

BRING THE FOLLOWING TO YOUR NEXT APPOINTMENT:

1. I.D. and Social Security Card
2. Current Mortgage statement, property tax bill, copy of the deed
3. Checking/savings account statements for the last 6 months (all accounts)
4. Life Insurance policies/statements
5. Annuity/Pension/CD's/Mutual Funds/401k/503(b)/IRA, ect. Current statements
6. Stocks, Bonds statements
7. Statement of any funds that are owed to you.
8. Vehicle registration/title, payment statement, kbb.com appraisal
9. IRS debt, child support/alimony debt, criminal restitution statements
10. All credit card statements, medical bills, loans, repossessions, foreclosures and any other unsecured debts you owe.
11. Obtain a free credit report from **annualcreditreport.com**
12. Copy of any Leases (vehicle, apartment, building, business)
13. Name and address of any co-debtors
14. Paystubs for the last six months (make sure you have them all. If not request from employer)
15. Statements from any other sources of income for the last 6 months (child support/alimony, pension, retirements, social security, ect.)
16. **CREDIT COUNSELING CERTIFICATE**
17. Taxes/W2's/1099 for the last 2 filed years
18. Any lawsuits/judgments/Liens that have been filed against you.

Section 2 Property

Part A. Real Estate (Schedule A)

List all real estate which you own or are a joint owner of, even if you still owe money on the property. **LIST COMPLETE ADDRESS FOR DEBTS**

INCLUDE : TIMESHARES, BUREL PLOTS, RENTAL PROPERTIES AND ANY PROPERTY YOU ARE JOINTLY RESPONSIBLE FOR Address and description of property	Owned by Husband, Wife, Joint or Community	Market Value	Your % ownership, or \$ amount, if you and spouse are not sole owners	List all mortgages, home equity loans, and liens: What is the \$ value of the loan, lien or mortgage?	Who issued the lien, loan or mortgage? (Name, Address of Institution)	Office Use Only Exemptions?

Part B. Personal Property (Schedule B)

For each type of property listed below, indicate whether you own any property of that category, and, if you do, fill in the remaining information. You can think of the market value as the resale value.

Type of Property	Yes/ No	Description & Location	Husband, Wife, Joint, Community	Market Value	Office Use Only Exemptions?
Cash on hand					
Checking/Savings Account, Certificates of deposit, other bank accounts. LIST ALL BANK ACCOUNTS					
Security deposits held by utility companies, landlord					
Household goods, all furniture (living room, bedrooms, ect), including audio, video, and computer equipment					

Type of Property	Yes/ No	Description & Location	Husband, Wife, Joint, Community	Market Value	Office Use Only Exemptions?
Books, pictures, art objects, records, compact discs, collectibles					
Clothing					
Furs and jewelry					
Sports, photographic, hobby equipment, firearms					
Interest in insurance policies-specify refund or cancellation value.(Life insurance)					
Annuities					
Interests in pension or profit sharing plans					
Stock and interests in incorporated/ unincorporated business					

Type of Property	Yes/ No	Description & Location	Husband, Wife, Joint, Community	Market Value	Office Use Only Exemptions?
Interests in partnerships/joint ventures					
Bonds					
Accounts receivable					
Alimony/family support to which you are entitled					
Other liquidated debts owed to you, including tax refunds					
Equitable or future interests or life estates					
Interests in estate of decedent or life insurance plan or trust					
Other contingent/unliquidated claims, including tax refunds, counterclaims					
Patents, copyrights, other intellectual property					
Licenses, franchises					

Type of Property	Yes/ No	Description & Location	Husband, Wife, Joint, Community	Market Value	Office Use Only Exemptions?
Automobiles, trucks, trailers, and accessories. List Mileage, Value (kbb.com), VIN#					
Boats, motors, and accessories					
Aircraft and accessories					
Office equipment, supplies					
Machinery, fixtures etc. for business					
Inventory					
Animals					
Crops-growing or harvested					
Farming equipment and implements					
Farm supplies, chemicals, feed					

Type of Property	Yes/ No	Description & Location	Husband, Wife, Joint, Community	Market Value	Office Use Only Exemptions?
Other personal property of any kind not listed.					

Section 3 ➤ Debts

ATTACH all debts that you owe, YOUR MOST RECENT STATEMENTS and CREDIT REPORT

1. Home loans/ mortgages
2. Car loans
3. Other bank loans
4. Personal loans
5. Student loans
6. Major credit card debts (Visa, Am Ex, Mastercard, Discover)
7. Department store credit card debts
8. Other credit card debts (Gas cards, phone cards, etc.)
9. Unpaid medical bills
10. Unpaid utility bills
11. Unpaid alimony or child support
12. All other unpaid debts/bills
13. Copies of any leases

Section 5 Current Income

PROVIDE COPIES OF LAST 6 MONTHS OF PAY STUBS

Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	List all dependents of you and your spouse, their ages, and their relationship to you:						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Name</th> <th style="width: 20%;">Age</th> <th style="width: 20%;">Relationship</th> </tr> </thead> <tbody> <tr> <td style="height: 40px;"> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Name	Age	Relationship			
Name	Age	Relationship					

Part A. Debtor's Income

What is your occupation? _____

Name and address of your employer:

How long have you been employed there? _____

What is the gross amount of your paycheck, before taxes, other deductions are taken out? \$ _____

How often do you get paid? once a week
 every two weeks twice a month
 once a month _____
 other _____

Do you receive overtime pay outside of your salary? If so, how much per month? \$ _____

How much is taken out of each paycheck for taxes and social security? \$ _____

How much is taken out for insurance? \$ _____

How much for union dues? \$ _____

10. Are there other deductions? If so, what are they and how much? _____

Do you receive income from business operations outside of your regular paycheck listed above? If so, what is the business and how much do you receive per month? _____

income from real estate property? If so, how much per month? No Yes \$ _____

interest or dividends? If so, how much per month? No Yes \$ _____

alimony or family support payments for your use or for the care of your dependents? If so, how much per month? No Yes \$ _____

social security or other forms of monetary government assistance? No Yes \$ _____

retirement or pension money? No Yes \$ _____

Do you have any other sources of income not listed? _____

Part B. Joint Debtor's Income

What is your spouse's occupation? _____

Name and address of your spouse's employer:

How long employed there? _____

What is the gross amount of your spouse's paycheck, before taxes/other deductions? \$ _____

How often does your spouse get paid? once a week
 every two weeks twice a month once a month
 other _____

Does your spouse receive overtime pay outside of your salary? How much per month? \$ _____

How much is taken out of each paycheck for taxes and social security? \$ _____

How much is taken out for insurance? \$ _____

How much for union dues? \$ _____

10. Are there other deductions? If so, what are they and how much? _____

Does your spouse receive income from business operations outside of the regular paycheck listed above? If so, what is the business and how much does your spouse receive per month? _____

income from real estate property? If so, how much per month? No Yes \$ _____

interest or dividends? If so, how much per month? No Yes \$ _____

alimony or family support payments for spouse's use or for care of dependents? If so, how much per month? No Yes \$ _____

social security or other forms of monetary government assistance? No Yes \$ _____

retirement or pension money? No Yes \$ _____

Does your spouse have any other income not listed? _____

Section 6 Current Expenses

Do you and your spouse maintain separate households? No Yes. If so, fill one page out for your household and another for your spouse's.

The following questions ask for your expenses each month. If you are unsure of the amount you pay each month, but know the amount for a different period (per week, per day, every 2 months, etc.), write in the amount and the frequency that you pay the amount.

Indicate how much you pay for each item each month...

your rent or your home mortgage	\$ _____
Does that amount include real estate taxes? <input type="checkbox"/> No <input type="checkbox"/> Yes	
Does it include property insurance? <input type="checkbox"/> No <input type="checkbox"/> Yes	
electricity and heating	\$ _____
water and sewage	\$ _____
telephone service/long distance	\$ _____
Do you have any other utility bills? If so, what, and how much per month?	
_____	\$ _____
_____	\$ _____
home maintenance, including repairs and general upkeep	\$ _____
food	\$ _____
clothing	\$ _____
laundry and dry cleaning	\$ _____
medical and dental expenses	\$ _____
transportation (not including car payments)	\$ _____
entertainment, recreation, newspapers, magazines	\$ _____
charitable contributions	\$ _____
insurance not deducted from paycheck	
homeowner's or renter's insurance	\$ _____
life insurance	\$ _____
health insurance	\$ _____
auto insurance	\$ _____
other insurance _____	\$ _____
taxes not deducted from paycheck	\$ _____
installment payments for car, furniture, etc. (Specify)	
_____	\$ _____
_____	\$ _____
alimony, maintenance, support paid to others	\$ _____
payments for support of dependents not living at home	\$ _____
expenses from operation of business	\$ _____
other expenses not listed above _____	\$ _____
_____	\$ _____

Section 7 Statement of Financial Affairs

If you are filing jointly with your spouse, include information about both you and your spouse. If you are filing under chapter 12 or 13, and you are married and not separated, you must provide information about your spouse even if you are not filing jointly.

If you have no information to report for a question, write "NONE" in the box.

Income from employment or operation of business

State your gross income from employment or operation of a business: If you have not received an income from employment during the **two years** immediately preceding this calendar year, check this box:

PROVIDE COPIES OF YOUR TAX RETURNS FOR THE LAST 2 YEARS

Period	\$ Amount	Source	Husband
January 1 of this year through date of commencement of case			
Last year 2008, (January 1 - December 31)			
The year before last 2007, (January 1 - December 31)			

Period	\$ Amount	Source	Wife
January 1 of this year through date of commencement of case			
Last year 2008, (January 1 - December 31)			
The year before last 2007, (January 1 - December 31)			

Income other than from employment or operation of business

State the amount of income received other than from employment or operation of business during the **two years** immediately preceding the commencement of this case: (Gambling Winnings, Sale Proceeds, etc.)

NONE

Period	\$ Amount	Source	Husband
January 1 of this year through date of commencement of case			
Last year 2008, (January 1 - December 31)			
The year before last 2007, (January 1 - December 31)			

Period	\$ Amount	Source	Wife
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January 1 of this year through
date of commencement of case

Last year 2008, (January 1 - December 31)

The year before last 2007,
(January 1 - December 31)

3. Payments to creditors- HAVE YOU PAID ANY ONE CREDITOR 600.00 OR MORE WITHIN THE LAST 90 DAYS?

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor made within **90 days** immediately preceding the commencement of this case.

Name and Address of Creditor	Dates of Payments	Amount paid	Amount still owed
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b. List all payments made within one year immediately preceding the commencement of this case to creditors who were "insiders". ("Insiders" include your relatives, your business partners and their relatives, your corporations, or your affiliates.)

Name and Address of Creditor and Relationship to You	Dates of Payments	Amount Paid	Amount Still Owed
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4. Law Suits, executions, garnishments and attachments (Provide Copies) IS ANYONE SUING YOU? IF YES, PLEASE PROVIDE A COPY OF THE LAWSUIT

a. List all suits and administrative proceedings to which you are or were a party within one year preceding the filing of this case.

NONE

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
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b. Describe all property that has been garnished, seized, or attached under any legal or equitable process within one year immediately preceding the commencement of this case.

NONE

Name and Address of Person/Company for Whom the Property Was Seized (Creditor)	Date of Seizure	Description and Value of Property
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5. Repossessions, foreclosures, and returns- **HAVE YOU HAD ANY REPOSSESSION OR FORECLOSURES IN THE LAST YEAR?**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure, or returned to the seller, within **one year** immediately preceding the commencement of this case.

<u>Name and Address of Creditor</u>	<u>Date of Repossession, Foreclosure, Transfer or Return</u>	<u>Description and Value of Property</u>

6. Assignments and receiverships

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case.

<u>Name and Address of Assignee</u>	<u>Date of Assignment</u>	<u>Terms of Assignment/Settlement</u>

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

<u>Name and Address of Custodian</u>	<u>Name and location of Court, Case Title and Number</u>	<u>Date of Order</u>	<u>Description and Value of Property</u>

7. Gifts-**HAVE YOU MADE ANY CHARITABLE CONTRIBUTIONS OR DONATIONS WITHIN THE LAST YEAR?**

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

<u>Name and Address of Recipient</u>	<u>Relationship to You, if Any</u>	<u>Date of Gift</u>	<u>Description and Value of Gift</u>

8. Losses

List all losses from fire, theft, gambling or other casualty within **one year** immediately preceding the commencement of this case **or since the commencement of this case**.

Description and Value of Property	Description of Circumstances and Amount Covered by Insurance, if Any	Date of Loss

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consultation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of the case.

Name and Address of Payee	Date of Payment	Name of Person Who Paid, if Not You	Amount of Money/ Description and Value of Property

10. Other transfers, (including sale of your property) **LIST ANY PROPERTY THAT YOU HAVE TRANSFERRED OUT OF YOUR NAME INTO SOMEONE ELSE, INCLUDING THE SALE OF ANY PROPERTY**

List all other property, other than property transferred in your ordinary course of business or financial affairs, transferred either absolutely or as a security within **one year** immediately preceding the commencement of this case.

Name and Address of Transferee and Relationship to you	Date of Transfer	Description of Property Transferred and Value Received

11. Closed financial accounts-**INCLUDE BANK ACCOUNTS, RETIRMENT ACCOUNTS, STOCKS, BONDS, CD'S**

List all financial accounts and instruments held in your name or for your benefit which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case.

Name and Address of Institution	Type and Number of Account & Final Balance	Amount and Date of Sale or Closing

12. Safe deposit boxes-**LIST ANY SAFE DEPOSIT BOXES EVEN IF THEY ARE EMPTY**

List each safe deposit or other box or depository in which you have or have had securities, cash, or other valuables within **one year** immediately preceding commencement of this case.

<u>Name and Address of Bank or Other Depository</u>	<u>Name and Address of Those With Access to Box or Depository</u>	<u>Description of Contents</u>	<u>Date of Transfer, if Any</u>
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13. Setoffs-**HAS ANY CREDITOR TAKEN MONEY OUT OF YOUR ACCOUNTS WITHOUT PERMISSION**

List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within **90 days** preceding the commencement of this case.

<u>Name and Address of Creditor</u>	<u>Date of Setoff</u>	<u>Amount of Setoff</u>
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14. Property held for another person- **ARE YOU HOLDING OR STORING ANY PROPERTY FOR SOMEONE ELSE?**

List all property that you hold or control that is owned by another person.

<u>Name and Address of Owner</u>	<u>Description and Value of Property</u>	<u>Location of Property</u>
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15. Prior address of debtor-**HAVE YOU LIVED AT THE SAME ADDRESS FOR THE LAST 2 YEARS? IF NOT LIST ALL PRIOR ADDRESSES**

If you have moved within the two years immediately preceding the commencement of this case, list all residences during the last two years, excluding your present address.

<u>Address</u>	<u>Your Name at the Time</u>	<u>Dates of Occupancy</u>
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16. Spouses and Former Spouses

If you reside or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of your spouse and of any former spouse who resides or resided with you in the community property state.

Name _____

17. Environmental Information.

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 a 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 you 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
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b. List the name and 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.

Name and Address of Site Name and Address	Date of Notice	Environmental Law
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you are or were a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

Name and Address of Governmental Unit	Docket Number	Status or Disposition
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18 . Nature, location and name of business-**FILL THIS SECTION OUT IF YOU OWN OR HAVE OWNED YOUR OWN BUSINESS**

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

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

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

Name	Taxpayer I.D. Number(EIN)	Address	Nature of Business	Beginning and End Dates of Operation
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name	Address
_____	_____
_____	_____
_____	_____

The following questions, #19-25, are only to be answered if you are a corporation or partnership or if you have been, in the six years immediately preceding this case, an officer, director, managing executive, or owner of more than 5% of the voting securities of the corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or otherwise self-employed.

19. Books, records, and financial statements

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

Name and Address	Dates Services Rendered
_____	_____
_____	_____
_____	_____

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

Name	Address	Dates Services Rendered

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

Name and Address	Comments

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

Name and Address	Date Issued

20. Inventories

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

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market, or other basis)

- b. List the name and address of the person possessing the records of each of the two inventories reported in a.) above.

Date of Inventory	Name and Address of Custodian of Inventory Records

21. Current partners, officers, directors, and shareholders

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

Name and Address	Nature of Interest	Percentage of Interest

- b. If your business is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 % or more of the voting securities of the corporation.

Name and Address	Title	Nature and Percentage of Stock Ownership

22. Former partners, officers, directors and shareholders

- a. If your business is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Name and Address	Date of Withdrawal

- b. If your business is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

Name and Address	Title	Date of Termination

23. Withdrawals from a partnership or distributions by a corporation

If your business is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Name and Address of Recipient, and Relationship to You	Date and Purpose of Withdrawal	Amount of Money or Description and Value of Property

24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

Name of Parent Corporation	Taxpayer Identification Number

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

Name of Pension Fund

Taxpayer Identification Number
