. Is any of your property titled wholly or partially in the name of someone else? _____

3 schedule of creditors

Creditor Information

1. Be sure to list ALL of your creditors, even those whom you intend to pay.
2. Even if you dispute a debt, list the total amount the creditor claims, with a notation of the dispute.
3. If you do not know the exact amount that you owe, call the creditor and verify the information. You must give all information requested.
4. Failure to list a debt, or inaccurate or incomplete answers may result in a complete loss of your right to a discharge of the debt in bankruptcy.
5. 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 the creditor does not receive notice, the bankruptcy will not discharge your obligation to this creditor.
6. If you have a VA or FHA loan on your home, list the VA or FHA office that processed the loan as well as the company to which you make your payments.
7. If you owe more than one debt to the same creditor, include information about each debt.
8. If you borrowed money from a finance company, and now are dealing with a different office, you must list each office as a creditor.
9. 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.
10. 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.
11. 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:
 - A. Money owed to any branch of government (ie. Small Business Administration, Social Security Administration, VA, FHA, DES, etc.)
 - B. Money you owe a former spouse (ie. back spousal maintenance or child support, or property settlement agreement).
 - C. Back mortgage payments or back rent.
 - D. Debts secure by deeds of trust. (Title companies or servicing agents are not the actual creditors to whom the debt is owed. You must list the creditor's name and address as well as the title company or servicing agent.)
 - E. Credit card or revolving charge accounts with banks, oil companies and department stores.
 - F. Purchase contracts for automobiles, appliances, furniture, etc.
 - G. Judgments against you. (Include names and addresses of the creditor and the creditor's attorney or collection agency and all co-defendants.)
 - H. Lawsuits pending against you. (Include names and addresses of the creditor and the creditor's attorney and all co-defendants.)
 - I. Debts secured by liens outstanding against any of your property.
 - J. Medical bills.
 - K. Debts for property that has already been repossessed.
 - L. Loans on which you have cosigned, even if the person you cosigned for is paying the loan.
 - M. Loans on which someone else has cosigned for you.
 - N. Loans owed to friends and family.
 - O. Loans you obtained for someone else's benefit.
 - P. Student loans. (Include names and 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.)
 - Q. Loans from finance companies.
 - R. Debts to utility companies.
 - S. Business debts for which you are or may be liable.
 - T. Fines and restitution.
 - U. Unpaid taxes. (Include the dates when the tax returns were filed.)
 - V. Loans against retirement plans or against cash value of life insurance policies.
 - W. If any of your debts were incurred prior W. to marriage, indicate this with a notation whether this debt was incurred by husband or wife.

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A. SECURED CREDITORS: (ie. Mortgage or lien holders who have a right to repossess your property if not paid)

	Creditor Name & Address	Acct. No.	Collection Agent or Attorney	Collateral & Value	Amount Owed	Intend to keep?
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

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B. **PRIORITY CREDITORS:** (ie. federal and state income taxes; property taxes; sales taxes; withholding taxes; FICA; child support)

	Creditor Name & Address	Acct. No.	Collection/Servicing Agent or Attorney	Type of Tax & Year incurred Date return filed	Do you dispute claim?	Amount owed
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

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C. **UNSECURED CREDITORS:** (ie. credit cards, personal loans, medical, legal, utility, back rent, student loans, judgments, etc.)

	Creditor Name & Address	Acct. No.	Collection/Servicing Agent or Attorney	Type of Debt & Cosigner	Do you dispute claim?	Amount owed
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						

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	Creditor Name & Address	Acct. No.	Collection/ Servicing Agent or Attorney	Type of Debt & Cosigner	Do you dispute claim?	Amount owed
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						

D. 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 matters with our office. We can protect your interests fully only if we have all the facts.

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 Schedule of Creditors, C. Unsecured Creditors.
2. If anyone ever claimed that you have harmed them or their property willfully or maliciously, give name, 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 (ie. a financial statement), give 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? Give details: _____

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 also need a copy of the police report.

Has a lawsuit 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, 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 Schedule of Creditors, C. Unsecured Creditors.
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 Schedule of Creditors, C. Unsecured Creditors.
8. If you are borrowing the money to pay the attorney fees and filing fees for this bankruptcy, list the lender on the Schedule of Creditors, C. Unsecured Creditors.
9. Are you required to make any payments for spousal or child support or spouse's attorney fees? _____ If so, how much per month? \$ _____
Are you in arrears? _____ If so, amount of arrears: \$ _____
List the person whom you owe on Schedule of Creditors, B. Priority Creditors.
10. Do you have a VA insured mortgage? _____ Do you have an FHA insured mortgage? _____

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11. Have you ever sold property in which the mortgages were assumed rather than paid off? _____ If yes, list name and address of mortgage holder: _____
Was the mortgage guaranteed by VA? _____ FHA? _____
12. Have you ever had a property taken by foreclosure or given a deed in lieu of foreclosure? _____ If yes, list name and address of all mortgage holders: _____
Was this mortgage guaranteed by VA? _____ FHA? _____
13. Are there any unpaid court judgments entered against you? _____
If yes, list names and addresses of creditors and their attorneys on the Schedule of Creditors, C. Unsecured Creditors.
14. Do YOU owe anyone any wages, salaries, or commissions which were earned within the last 3 months? ____ If yes, list names and addresses of these creditors on Schedule of Creditors, B. Priority Creditors.
15. Have you filed all required tax returns? _____ If no, list the type of tax return(s) not filed and for which year(s): _____
16. If IRS or any other taxing agency 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 Schedule of Creditors, C. Unsecured Creditors. Indicate the date on which payments were to start.
18. Are you current on your home mortgage payments? _____ If no,
1st Mortgage _____
Amount in arrears _____
Interest rate _____
Creditor Name _____

2nd Mortgage _____
Amount in arrears _____
Interest rate _____
Creditor Name _____

Has a trustee/foreclosure sale been set? _____ If so, date: _____
Name, address and phone no. of Trustee: _____
19. Are you current on your homeowners association payments? _____
If no, list creditor name, address and amount of arrears on Schedule of Creditors, C. Unsecured Creditors.
20. Are you current on your vehicle payments? _____ If no:
Vehicle: _____ Months in arrears: _____
Vehicle: _____ Months in arrears: _____

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

22. Have you made any deposits into an IRA in the last 120 days? _____
If yes, enter date and amount deposited: _____

E. RENTAL AND LEASE AGREEMENTS: List below all rental and 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.

	Name and Address of other party	Description of lease	Intend to Keep?
1.	_____	_____	_____
2.	_____	_____	_____

F. CONTRACTS FOR REAL PROPERTY, INCLUDING TIME SHARES: List below all contracts you have in regard to the purchase or sale of any real property, including time shares. Include any contract with realtors, and buyers or sellers of the property.

	Name and Address of other party	Description of contract	Intend to Keep?
1.	_____	_____	_____
2.	_____	_____	_____

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G. CODEBTORS: List below all cosigners and co-debtors for debts which are still unpaid. Include all persons you have cosigned for and all persons who have cosigned for you. Include also mortgage guarantors and student loan guarantors. Include any codefendants in a lawsuit. If you have a partnership or corporate debts, include the other partners or members of the corporation.

1. Debts for which you cosigned:

Name and address
of Creditor

Name and address
of person you cosigned for

2. Debts for which someone cosigned for you:

Name and address
of Creditor

Name and address
of person who cosigned for you

3. All other Co-debtors:

Name and address
of Creditor

Name and address
of Co-Debtor

4 family status

Marital status:

- Single Married Separated Widowed

DEBTOR

JOINT DEBTOR

(First) Job Title: _____

Employer: _____

Employer's address: _____

Length of Emp. _____

(Second) Job Title: _____

Employer: _____

Employer's address: _____

Length of Emp. _____

DEPENDENTS

Name: _____

Age: _____

Relationship: _____

Name: _____

Age: _____

Relationship: _____

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Name: _____

Age: _____

Relationship: _____

Name: _____

Age: _____

Relationship: _____

Name: _____

Age: _____

Relationship: _____

Name: _____

Age: _____

Relationship: _____

5 current income

DEBTOR:

1st job paid: [] Weekly; [] Every two weeks; [] Twice a month; [] Monthly; [] Other
2nd job paid: [] Weekly; [] Every two weeks; [] Twice a month; [] Monthly; [] Other

Table with 3 columns: Description, 1st Job, 2nd Job. Rows include: Currently Monthly Income, 1. Gross pay (wages, salary, commissions), 2. Withholding and Deductions (Federal, FICA, State, Insurance, Union Dues, Pension, Charity, Other), 3. Monthly income from the following (Business, Interest, Real property, Social security, Pension, Spousal maintenance, Welfare, Workman's compensation, Insurance, Unemployment, Other).

4. If you expect an increase or decrease of more than 10% in any of the above categories within the next year, give details:
[]
[]
[]

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JOINT DEBTOR:

Currently Monthly Income:

1. Gross pay (wages, salary, commissions)
Estimated additional overtime

1st Job

2nd Job

2. Withholding and Deductions:

Federal withholding tax

FICA (social security)

State withholding tax

Insurance

Union Dues

Contributions to pension plan

Charity

Other: _____

3. Monthly income from the following:

Gross average income from business

Interest and dividends

Real property

Social security

Pension or other retirement income

Spousal maintenance

Welfare (including food stamps)

Workman's compensation

Insurance benefits

Unemployment

Other: (Describe) _____

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

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6 current monthly household expenses

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 of "husband" or "wife."

Home expenses:

- Rent [] or [] first mortgage \$
Second mortgage \$
HOA \$
Pest Control \$
Home maintenance (if you own your home) \$

Utilities:

- Electricity and gas \$
Water/sewer \$
Telephone \$
Mobile phone \$
Garbage \$
Security \$
Cable \$
Internet \$

Food:

- Clothing: \$
Laundry and dry cleaning \$
Medical, dental, vision & medicines \$
Transportation: (gas, oil, repairs) \$
Parking/bus (if no vehicle) \$
Recreation, clubs, entertainment, newspapers/magazines \$
Charitable contributions (not deducted from wages) \$

Insurance:

- Auto: \$
Homeowners/renters (not included in mortgage) \$
Life (not deducted from wages) \$
Health/Dental/Vision (not deducted from wages) \$
Disability \$
Other: (Describe) _____ \$

Taxes (not deducted from wages or included above)

- Property tax (not included in mortgage) \$
Estimated income tax \$
Payment on back taxes \$
Other (Describe) _____ \$

Installment payments:

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Vehicle <input type="checkbox"/> installment or <input type="checkbox"/> lease	\$ _____
Vehicle <input type="checkbox"/> installment or <input type="checkbox"/> lease	\$ _____
Vehicle <input type="checkbox"/> installment or <input type="checkbox"/> lease	\$ _____
Other (Describe) _____	\$ _____
Other (Describe) _____	\$ _____
Miscellaneous Other Expenses:	
Spousal/child support	\$ _____
Other support of dependents not living at home	\$ _____
Student loans	\$ _____
Child care	\$ _____
Education (ie. tuition & books)	\$ _____
Union & professional dues (not deducted from wages)	\$ _____
Rental of appliances or furniture _____	\$ _____
401 (k) contributions	\$ _____
Other (Describe) _____	\$ _____
Other (Describe) _____	\$ _____
TOTAL EXPENSES:	\$ _____

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

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7 current monthly business expenses:

INSTRUCTIONS:

- 1. You must fill in this schedule if you are in any category considered as a business.
2. Use a separate schedule for each business.
3. The bankruptcy court will only consider 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.

Business Name and type of business: _____

Average Monthly Gross Income:

Table with 2 columns: Expense Category and Amount. Categories include Rent, Repairs & upkeep, Electricity/gas, Water/sewer, Telephone, Garbage, Security, Other utilities, Insurance, Taxes, Installment payments, Rental/lease payments, Maintenance, Advertising, Bank service charges, Office expenses, Dues and publications, Laundry & dry cleaning, Supplies & materials, Freight, Travel & entertainment, Wages & salaries, Commissions, Employee benefit plans, Production costs, Vehicle expenses, Accountant, Licenses, and Other (Describe).

TOTAL EXPENSES: \$ _____

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

Three horizontal lines for providing details on expected changes.

8 statement of financial affairs

1. Income from employment or business:

DEBTOR

Last year: _____
Source: wages or business
Amount: \$ _____

Prior year: _____
Source: wages or business
Amount: \$ _____

JOINT DEBTOR

Last year: _____
Source: wages or business
Amount: \$ _____

Prior year: _____
Source: wages or business
Amount: \$ _____

2. Income from other sources:

DEBTOR

Last year: _____
Source: _____
Amount: \$ _____

Prior year: _____
Source: _____
Amount: \$ _____

JOINT DEBTOR

Last year: _____
Source: _____
Amount: \$ _____

Prior year: _____
Source: _____
Amount: \$ _____

3. List all payments to creditor of more than \$600.00 made within the past 90 days: (include name & address of creditor and amount paid) _____

List all payments made within the past year to creditors who are, or were, insiders, such as relatives. (include name & address of creditor, relationship and amount paid) _____

4. List all lawsuits in which you are or were involved within the past year. Give name & location of court, case name, case number, and whether there was a judgment or case is still pending. _____

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. _____

5. 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 voluntary return to a seller within the past year. Include name & address of creditor, description of the property and the method of repossession. _____

6. 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 & address of creditor and description of property. _____

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

7. List all gifts whose value is more than \$200.00 that you have given to family members in the past year. List all charitable contributions of more than \$100.00 in the past year. Include name & address of recipient and description or dollar amount of gift. _____

8. 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, and the circumstances of the loss. Indicate if the loss was covered by insurance. _____

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

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

List all other property transferred during the past ten years to a self settled trust or similar device of which you are a beneficiary. _____

11. List all financial accounts and instruments which were closed, sold or otherwise transferred in the past year. (ie. checking, savings, or other financial accounts and CDs) Include name & address of bank, type of account and account number. _____

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

13. List any setoffs made by any creditor during the past 90 days. (A setoff occurs when you and your creditor both have claims against each other. ie. Bank seized you bank account for payment of a debt or IRS seized your tax refund for payment against back taxes.) Include name & address of creditor and amount of setoff. _____

14. List any property owned by another person which is in your physical possession or control. (ie. 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, or 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 & address of the actual owner of the property, description of the property, and an explanation of the situation.

15. If you have moved within the last THREE years, list all prior addresses with occupancy dates. _____

16. Identify the name of Debtor's spouse, or former spouse, who resided with the Debtor in a community property state in the preceding EIGHT years. _____

17. List the name & address of every site for which the corporation has received in writing by a governmental unit that the corporation may be liable or potentially liable under or in violation of an Environmental Law.

List the name & address of every site for which you 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.

List all judicial or administrative proceedings, including settlement or order, under any Environmental Law with respect to which you are or were a party. Indicate the name & address of the governmental unit that is or was a party to the proceeding and the docket number.

acknowledgment

I/We Certify That The Information Contained Herein Is Correct To The Best Of My/Our Knowledge.

DATE

SIGNATURE

DATE

SIGNATURE

9 business information

You must answer the following questions if this is a personal bankruptcy and if either spouse within the past 6 years was or is in any of the following categories:

- Self employed or independent contractor
- Sole proprietor of a business
- An officer, director or managing executive of a corporation
- A partner (other than a limited partner) in a partnership
- Owned 51% or more of the voting or equity securities of an organization

1. List name & addresses of all such businesses, taxpayer ID numbers, nature of the business and beginning and ending dates:

2. Identify any business listed above that is a "single asset real estate." Include real estate description or address.

3. 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.

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

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

6. List all financial institutions or creditors to whom a financial statement was issued within the past 2 years.

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

8. List name & address of the person in possession of the records of each of the above inventories.

NOTE: The following questions apply if the filing is for a Partnership or a Corporation, not if it is for an individual or a married couple.

9. If the filing is for a partnership, list the name and address, the nature and percentage of partnership interest of each member of the partnership.

10. 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 hold 5% or more of the voting securities of the corporation. List the name & address, title, nature and percentage of stock ownership.

11. If the filing is for a Partnership, list each member who withdrew from the Partnership within the last year. Include name & address and date of withdrawal.

12. If the filing is for a Corporation, list all officers or directors whose relationship with the Corporation terminated within the last year. Include name & address and date of termination.

13. 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 prerequisites within the past year. List name & address of recipient, relationship to you, the date and purpose of withdrawal, and the amount of money or description and value of withdrawal.
