

## **CLIENT QUESTIONNAIRE FOR NON-BUSINESS DEBTOR**

Please answer each question completely, truthfully and accurately. If more space is needed to completely answer a question, please continue your answer on the back of the page or attach an additional page. If you do not understand a question, please do not guess or leave the question blank, instead, please contact our office and an attorney or your legal assistant will be happy to assist you.

**In addition to completing this questionnaire, you *MUST* provide copies of the following documents:**

- **Statements received from each and every single creditor you owe during the last *90 days*. In the event a collection agency or attorney is involved, provide this information as well. If you do not have a creditor statement, you must provide the complete mailing address for each creditor and the amount that you believe that you owe.**
- **In the event that you have not received a statement from a creditor within the last *90 days* then you must provide the last statement that you received. In the event that you have not have a statement from a creditor please provide the name, complete mailing address, account number, and the amount owed.**
- **Copies of paycheck stubs and statements of any additional household income received within the last *7 months*.**
- **Copied of your income tax returns for the last *2 years*.**

Please be advised that the information you provide will be used to complete your bankruptcy pleadings that will be filed with the Bankruptcy Court. You will be required to sign declarations and acknowledgements stating, under penalty of perjury, that the information contained in the bankruptcy Petition, Schedules, Statement of Financial Affairs, and other documents filed with the Court are true and correct. Information that you provide during your case may be audited. Failure to disclose information including, but not limited to, assets (property), creditors (debts), income, etc. could be considered a bankruptcy Crime, which is punishable by imprisonment for up to 5 years and/or a fine of up to \$250,000.00.

Failure to provide complete accurate and truthful information may also result in our office not being able to complete your bankruptcy pleadings. This could result in the dismissal of your bankruptcy case and/or denial of your discharge. Please also keep in mind that if you fail to include a creditor in your case or if the address you provide us with address the debt owed to that creditor(s) may not be discharged.

Please note that the BAPCPA of 2005 requires you to disclose the value of your property at "Replacement Value". Replacement value means 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.

**SECTION 1 - REAL PROPERTY**

1. Do you own or are you purchasing your home?

- o NO – If no please go to Section 2                      o YES – If yes complete the following questions

**(A)** What is the address of the property? \_\_\_\_\_

**(B)** Does anyone else have an interest in this property? Please list their name and mailing address.

\_\_\_\_\_

**(C)** What is the fair market value of the property? (What is it worth)                      \$ \_\_\_\_\_

**(D)** Do you owe money against this property [mortgage(s), tax liens, judgment liens, etc.]    o NO – If no please go to Section 2                      o YES – If yes complete the following questions

**FIRST MORTGAGE**

**(A)** First mortgage - Please list the name and the complete mailing address of the creditor and provide your most recent statement (bill)

\_\_\_\_\_

\_\_\_\_\_

**(B)** When did you incur this debt? \_\_\_\_\_

**(C)** What is the principal balance owed to this creditor? \$ \_\_\_\_\_

**(D)** Is someone else also responsible for this debt (co-signer/co-debtor)?    o NO                      o YES – If yes please list that person's name and complete mailing address: \_\_\_\_\_

\_\_\_\_\_

**(E)** How much are your regular monthly payments \$ \_\_\_\_\_

**(F)** Are you current with your regular monthly payments?                      o YES    o NO – If no, how many payments have you missed? \_\_\_\_\_

**(G)** What is the total amount of mortgage arrearages including late charges, foreclosure fees, etc. ?

\$ \_\_\_\_\_

**(H)** Have you been contacted by an attorney regarding the delinquency?    o NO                      o YES – If yes please list the name of the attorney(s) and provide ALL documentation and correspondences you have received: \_\_\_\_\_

\_\_\_\_\_

(I) Has a foreclosure sale and/or a Sheriffs sale been scheduled and/ or a lawsuit been filed regarding your delinquent mortgage payments?                      o NO                      o YES – If yes, when is the sale scheduled to take place? \_\_\_\_\_

**SECOND MORTGAGE**

(A) Second mortgage - Please list the name and the complete mailing address of the creditor and provide your most recent statement (bill)

\_\_\_\_\_  
\_\_\_\_\_

(B) When did you incur this debt? \_\_\_\_\_

(C) What is the principal balance owed to this creditor? \$ \_\_\_\_\_

(D) Is someone else also responsible for this debt (co-signer/co-debtor)?                      o NO                      o YES – If yes please list that person’s name and complete mailing address: \_\_\_\_\_

\_\_\_\_\_

(E) How much are your regular monthly payments \$ \_\_\_\_\_

(F) Are you current with your regular monthly payments ?                      o YES                      o NO – If no, how many payments have you missed? \_\_\_\_\_

(G) What is the total amount of mortgage arrearages including late charges, foreclosure fees, etc. \$ \_\_\_\_\_

(H) Have you been contacted by an attorney regarding the delinquency?                      o NO                      o YES – If yes please list the name of the attorney(s) and provide ALL documentation and correspondences you have received: \_\_\_\_\_

\_\_\_\_\_

(I) Has a foreclosure sale and/or a Sheriffs sale been scheduled and/ or a lawsuit been filed regarding your delinquent mortgage payments?                      o NO                      o YES – If yes, when is the sale scheduled to take place? \_\_\_\_\_

\_\_\_\_\_

**IN THE EVENT THAT YOU OWE A THIRD MORTGAGE OR IN THE EVENT THAT A CREDITOR, SUCH AS THE INTERNAL REVENUE SERVICE, HAS PLACE A LIEN ON YOUR HOME PLEASE ANSWER THE FOREGOING QUESTIONS ON A SEPARATE SHEET OR ON THE BACK OF THIS SHEET.**

**IN THE EVENT THAT YOU OWN OR YOU ARE PURCHASING ADDITIONAL REAL PROPERTY, INCLUDING BUT NOT LIMITED TO RENTAL PROPERTY, LAKE LOTS, TIME-SHARES, BURIAL LOTS, ETC. YOU MUST COMPLETE THE FOREGOING QUESTIONS FOR EACH OF THOSE PROPERTIES ON A SEPARATE SHEET OR ON THE BACK OF THIS SHEET.**

## SECTION 2 – MOTOR VEHICLES

1. Do you own or are you purchasing a vehicle(s)? This would include, but is not limited to cars, trucks, ATVs, motorcycles, RVs, mobile homes, etc. Please keep in mind that you must list all property, even if you are not the only owner of the property.           o NO – If no please go to Section 3           o YES – If yes complete the following questions.

### Vehicle 1

(A) What is the year, make, and model? \_\_\_\_\_

(B) What is the VIN number of the vehicle? \_\_\_\_\_

(C) How many miles are on the vehicle? \_\_\_\_\_

(D) Please list any problems with the vehicle, including but not limited to mechanical problems and/or body damage: \_\_\_\_\_

(E) What do you believe the vehicle is worth (how much do you believe that you would receive if you sold your vehicle)? \$ \_\_\_\_\_

2. Do you owe money for the purchase of this vehicle or do you have another type of loan against this vehicle?

o NO           o YES – If yes complete the following questions

(A) Please list the name and the complete mailing address of the creditor and provide your most recent statement \_\_\_\_\_

(B) Is this the original loan for the purchase of you the vehicle?           o YES           o NO

[In other words, you are stating that you have not refinanced this vehicle nor have you used the vehicle as collateral for a subsequent loan]

(C) When did you incur this debt? \_\_\_\_\_

(D) What is the principal balance owed to this creditor? \$ \_\_\_\_\_

(E) Is someone else also responsible for this debt (co-signer/co-debtor)?           o NO           o YES – If yes please list that person's name and complete mailing address: \_\_\_\_\_

(F) How much are your regular monthly payments \$ \_\_\_\_\_

(G) Are you current with your regular monthly payments?           o YES           o NO – If no, how many payments have you missed? \_\_\_\_\_

(H) What is the total amount of arrearages including late charges, fees, etc.. \$ \_\_\_\_\_

**Vehicle 2**

- (A) What is the year, make, and model? \_\_\_\_\_
- (B) What is the VIN number of the vehicle? \_\_\_\_\_
- (C) How many miles are on the vehicle? \_\_\_\_\_
- (D) Please list any problems with the vehicle, including but not limited to mechanical problems and/or body damage: \_\_\_\_\_
- (E) What do you believe the vehicle is worth (how much do you believe that you would receive if you sold your vehicle)? \$ \_\_\_\_\_

2. Do you owe money for the purchase of this vehicle or do you have another type of loan against this vehicle?

- NO
- YES – If yes complete the following questions

(A) Please list the name and the complete mailing address of the creditor and provide your most recent statement

\_\_\_\_\_

(B) Is this the original loan for the purchase of you the vehicle?  YES  NO

[In other words, you are stating that you have not refinanced this vehicle nor have you used the vehicle as collateral for a subsequent loan]

(C) When did you incur this debt? \_\_\_\_\_

(D) What is the principal balance owed to this creditor? \$ \_\_\_\_\_

(E) Is someone else also responsible for this debt (co-signer/co-debtor)?  NO  YES – If yes please list that person’s name and complete mailing address: \_\_\_\_\_

(F) How much are your regular monthly payments \$ \_\_\_\_\_

(G) Are you current with your regular monthly payments?  YES  NO – If no, how many payments have you missed? \_\_\_\_\_

(H) What is the total amount of arrearages including late charges, fees, etc.. \$ \_\_\_\_\_

**IN THE EVENT THAT YOU OWN OR YOU ARE PURCHASING ADDITIONAL VEHICLES, INCLUDING BUT NOT LIMITED TO CARS, TRUCKS, ATVS, MOTORCYCLES, RVS, MOBILE HOMES, ETC. YOU MUST COMPLETE THE FOREGOING QUESTIONS FOR EACH OF THOSE VEHICLES ON A SEPARATE SHEET OR ON THE BACK OF THIS SHEET.**

**SECTION 3 – OTHER SECURED DEBT (PURCHASE MONEY SECURITY INTEREST)**

1. Are you purchasing property and/or making payments in any other property such as furniture, appliances, electronics, etc.?       NO – If no please go to Section 4       YES – If yes complete the following questions.

(A) What property are you purchasing? \_\_\_\_\_

(B) Please list any problems with the property , including but not limited to mechanical problems and/or other damage: \_\_\_\_\_  
\_\_\_\_\_

(C) Please list the name and the complete mailing address of the creditor and provide your most recent statement (bill)  
\_\_\_\_\_  
\_\_\_\_\_

(D) Is this the original loan for the purchase of you the property?       YES       NO

[In other words, you are stating that you have not refinanced this property nor have you used this property as collateral for a subsequent loan]

(E) When did you incur this debt? \_\_\_\_\_

(F) What is the principal balance owed to this creditor? \$ \_\_\_\_\_

(G) Is someone else also responsible for this debt (co-signer/co-debtor)?       NO       YES – If yes please list that person’s name and complete mailing address: \_\_\_\_\_

(H) How much are your regular monthly payments \$ \_\_\_\_\_

(I) Are you current with your regular monthly payments ?       YES       NO – If no, how many payments have you missed? \_\_\_\_\_

(J) What is the total amount of arrearages including late charges, fees, etc.. \$ \_\_\_\_\_

**IN THE EVENT THAT YOU OWN OR YOU ARE PURCHASING OTHER SECURED PROPERTY YOU MUST COMPLETE THE FOREGOING QUESTIONS FOR EACH OF PIECE OF PROPERTY ON A SEPARATE SHEET OR ON THE BACK OF THIS SHEET.**

**SECTION 4 – PERSONAL PROPERTY**

1. Cash on hand, not including funds that are in your checking or savings account.

- NO                       YES

2. Checking/Savings Account, Certificates of deposit, other bank accounts.

- NO                       YES – if yes please complete questions (A), (B), and (C)

**(A)** Checking account(s), please list the name of the bank. Please keep in mind that you must list all accounts that your name is on, even if you do not believe that you have an interest in the account. In the event that someone else's name is also on the account please list that information as well.

- NO                       YES
- 
- 

**(B)** Savings account(s), please list the name of the bank. Please keep in mind that you must list all accounts that your name is on, even if you do not believe that you have an interest in the account. In the event that someone else's name is also on the account please list that information as well.

- NO                       YES
- 
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**(C)** Other accounts, including but not limited to certificates of deposits (CDs).

- NO                       YES
- 

3. Security deposits, please list the name of the deposit holder (i.e. utility company, landlord, etc.).

- NO                       YES
- 

4. Household goods and furnishings, this includes but is not limited to all of your furniture, appliances, electronics, kitchenware, etc..

- NO                       YES
- 
-

5. Books pictures, art objects, and other collectibles, etc.

- NO  YES
- 

6. Clothing and wearing apparel.

- NO  YES
- 

7. Furs and jewelry

- NO  YES – if yes please complete questions (A) and (B)
- 

(A) Wedding Rings

- NO  YES
- 

(B) All other jewelry and furs

- NO  YES
- 

8. Sports, photographic, hobby equipment, firearms.

- NO  YES
- 

9. Interest in insurance policies. Please state if the policy is a term life or a whole life policy. Additionally, please note that you must include employer provided life insurance policies.

- NO  YES
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10. Annuities.

- NO  YES
-

11. Interest in an education IRA as defined in 26 U.S.C. 503(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. §529(b)(1)

NO

YES – if yes please complete the following questions

(A) Is there a loan against this account?

NO – please go to questions 12

YES

(B) Please list the name and the complete mailing address of the creditor and provide your most recent statement (bill): \_\_\_\_\_  
\_\_\_\_\_

(C) When did you incur this debt? \_\_\_\_\_

(D) What is the principal balance owed to this creditor? \$ \_\_\_\_\_

(E) Is someone else also responsible for this debt (co-signer/co-debtor)?

NO

YES

– If yes please list that person’s name and complete mailing address: \_\_\_\_\_  
\_\_\_\_\_

(F) How much are your regular monthly payments \$ \_\_\_\_\_

(G) Are you current with your regular monthly payments ?

YES

NO – If no, how

many payments have you missed? \_\_\_\_\_

(H) What is the total amount of arrearages including late charges, fees, etc.. \$ \_\_\_\_\_

12. Interests in pensions or profit share plans or any and all other retirement programs (ie 401(k), 403(b), TSP, IRA, ERISA pensions, etc.).

NO

YES – if yes please complete the following questions

(A) Is there a loan against this account?

NO – please go to questions 13

YES

(B) Please list the name and the complete mailing address of the creditor and provide your most recent statement (bill): \_\_\_\_\_  
\_\_\_\_\_

(C) When did you incur this debt? \_\_\_\_\_

(D) What is the principal balance owed to this creditor? \$ \_\_\_\_\_

(E) Is someone else also responsible for this debt (co-signer/co-debtor)?

NO

YES – If yes

please list that person’s name and complete mailing address: \_\_\_\_\_  
\_\_\_\_\_



19. Equitable or future interests or life estates.

NO

YES

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20. Interests in estate of decedent or life insurance plan or trust.

NO

YES

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21. Contingent/ unliquidated claims, including tax refunds, counterclaims.

NO

YES

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22. Patents, copyrights, other intellectual property.

NO

YES

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23. License, franchises.

NO

YES

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24. Customer lists or other compilations containing personally identifiable information [as defined in 11 U.S.C. 101(41A) provided to the Debtor by individuals in connection with obtaining a product or service from the Debtor primarily for personal, family, or household purposes.

NO

YES

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25. Boats, motors, accessories, trailers, etc.

NO

YES – If yes complete the following questions

(A) What is the year, make, and model? \_\_\_\_\_

(B) What is the VIN number of the vehicle? \_\_\_\_\_

(C) How many miles are on the vehicle? \_\_\_\_\_

(D) Please list any problems with the vehicle, including but not limited to mechanical problems and/or body damage: \_\_\_\_\_

(E) What do you believe the vehicle is worth (how much do you believe that you would receive if you sold your vehicle)? \$\_\_\_\_\_

**(F)** Do you owe money for the purchase of this vehicle or do you have another type of loan against this vehicle?                       NO – please go to questions 26                       YES

**(G)** Please list the name and the complete mailing address of the creditor and provide your most recent statement (bill): \_\_\_\_\_

**(H)** Is this the original loan for the purchase of you the vehicle?                       YES                       NO

[In other words, you are stating that you have not refinanced this vehicle nor have you used the vehicle as collateral for a subsequent loan]

**(I)** When did you incur this debt? \_\_\_\_\_

**(J)** What is the principal balance owed to this creditor? \$ \_\_\_\_\_

**(K)** Is someone else also responsible for this debt (co-signer/co-debtor)?                       NO                       YES – If yes please list that person’s name and complete mailing address: \_\_\_\_\_

**(L)** How much are your regular monthly payments \$ \_\_\_\_\_

**(M)** Are you current with your regular monthly payments?                       YES                       NO – If no, how many payments have you missed? \_\_\_\_\_

**(N)** What is the total amount of arrearages including late charges, fees, etc.. \$ \_\_\_\_\_

**26.** Aircraft and accessories.

NO                       YES

**27.** Office equipment, supplies.

NO                       YES

**28.** Machinery, fixtures, etc. for business.

NO                       YES

**29.** Inventory. (for your business)

NO                       YES



**SECTION 5 – TAX DEBTS**

Tax debts are generally non-dischargeable. In short, while you must include those creditors in your case, you will generally still owe this debt once your case has been discharged. Please keep in mind that if you are filing a Chapter 13 Case that these types of debts will be paid through your Chapter 13 Plan.

1. Do you owe back taxes, including but not limited to real estate taxes, personal property taxes, Federal income taxes, State income taxes, business tax, employment taxes, etc.?

o NO – if no please go to Section 6

o YES – I yes complete the following questions.

**(A) Internal Revenue Service**

Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_

**(B) Missouri Department of Revenue**

Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_

**(C) Kansas Department of Revenue**

Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_

**(D) City Earnings Taxes**

Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ For Tax Year of \_\_\_\_\_ Were your tax returns filed timely \_\_\_\_\_

**(E) Real estate taxes owed to \_\_\_\_\_ County in the amount of \$ \_\_\_\_\_**

**(F) Personal property taxes owed to \_\_\_\_\_ County in the amount of \$ \_\_\_\_\_**

**(G) Motor Vehicle Sales Taxes owed to \_\_\_\_\_ for the purchase of a \_\_\_\_\_  
\_\_\_\_\_ in the amount of \$ \_\_\_\_\_**

**IN THE EVENT THAT YOU ADDITIONAL TAX DEBTS PLEASE LIST WHOM THE DEBT IS OWED TO, FOR WHAT TAX YEAR, AND THE AMOUNT ON A SEPARATE SHEET OR ON THE BACK OF THIS SHEET.**

**SECTION 6 – DOMESTIC SUPPORT OBLIGATIONS [CHILD SUPPORT & ALIMONY DEBTS]**

Child support and alimony debts are non-dischargeable. While you must include these creditors in your Chapter 7 case, you will still owe this debt once your case has been discharged. If you are filing Chapter 13, your Plan will not be Confirmed if you are not current on any post-petition [after filing] support obligation payments. Furthermore, your Chapter 13 case may be dismissed or convert to Chapter of your post-petition support obligation payments are delinquent.

1. Do you owe support debts, including but not limited to child support, alimony, or maintenance?

NO – if no please go to Section 7                       YES – I yes complete the following questions.

(A) Who do you owe support to [name of the other parent or guardian] and what is their address?

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(B) Who do you pay your support to (i.e. child support enforcement) and what is their address?

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(C) How much are you required to pay monthly \$\_\_\_\_\_

(D) Are you current?     NO     YES    **IN EITHER CASE YOU MUST PROVIDE A CHILD SUPPORT PRINTOUT**

(E) If you are delinquent with your support/alimony payments what are your arrearages (delinquency)?

\$\_\_\_\_\_

**IN THE EVENT THAT YOU ADDITIONAL CHILD SUPPORT AND/OR ALIMONY PLEASE ANSWER THE FOREGOING QUESTIONS ON A SEPARATE SHEET OR ON THE BACK OF THIS SHEET.**

**SECTION 7 - STUDENT LOANS**

NOT WITHSTANDING AN ORDER OF THE BANKRUPTCY COURT STATING TO THE CONTRARY, STUDENTS LOANS ARE NON-DISCHARGEABLE. WHILE YOU MUST INCLUDE THE STUDENT LOAN CREDITOR(S) IN YOUR CASE, YOU WILL OWE THIS DEBT ONCE YOUR CASE HAS BEEN DISCHARGED.

1. Do you owe student loan debts?     NO – if no please go to Section 8                       YES – I yes complete the following questions.

(A) List the name of the creditor(s), the complete mailing address with zip code, as well as the amount owed to each and every Student Loan creditor. Please also include a statement. \_\_\_\_\_

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**SECTION 8 – UNEXPIRED LEASES AND CONTRACTS**

This includes leases or contracts that are still current that you are a party to. This includes, but is not limited to, residential, car and business leases, and service or business contracts.

1. Do you have unexpired leases or contracts?       NO – if no please go to Section 9       YES – I yes complete the following questions.

(A) Who is owed? Please list their complete mailing address. \_\_\_\_\_  
\_\_\_\_\_

(B) What are you leasing and/or what is the contract for? \_\_\_\_\_

(C) You are to pay \$\_\_\_\_\_ *weekly – every other week – twice a month – monthly* (please circle the one)

(D) The original lease/contract was for \_\_\_\_\_ (i.e. 24 months, 52 weeks, etc..)

(E) How many payments are remaining? \_\_\_\_\_

(F) Are you current with your payments?       YES       NO – If no, how many payments have you missed? \_\_\_\_\_

**IN THE EVENT THAT YOU HAVE ADDITIONAL LEASES AND/OR CONTRACTS PLEASE ANSWER THE FOREGOING QUESTIONS ON A SEPARATE SHEET OR ON THE BACK OF THE SHEET.**

**SECTION 9 – CO-DEBTOR / CO-SIGNERS**

1. Is someone else also responsible for any of the debts that you owe that have not already been listed (co-signer/co-debtor)?       NO – if no please go to Section 10       YES – I yes please provide the name and complete mailing address of the co-signer/co-debtor as well as the name of the creditor that they are jointly obligated to.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**SECTION 10 - CURRENT GARNISHMENTS ON WAGES**

In the event that your wages are currently being garnished you must complete the following to insure that we will be able to timely file the appropriate documents with the Court to stop that action against. In the event that your checking account has been frozen/garnished please complete section 10. Failure to provide complete and accurate information will delay the filing documents and the action against you will continue. Please also provide a copy of the Garnishment Order. Additionally, our office will not stop garnishments for on going child support.

1. Are your wages currently being garnished?                      o NO – if no please go to Section 11                      o YES – I yes  
complete the following questions.

**(A)** Who is the creditor that is garnishing your wages? \_\_\_\_\_

**(B)** Who is the attorney that is representing the garnishing creditor? Please list the attorney's name and phone number. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**(C)** List the name and address of the employer withholding funds as well as the phone number, fax number, and the name of the person in charge of your payroll department. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**(D)** When is your next pay period? Please provide the date. \_\_\_\_\_  
\_\_\_\_\_

**(E)** How much is your employer currently holding in garnished funds? Please list the dates and amounts of the withholdings. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**(F)** When will your employer be sending these funds to the creditor? \_\_\_\_\_  
\_\_\_\_\_

**SECTION 11 - FROZEN ACCOUNTS**

In the event that your bank account has been frozen (garnished) you must complete the following to insure that we will be able to timely file the appropriate documents with the Court to stop that action against. Failure to provide complete and accurate information will delay the filing documents and the action against you will continue. Please provide a copy of the Garnishment Order to our office.

1. Is your checking account currently frozen?     NO – if no please go to Section 12     YES – I yes complete the following questions.

(A) Who is the creditor that is garnishing your wages? \_\_\_\_\_

(B) Who is the attorney that is representing the garnishing creditor? Please list the attorney's name and phone number. \_\_\_\_\_  
\_\_\_\_\_

(C) What was the balance of the account at the time that it was frozen? \$ \_\_\_\_\_

(D) What type of account was frozen (i.e. checking or savings). \_\_\_\_\_

(E) When will your bank be sending these funds to the creditor? \_\_\_\_\_

(F) List the name of your bank as well as the name and phone number of the person that we should contact regarding this matter. \_\_\_\_\_  
\_\_\_\_\_

6. Is this a joint account?     NO     YES – I yes list the name and address of this person and their relationship to you. \_\_\_\_\_  
\_\_\_\_\_

**SECTION 12 – CREDITORS**

The most efficient way for the office to prepare your case is for you to provide a statement (bill) for each and every creditor that you owe money to. In the event that you do not have a statement (bill) from a creditor please list that creditor below. Please remember that you must include the name, complete mailing address with zip code and the approximate amount that you owe. Please also remember that bankruptcy is not a game of pick and choose you must include each and every single creditor that you owe money to.

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**SECTION 13 – CURRENT INCOME**

Please remember that in addition to completing this section you must provide copies of paycheck stubs and statements of any additional household income received within the last 7 months.

1. Marital Status: Married – Single – Divorced – Separated – Widowed (please circle one)

2. List all dependents of you and your spouse, their ages, and their relationship to you:

<u>Name</u>	<u>Age</u>	<u>Relationship</u>

**Debtor's Income**

1. What is your occupation? \_\_\_\_\_

2. Name and address of your employer: \_\_\_\_\_

3. How long have you been employed there? Please list your start date. \_\_\_\_\_

4. How often do you get paid? Once a week - every two weeks - twice a month - once a month (circle one)

**Joint-Debtor or Non-filing Spouse's Income**

1. What is your occupation? \_\_\_\_\_

2. Name and address of your employer: \_\_\_\_\_

3. How long have you been employed there? Please list your start date. \_\_\_\_\_

4. How often do you get paid? Once a week - every two weeks - twice a month - once a month (circle one)

**Other Income for Debtor**

1. Income from business operations outside of your regular paycheck listed above?     NO     YES – I yes, what is the business and how much do you receive per month? \_\_\_\_\_

2. Income from real estate property?                       NO     YES – I yes, how much per month? \$ \_\_\_\_\_

3. Interest or dividends?                       NO     YES – I yes, how much per month? \$ \_\_\_\_\_

4. Alimony or family support payments for your use or for the care of your dependents?  NO  YES – I yes, how much per month? \$ \_\_\_\_\_
5. Social security or other forms of monetary government assistance, including but not limited to food stamps, AFDC, WIC, etc.?  NO  YES – I yes, list the source \_\_\_\_\_ and how much is received per month \$ \_\_\_\_\_
6. Retirement or pension money?  NO  YES – I yes, list the source(s) \_\_\_\_\_ and how much is received per month. \$ \_\_\_\_\_
7. Do you have any other sources of income not listed?  NO  YES – I yes, list the source \_\_\_\_\_ and how much is received per month. \$ \_\_\_\_\_

**Other Income for Joint-Debtor or Non-filing Spouse**

1. Income from business operations outside of your regular paycheck listed above?  NO  YES – I yes, what is the business and how much do you receive per month? \_\_\_\_\_
2. Income from real estate property?  NO  YES – I yes, how much per month? \$ \_\_\_\_\_
3. Interest or dividends?  NO  YES – I yes, how much per month? \$ \_\_\_\_\_
4. Alimony or family support payments for your use or for the care of your dependents?  NO  YES – I yes, how much per month? \$ \_\_\_\_\_
5. Social security or other forms of monetary government assistance, including but not limited to food stamps, AFDC, WIC, etc.?  NO  YES – I yes, list the source \_\_\_\_\_ and how much is received per month \$ \_\_\_\_\_
6. Retirement or pension money?  NO  YES – I yes, list the source(s) \_\_\_\_\_ and how much is received per month. \$ \_\_\_\_\_
7. Do you have any other sources of income not listed?  NO  YES – I yes, list the source \_\_\_\_\_ and how much is received per month. \$ \_\_\_\_\_

**SECTION 14 – CURRENT MONTHLY 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...**

1. your rent or your home mortgage \$ \_\_\_\_\_

Does that amount include real estate taxes?  No  Yes

Does it include property insurance?  No  Yes

2. electricity and heating \$ \_\_\_\_\_

3. water and sewage \$ \_\_\_\_\_

4. telephone service/long distance \$ \_\_\_\_\_

5. Do you have any other utility bills? If so, what, and how much per month?

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

6. home maintenance, including repairs and general upkeep \$ \_\_\_\_\_

7. food \$ \_\_\_\_\_

8. clothing \$ \_\_\_\_\_

9. laundry and dry cleaning \$ \_\_\_\_\_

10. medical and dental expenses \$ \_\_\_\_\_

11. transportation (not including car payments) \$ \_\_\_\_\_

12. entertainment, recreation, newspapers, magazines \$ \_\_\_\_\_

13. charitable contributions \$ \_\_\_\_\_

14. insurance not deducted from paycheck

a) homeowner's or renter's insurance \$ \_\_\_\_\_

b) life insurance \$ \_\_\_\_\_

c) health insurance \$ \_\_\_\_\_

d) auto insurance \$ \_\_\_\_\_

e) other insurance \_\_\_\_\_ \$ \_\_\_\_\_

15. taxes not deducted from paycheck \$ \_\_\_\_\_

16. installment payments for car, furniture, etc. (Specify)

\_\_\_\_\_  
\$ \_\_\_\_\_  
\_\_\_\_\_  
\$ \_\_\_\_\_  
\_\_\_\_\_  
\$ \_\_\_\_\_

- 17. alimony, maintenance, support paid to others \$ \_\_\_\_\_
- 18. payments for support of dependents not living at home \$ \_\_\_\_\_
- 19. expenses from operation of business \$ \_\_\_\_\_

**Additional Expenses (707(b) Expenses)**

- 20. mandatory payroll deductions not already listed \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_
- 21. court ordered payments not already listed \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_
- 22. education necessary to maintain employment \$ \_\_\_\_\_
- 23. education for a physically or mentally challenged child \$ \_\_\_\_\_
- 24. childcare \$ \_\_\_\_\_
- 25. disability insurance (if not listed on line 14) \$ \_\_\_\_\_
- 26. health savings accounts \$ \_\_\_\_\_
- 27. care for elderly, chronically ill, or disabled family members \$ \_\_\_\_\_
- 28. protection from family violence \$ \_\_\_\_\_
- 29. education expense for your children under 18 \$ \_\_\_\_\_

- 30. non-mandatory contributions to retirement accounts (including loan repayment, which are not deducted from your wages)  
\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

- 31. other expenses not listed above \_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

**SECTION 15 - STATEMENT OF FINANCIAL AFFAIRS**

**You must complete every question. If the question does not apply to you please check the "None" Box**

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. **AGAIN, IF YOU HAVE NO INFORMATION TO REPORT FOR A QUESTION, CHECK THE "NONE" BOX.**

1. 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:

NONE

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

Last year, (January 1 - December 31)

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

2. 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:

NONE

Period	\$ Amount	Source	Husband/Wife
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During the last year

Year before last

**3. Payments to creditors**

**a.** *If your debts are primarily consumer debts* (i.e. not business debts), 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. Indicate with an asterisk (\*) any payments that were made on account of a domestic support obligation, or that were made as part of an alternative repayment plan.

NONE

<u>Name and Address of Creditor</u>	<u>Dates of Payments</u>	<u>Amount paid</u>	<u>Amount still owed</u>
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**b.** *If your debts are **not** primarily consumer debts* (i.e. business debts), list each payment or other transfer, aggregating more than \$5,000 to any creditor made within **90 days** immediately preceding the commencement of this case.

NONE

<u>Name and Address of Creditor</u>	<u>Dates of Payments</u>	<u>Amount paid</u>	<u>Amount still owed</u>
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**c.** *All debtors.* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were "insiders". ("Insiders" include your relatives, your business partners and their relatives, your corporations, or your affiliates.)

NONE

<u>Name and Address of Creditor and Relationship to You</u>	<u>Dates of Payments</u>	<u>Amount Paid</u>	<u>Amount Still Owed</u>
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**4. Suits, executions, garnishments and attachments**

**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

<u>Caption of Suit and Case Number</u>	<u>Nature of Proceeding</u>	<u>Court or Agency and Location</u>	<u>Status or Disposition</u>
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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 and Value of Property	Description
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**5.** Repossessions, foreclosures, and returns

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

NONE

Name and Address of Creditor	Date of Repossession, Foreclosure, Transfer or Return	Description and Value of Property
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**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.

NONE

Name and Address of Assignee	Date of Assignment	Terms of Assignment/Settlement
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**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.

NONE

Name and Address of Custodian	Name and location of Court, Case Title and Number	Date of Order	Description and Value of Property
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**7. Gifts**

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.

NONE

Name and Address of Recipient	Relationship to You, if Any	Date of Gift	Description and Value of Gift
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**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**.

NONE

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

NONE

Name and Address of Payee	Date of Payment	Name of Person Who Paid, if Not You	Amount of Money/ Description and Value of Property
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**10. Other transfers (including sale of your property)**

**a.** 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 **two years** immediately preceding the commencement of this case.

NONE

Name and Address of Transferee and Relationship to you	Description of Property Date of Transfer	Transferred and Value Received
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**b.** List all property you transferred within **10 years** immediately preceding the commencement of this case to a self-settled trust, or a similar device of which you are the beneficiary.

NONE

Name of Trust or Similar Device	Date of Transfer	Amount of Money or Description and Value of Property or Interest
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**11. Closed financial accounts**

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.

NONE

Name and Address of Institution	Type and Number of Account & Final Balance	Amount and Date of Sale or Closing
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**12. Safe deposit boxes**

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.

NONE

Name and Address of Bank or Other Depository	Name and Address of Those With Access to Box or Depository	Description of Contents	Date of Transfer, if Any
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**13. Setoffs**

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

NONE

Name and Address of Creditor	Date of Setoff	Amount of Setoff
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**14. Property held for another person**

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

NONE

Name and Address of Owner	Description and Value of Property	Location of Property
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**15. Prior address of debtor**

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

NONE

Address	Your Name at the Time	Dates of Occupancy
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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 **eight-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.

NONE

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:

NONE

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.

NONE

Site Name and Address	Name and Address of Governmental Unit	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**

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.

NONE

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

NONE

Name	Address
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*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 **two years** immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records.

NONE

Name and Address Dates Services Rendered

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**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.

NONE

Name Address Dates Services Rendered

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**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.

NONE

Name and Address Comments

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**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.

NONE

Name and Address Date Issued

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**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.

NONE

<u>Date of Inventory</u>	<u>Inventory Supervisor</u>	<u>Dollar Amount of Inventory (specify cost, market, or other basis)</u>
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**b.** List the name and address of the person possessing the records of each of the two inventories reported in a.) above.

NONE

<u>Date of Inventory</u>	<u>Name and Address of Custodian of Inventory Records</u>
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**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.

NONE

<u>Name and Address</u>	<u>Nature of Interest</u>	<u>Percentage of Interest</u>
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**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.

NONE

<u>Name and Address</u>	<u>Title</u>	<u>Nature and Percentage of Stock Ownership</u>
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**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.

NONE

<u>Name and Address</u>	<u>Date of Withdrawal</u>
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**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.

NONE

<u>Name and Address</u>	<u>Title</u>	<u>Date of Termination</u>
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**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.

NONE

<u>Name and Address of Recipient, and Relationship to You</u>	<u>Date and Purpose of Withdrawal</u>	<u>Amount of Money or Description and Value of Property</u>
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**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.

NONE

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.

NONE

Name of Pension Fund \_\_\_\_\_ Taxpayer Identification Number \_\_\_\_\_