

## Information for Bankruptcy Clients

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

### Pre-Bankruptcy Worksheet

#### **I. General Information**

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

1. DO NOT make any promises to your creditors concerning payments to them after your bankruptcy has been filed.
2. DO NOT DISCUSS your case with any of your creditors or mention your possible bankruptcy to them. If necessary, refer them to your attorney.
3. DO NOT attempt to conceal any of your property.

4. DO MAKE a full and complete disclosure to your attorney.
5. The attorney fees that you have paid are for the attorney representing you at the first meeting of creditors and preparation of the bankruptcy petitions, schedules, and statements which will be filed on your behalf. In the event that your case requires additional attorney's services, it will be necessary to charge you an additional amount for the additional services.

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

## II. Personal Information

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

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

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

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

## **Bankruptcy Questionnaire**

If you are filing a Chapter 13 as an individual, but are married and living with your spouse, information for both you and your spouse is required by the court for the following sections: Statement of Financial Affairs, Statement of Income, and Statement of Expenditures. You are considered by the court to be "in business" if you or your spouse is in any of the following categories: Self Employed, Independent Contractor, Sole Proprietor of a business, Officer, Director, Managing Executive or person in control of a corporation; A partner (other than a limited partner) in a partnership

1. All legal papers regarding any lawsuits brought by you or against you, including divorce.
2. Declaration of Homestead, if any.
3. The promissory notes and deeds of trust if you are buying your home.
4. The deed and all other legal papers pertaining to any other real estate you own or are buying, including cemetery lots.
5. The lease or rental agreement, if you are renting your residence, a car or any other type of personal property.
6. All court papers involved, including the property settlement, if you have ever been divorced or are in the process of obtaining a divorce.
7. The Installment Note & Security Agreement, if you have debts secured by personal property.

8. Any papers in connection with any sale or transfer of property.
9. Your most recent (and representative) paycheck stubs.
10. Your income tax returns for the last 2 years.
11. All papers regarding any lien on your property.
12. Police accident reports for any accidents within the last 2 years.
13. All papers regarding student loans.
14. All papers regarding purchase of a time-share.
15. Notice of any trustee (foreclosure) sale.
16. Recent credit report, if available.

## General Information

Check the appropriate filing status:

Individual: unmarried  Joint: Living together

Individual: married, living apart  Joint Living apart

Individual: married, living together

### For DEBTOR:

Have you been a resident of Arizona for the past 180 days?  If married, date of marriage \_\_\_\_\_

If divorced, date of divorce First ex-spouse \_\_\_\_\_

Name of ex-spouse \_\_\_\_\_

Address of ex-spouse \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

date of divorce Second ex-spouse \_\_\_\_\_

Name of ex-spouse \_\_\_\_\_

Address of ex-spouse \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Full Name (no initials) Last Name \_\_\_\_\_

First Name \_\_\_\_\_

Middle Name \_\_\_\_\_

Any other name used \_\_\_\_\_

Any business names used \_\_\_\_\_

Residence Address: Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_ Zip Code \_\_\_\_\_

Mailing Address if different than residence address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_ Zip Code \_\_\_\_\_

Length of time at present address \_\_\_\_\_

Other addresses in past 2 years:

From \_\_\_\_\_ to \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Names Used: \_\_\_\_\_

From \_\_\_\_\_ to \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Names Used: \_\_\_\_\_

From \_\_\_\_\_ to \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Names Used: \_\_\_\_\_

Social Security No. \_\_\_\_\_ Tax I.D. No. \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Home phone number (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_ Work number (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_ extension \_\_\_\_\_

If you have filed another bankruptcy in the past 6 years, enter case number, chapter, District filed in, and disposition of the case. \_\_\_\_\_

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

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

Dependents: Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

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

Name	Age	Relationship	Monthly payment received

---



---



---

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

Name	Age	Relationship	Monthly support paid

---



---



---

**EMPLOYMENT** 1st job 2nd job

Present Occupation: \_\_\_\_\_ Present Occupation: \_\_\_\_\_

Employer's Name: \_\_\_\_\_ Employer's Name: \_\_\_\_\_

Address: \_\_\_\_\_ Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_ Zip Code \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_ Zip Code \_\_\_\_\_

How long have you been employed? How long have you been employed?

Years \_\_\_\_ Months \_\_\_\_\_ Years \_\_\_\_ Months \_\_\_\_\_

Pay period: Weekly \_\_\_\_\_ Pay period: Weekly \_\_\_\_\_

Every 2 weeks \_\_\_\_\_ Every 2 weeks \_\_\_\_\_

Twice a month \_\_\_\_\_ Twice a month \_\_\_\_\_

Monthly \_\_\_\_\_ Monthly \_\_\_\_\_

Debtor **last** 3 pay dates \_\_\_\_\_

Debtor **next** 3 pay dates \_\_\_\_\_

Estimated average current income FOR YOUR PAY PERIOD: 1st job 2nd job

1. Gross pay (wages, salary, commissions)..... \_\_\_\_\_

2. Estimated additional overtime..... \_\_\_\_\_

- 3. Withholding and deductions:
  - Federal withholding tax..... \_\_\_\_\_
  - FICA (social security)..... \_\_\_\_\_
  - Medicare withholding tax..... \_\_\_\_\_
  - State withholding tax..... \_\_\_\_\_
  - Insurance..... \_\_\_\_\_
  - Union dues..... \_\_\_\_\_
  - Contributions to pension plan..... \_\_\_\_\_
  - Bankruptcy \_\_\_\_\_
  - Charity.....(specify) \_\_\_\_\_
  - ☀ Other (specify) \_\_\_\_\_

This will need to be stopped before filing

Other Income :

Give estimated monthly income for the following:

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

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

---



---

**For SPOUSE**

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

If married, date of marriage \_\_\_\_\_

If divorced, date of divorce First ex-spouse \_\_\_\_\_

Name of ex-spouse \_\_\_\_\_

Address of ex-spouse \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

If divorced, date of divorce Second ex-spouse \_\_\_\_\_

Name of ex-spouse \_\_\_\_\_

Address of ex-spouse \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

If divorced, date of divorce Third ex-spouse \_\_\_\_\_

Name of ex-spouse \_\_\_\_\_

Address of ex-spouse \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Full Name (no initials) Last Name \_\_\_\_\_

First Name \_\_\_\_\_

Middle Name \_\_\_\_\_

Any other name used \_\_\_\_\_

Any business names used \_\_\_\_\_

Residence Address: Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_ Zip Code \_\_\_\_\_

Mailing Address if different than residence address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_ Zip Code \_\_\_\_\_

Length of time at present address \_\_\_\_\_

Other addresses in past 2 years:

From \_\_\_\_\_ to \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Names Used: \_\_\_\_\_

From \_\_\_\_\_ to \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Names Used: \_\_\_\_\_

From \_\_\_\_\_ to \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Social Security No. \_\_\_\_\_ Tax I.D. No. \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Home phone number (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_ Work number (\_\_\_\_) \_\_\_\_ - \_\_\_\_ extension \_\_\_\_\_

If you have filed another bankruptcy in the past 6 years, enter case number, chapter, District filed in, and disposition of the case. \_\_\_\_\_

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

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

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

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

**EMPLOYMENT** 1st job 2nd job

Present Occupation: \_\_\_\_\_ Present Occupation: \_\_\_\_\_

Employer's Name: \_\_\_\_\_ Employer's Name: \_\_\_\_\_

Address: \_\_\_\_\_ Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

How long have you been employed? How long have you been employed?

Years \_\_\_\_ Months \_\_\_\_\_ Years \_\_\_\_ Months \_\_\_\_\_

Pay period: Weekly \_\_\_\_\_ Pay period: Weekly \_\_\_\_\_

Every 2 weeks \_\_\_\_\_ Every 2 weeks \_\_\_\_\_

Twice a month \_\_\_\_\_ Twice a month \_\_\_\_\_

Monthly \_\_\_\_\_ Monthly \_\_\_\_\_

Debtor **last** 3 pay dates \_\_\_\_\_

Debtor **next** 3 pay dates \_\_\_\_\_

Estimated average current income FOR YOUR PAY PERIOD: 1st job 2nd job

1. Gross pay (wages, salary, commissions)..... \_\_\_\_\_



2. Estimated additional overtime..... \_\_\_\_\_

3. Withholding and deductions:

Federal withholding tax..... \_\_\_\_\_

FICA (social security)..... \_\_\_\_\_

Medicare withholding tax..... \_\_\_\_\_

State withholding tax..... \_\_\_\_\_

Insurance..... \_\_\_\_\_

Union dues..... \_\_\_\_\_

Contributions to pension plan..... \_\_\_\_\_ This will need to be stopped before filing

Bankruptcy

Charity.....(specify) \_\_\_\_\_

★ Other (specify) \_\_\_\_\_

Other Income :

Give estimated monthly income for the following:

Gross average income from business or profession..... \_\_\_\_\_

Interest and dividends..... \_\_\_\_\_

Real estate or personal property..... \_\_\_\_\_

Social Security (for your benefit)..... \_\_\_\_\_

Social security (for benefit of another)..... \_\_\_\_\_

Pension or other retirement income..... \_\_\_\_\_

Welfare (include food stamps)..... \_\_\_\_\_

Workman's compensation..... \_\_\_\_\_

Insurance benefits..... \_\_\_\_\_

Unemployment..... \_\_\_\_\_

Other (specify) \_\_\_\_\_

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

\_\_\_\_\_

## Real Property

(land, with or without a building on it)

Primary residence:

Street address \_\_\_\_\_

Present market value \$ \_\_\_\_\_

Legal description (from deed) \_\_\_\_\_

Co-owners Name \_\_\_\_\_

Street address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

First Mortgage Holder's name: \_\_\_\_\_

Account Number \_\_\_\_\_ Do you intend to reaffirm this debt \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_

Interest Rate \_\_\_\_\_% Monthly Payment due \$ \_\_\_\_\_

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

Second Mortgage Holder's name: \_\_\_\_\_

Account Number \_\_\_\_\_ Do you intend to reaffirm this debt \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_

Interest Rate \_\_\_\_\_% Monthly Payment due \$ \_\_\_\_\_

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

Third Mortgage Holder's name: \_\_\_\_\_

Account Number \_\_\_\_\_ Do you intend to reaffirm this debt \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_

Interest Rate \_\_\_\_\_% Monthly Payment due \$ \_\_\_\_\_

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

Other Real Estate \_\_\_\_\_

Street address \_\_\_\_\_

Present market value \$ \_\_\_\_\_

Legal description (from deed) \_\_\_\_\_

Co-owners Name \_\_\_\_\_

Street address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

First Mortgage Holder's name: \_\_\_\_\_

Account Number \_\_\_\_\_ Do you intend to reaffirm this debt \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_

Interest Rate \_\_\_\_\_ % Monthly Payment due \$ \_\_\_\_\_

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

Second Mortgage Holder's name: \_\_\_\_\_

Account Number \_\_\_\_\_ Do you intend to reaffirm this debt \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_

Interest Rate \_\_\_\_\_ % Monthly Payment due \$ \_\_\_\_\_

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

### Personal Property

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

1. Checking or savings accounts with banks, credit unions, etc.:
2. Name of Type of Account Account Names(s) on Amount
3. institution number account in account

a	_____	\$ _____
b	_____	\$ _____
c	_____	\$ _____
d	_____	\$ _____

4. Refundable deposits of money:
5. Deposit with landlord: Amount of Deposit \$ \_\_\_\_\_

Name & address of landlord \_\_\_\_\_

Deposit with utilities: Amount of Deposit \$ \_\_\_\_\_

Name & address of utility \_\_\_\_\_

Deposit with utilities: Amount of Deposit \$ \_\_\_\_\_

Name & address of utility \_\_\_\_\_

6. Household goods and furnishings:

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

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

7. Art objects, stamp, coin and other collections.....

✦ (describe) \_\_\_\_\_ \$ \_\_\_\_\_

8. Wearing apparel..... \$ \_\_\_\_\_

# \_\_\_\_\_ Wedding/engagement rings..... \$ \_\_\_\_\_

# \_\_\_\_\_ Watches..... \$ \_\_\_\_\_

# \_\_\_\_\_ Other jewelry (describe) \_\_\_\_\_  
\$ \_\_\_\_\_

# \_\_\_\_\_ Furs (describe) \_\_\_\_\_ \$ \_\_\_\_\_

# \_\_\_\_\_ Firearms (describe) \_\_\_\_\_ \$ \_\_\_\_\_

# \_\_\_\_\_ Bicycles..... \$ \_\_\_\_\_

Photographic equipment (describe) \_\_\_\_\_ \$ \_\_\_\_\_

Hobby equipment (describe) \_\_\_\_\_ \$ \_\_\_\_\_

Sports equipment (describe) \_\_\_\_\_ \$ \_\_\_\_\_

Musical instruments (describe) \_\_\_\_\_ \$ \_\_\_\_\_

9. Cash surrender value of life insurance policies

Debtor: Name of life insurance \_\_\_\_\_ value \$ \_\_\_\_\_

Spouse: Name of life insurance \_\_\_\_\_ value \$ \_\_\_\_\_

10. Annuities (describe) \_\_\_\_\_ \$ \_\_\_\_\_

11. Interests in IRA, ERISA, Keogh, or other pension plans

☀ Debtor: Name of plan \_\_\_\_\_ value \$ \_\_\_\_\_

☀ Spouse: Name of plan \_\_\_\_\_ value \$ \_\_\_\_\_

Can you withdraw these funds? \_\_\_\_\_

12. Stocks & interests in incorporated and unincorporated businesses

☀ (describe) \_\_\_\_\_ value \$ \_\_\_\_\_

13. Interests in partnerships and joint ventures

☀ (describe) \_\_\_\_\_ value \$ \_\_\_\_\_

14. Bonds (describe) \_\_\_\_\_ \$ \_\_\_\_\_

15. Accounts Receivable (describe) \_\_\_\_\_ \$ \_\_\_\_\_

16. Alimony, maintenance, support, and property settlements to which you are or may be entitled

☀ (describe) \_\_\_\_\_ \$ \_\_\_\_\_

17. Other debts owed to you (promissory, tax refund, etc) \$ \_\_\_\_\_

18. Equitable or future interests in real property

☀ (describe) \_\_\_\_\_ \$ \_\_\_\_\_

19. Inheritances or life insurance benefits from the estate of a deceased person

☀ (describe) \_\_\_\_\_ \$ \_\_\_\_\_

20. Rights to setoff claims..... \$ \_\_\_\_\_

21. Patents & copyrights..... \$ \_\_\_\_\_

22. Licenses & franchises..... \$ \_\_\_\_\_

23. Automobiles, trucks, trailers, motorcycles motor homes, etc.

☀ a. Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_

Body Type \_\_\_\_\_ Number of doors \_\_\_\_\_

Number of cylinders \_\_\_\_\_ Mileage: \_\_\_\_\_

Condition of vehicle \_\_\_\_\_ \$ \_\_\_\_\_

☀ b. Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_

Body Type \_\_\_\_\_ Number of doors \_\_\_\_\_

Number of cylinders \_\_\_\_\_ Mileage: \_\_\_\_\_

Condition of vehicle \_\_\_\_\_ \$ \_\_\_\_\_

☀ c. Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_

Body Type \_\_\_\_\_ Number of doors \_\_\_\_\_

Number of cylinders \_\_\_\_\_ Mileage: \_\_\_\_\_

Condition of vehicle \_\_\_\_\_ \$ \_\_\_\_\_

☀ d. Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_

Body Type \_\_\_\_\_ Number of doors \_\_\_\_\_

Number of cylinders \_\_\_\_\_ Mileage: \_\_\_\_\_

Condition of vehicle \_\_\_\_\_ \$ \_\_\_\_\_

24. Boats, motors & accessories (make, model, and ID#)

☀ \_\_\_\_\_ \$ \_\_\_\_\_

☀ \_\_\_\_\_ \$ \_\_\_\_\_

25. Aircraft & accessories (describe) \_\_\_\_\_ \$ \_\_\_\_\_

26. Office equipment, furnishings, supplies

☀ (describe) \_\_\_\_\_ \$ \_\_\_\_\_

27. Machinery, equipment, supplies used in your trade or business

☀ (describe) \_\_\_\_\_ \$ \_\_\_\_\_

28. Inventory (describe) \_\_\_\_\_ \$ \_\_\_\_\_

29. Valuable animals (describe) \_\_\_\_\_ \$ \_\_\_\_\_

30. Crops (growing or harvested)..... \$ \_\_\_\_\_

31. Farm equipment & implements..... \$ \_\_\_\_\_

- 32. Farm supplies, chemicals, feed..... \$ \_\_\_\_\_
- 33. Mobile homes (give year, make, model, VID#) \$ \_\_\_\_\_
- 34. Interests in time-shares (fully paid for)..... \$ \_\_\_\_\_
- 35. Deeds of trust (amount owed to you)..... \$ \_\_\_\_\_

36. Burial plot(s): Location \_\_\_\_\_

✶ Present market value \$ \_\_\_\_\_

Mortgage Holder's name: \_\_\_\_\_

Account Number \_\_\_\_\_ Do you intend to reaffirm this debt \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_

Interest Rate \_\_\_\_\_ % Monthly Payment due \$ \_\_\_\_\_

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

Other personal property.....

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

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

---



---

## Creditor Information

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

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

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

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

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

1. Money owed to any branch of the government (for example, Small Business Administration, Social Security Administration, VA, FHA, DES).

2. Money you owe a former spouse (for example, back alimony or child support, property settlement).
3. Back mortgage payments or back rent.
4. Debts secured by deeds of trust.
5. Credit card or revolving charge accounts with banks, oil companies, department stores.
6. Purchase contracts for automobiles, appliances, furniture, etc.
7. Judgments against you. (Include names and addresses of the creditor and creditor's attorney and all co-defendants.)
8. Lawsuits pending against you. (Include names & addresses of the creditor and creditor's attorney and all co-defendants.)
9. Debts secured by liens outstanding against any of your property. (Include name & address of person securing lien and his attorney.)
10. Medical bills.
11. Debts for property that has already been repossessed.
12. Loans on which you have cosigned (even if the person you cosigned for is paying the loan).
13. Loans on which someone else has cosigned for you.
14. Loans owed friends and relatives.
15. Loans you obtained for someone else's benefit.
16. Student loans. (Enter names & addresses of the actual creditor, any servicing agent, and the guarantors of the loan. Include the date when payments on the loan were to begin.)
17. Loans from finance companies.
18. Debts to utility companies.
19. Business debts for which you are or may be liable.
20. Fines and restitution.
21. Unpaid taxes. (Include the dates when the tax returns were filed.)
22. Loans against retirement plans or cash surrender value of life insurance policies.

**SECURED CREDITORS:**

For each property described, please list information about applicable creditors

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

Item No. Property \_\_\_\_\_

☀ Creditor: \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_



City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_ Interest rate \_\_\_\_\_ % Monthly payment \$ \_\_\_\_\_

If in arrears please state the amount \$ \_\_\_\_\_

Do you intend to reaffirm this debt? \_\_\_\_\_

Item No. Property \_\_\_\_\_

☀ Creditor: \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_ Interest rate \_\_\_\_\_ % Monthly payment \$ \_\_\_\_\_

If in arrears please state the amount \$ \_\_\_\_\_

Do you intend to reaffirm this debt? \_\_\_\_\_

Item No. Property \_\_\_\_\_

☀ Creditor: \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_ Interest rate \_\_\_\_\_ % Monthly payment \$ \_\_\_\_\_

If in arrears please state the amount \$ \_\_\_\_\_

Do you intend to reaffirm this debt? \_\_\_\_\_

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

Type of tax \_\_\_\_\_ Year incurred \_\_\_\_\_

Creditor Name: \_\_\_\_\_ Account Number \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_

Collection agency or attorney or servicing agent Name : \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Do you dispute this claim? \_\_\_\_\_ If so, state why: \_\_\_\_\_

Type of tax \_\_\_\_\_ Year incurred \_\_\_\_\_

Creditor Name: \_\_\_\_\_ Account Number \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_

Collection agency or attorney or servicing agent Name : \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Do you dispute this claim? \_\_\_\_\_ If so, state why: \_\_\_\_\_

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

Type of debt \_\_\_\_\_ Date incurred \_\_\_\_\_

Creditor Name: \_\_\_\_\_ Account Number \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_

Collection agency or attorney or servicing agent Name : \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Do you dispute this claim? \_\_\_\_\_ If so, state why: \_\_\_\_\_

Type of debt \_\_\_\_\_ Date incurred \_\_\_\_\_

Creditor Name: \_\_\_\_\_ Account Number \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Principal amount owed \$ \_\_\_\_\_

Collection agency or attorney or servicing agent Name : \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Do you dispute this claim? \_\_\_\_\_ If so, state why: \_\_\_\_\_

## General Questions About Creditors

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

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

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

1. If you endorsed or signed a check which bounced and is still unpaid, list the person to whom the money is

owed on the Unsecured Creditors Sheet, giving complete information.

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

---

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

---

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

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

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

Has suit been filed? \_\_\_\_\_

Has there been any settlement made? \_\_\_\_\_

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

---

6. Do you owe anything to a former spouse under the terms of a property settlement agreement that was part of your divorce or legal separation? \_\_\_\_\_. If yes, list your former spouse as a creditor on the Unsecured Creditors Sheet. Bring all court papers.

7. Are there community debts that your former spouse agreed to pay in your divorce or legal separation Agreement? \_\_\_\_\_. If yes, list all such creditors on the Unsecured Creditor Sheet, giving complete information. Bring all court papers

8. If you are borrowing the money to pay the attorney's fees and filing fees for this bankruptcy, list the lender on the Unsecured Creditor Sheet.

9. Are you required to make any payments for alimony, child support or spousal maintenance, or spouse's attorney's fees? \_\_\_\_\_. If yes, what is the amount of the attorney's Fees? \$\_\_\_\_\_

How much per month? \$\_\_\_\_\_ Amount in arrears on these payments? \$\_\_\_\_\_

List the person whom you owe on Unsecured Creditor Sheet.

10. Do you now have a VA insured Mortgage? \_\_\_\_\_ or FHA insured Mortgage? \_\_\_\_\_

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

Was this mortgage guaranteed by the VA? \_\_\_\_\_ FHA? \_\_\_\_\_

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

Was this mortgage guaranteed by the VA? \_\_\_\_\_ FHA? \_\_\_\_\_

13. Are there any unpaid court judgments entered against you? \_\_\_\_\_ enter names and addresses of these creditors and their attorneys on the Unsecured Creditors List.

14. Do YOU owe anyone any wages, salaries or commissions which were earned within the last 3 months? \_\_\_\_\_. If yes, enter these creditors on the Priority Creditors List.

15. Have you filed all required tax returns (State and Federal Income, sales, withholding, unemployment, etc) from the current years on back? \_\_\_\_\_

If no, list below the tax returns not filed and for which year(s): \_\_\_\_\_

16. If IRS or any other taxing authorities have a lien against your property, give details. \_\_\_\_\_

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

18. Are you current in your mortgage payment? \_\_\_\_\_

Has a trustee (foreclosure) sale been set? \_\_\_\_\_ Date of trustee sale \_\_\_\_\_

Name, address and phone number of trustee \_\_\_\_\_

19. Are you current on your Homeowners Association payments? \_\_\_\_\_. If Not,

Amount in arrears \$ \_\_\_\_\_ List this creditor on Unsecured Creditors Sheet.

20. Are you current on your vehicle payments? \_\_\_\_\_. If not,

Vehicle Number 1 \_\_\_\_\_ Months in arrears \_\_\_\_\_

☀ Account Number \_\_\_\_\_ Do you intend to reaffirm this debt? \_\_\_\_\_

☀ Principal amount owed \$ \_\_\_\_\_ Interest rate \_\_\_\_\_ % Monthly Payment \$ \_\_\_\_\_

Creditors Name \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Vehicle Number 2 \_\_\_\_\_ Months in arrears \_\_\_\_\_

Account Number \_\_\_\_\_ Do you intend to reaffirm this debt \_\_\_\_\_

✦ Principal amount owed \$ \_\_\_\_\_ Interest Rate \_\_\_\_ % Monthly Payment \$ \_\_\_\_\_

Creditors Name \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

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

Card Name \_\_\_\_\_ Card Number \_\_\_\_\_ date of purchase \_\_\_\_\_

Item purchased \_\_\_\_\_

Card Name \_\_\_\_\_ Card Number \_\_\_\_\_ date of purchase \_\_\_\_\_

Item purchased \_\_\_\_\_

Card Name \_\_\_\_\_ Card Number \_\_\_\_\_ date of purchase \_\_\_\_\_

Item purchased \_\_\_\_\_

Card Name \_\_\_\_\_ Card Number \_\_\_\_\_ date of purchase \_\_\_\_\_

Item purchased \_\_\_\_\_

Card Name \_\_\_\_\_ Card Number \_\_\_\_\_ date of purchase \_\_\_\_\_

Item purchased \_\_\_\_\_

Card Name \_\_\_\_\_ Card Number \_\_\_\_\_ date of purchase \_\_\_\_\_

Item purchased \_\_\_\_\_

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

**UNSECURED CREDITORS:** List here all other creditors.

Creditor's name: \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Type of debt: \_\_\_\_\_ Principal Amount Owed: \$ \_\_\_\_\_

Collection agency or attorney or servicing agent name: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

do you dispute this claim? \_\_\_\_\_ if yes, state the reason: \_\_\_\_\_

Creditor's name: \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Type of debt: \_\_\_\_\_ Principal Amount Owed: \$ \_\_\_\_\_

Collection agency or attorney or servicing agent name: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

do you dispute this claim? \_\_\_\_\_ if yes, state the reason: \_\_\_\_\_

Creditor's name: \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Type of debt: \_\_\_\_\_ Principal Amount Owed: \$ \_\_\_\_\_

Collection agency or attorney or servicing agent name: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

do you dispute this claim? \_\_\_\_\_ if yes, state the reason: \_\_\_\_\_

Creditor's name: \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Type of debt: \_\_\_\_\_ Principal Amount Owed: \$ \_\_\_\_\_

Collection agency or attorney or servicing agent name: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

do you dispute this claim? \_\_\_\_\_ if yes, state the reason: \_\_\_\_\_

Creditor's name: \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Type of debt: \_\_\_\_\_ Principal Amount Owed: \$ \_\_\_\_\_

Collection agency or attorney or servicing agent name: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

do you dispute this claim? \_\_\_\_\_ if yes, state the reason: \_\_\_\_\_

Creditor's name: \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Type of debt: \_\_\_\_\_ Principal Amount Owed: \$ \_\_\_\_\_

Collection agency or attorney or servicing agent name: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

do you dispute this claim? \_\_\_\_\_ if yes, state the reason: \_\_\_\_\_

## Rental and Lease Agreements

Property being leased \_\_\_\_\_

Account Number \_\_\_\_\_

Name of other party \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Date signed \_\_\_\_\_ Amount per month \$ \_\_\_\_\_

Length of time the lease is to run \_\_\_\_\_

Intend to keep this lease? Yes \_\_\_\_\_ No \_\_\_\_\_

Property being leased \_\_\_\_\_

Account Number \_\_\_\_\_

Name of other party \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Date signed \_\_\_\_\_ Amount per month \$ \_\_\_\_\_

Length of time the lease is to run \_\_\_\_\_

Intend to keep this lease? Yes \_\_\_\_\_ No \_\_\_\_\_

Property being leased \_\_\_\_\_

Account Number \_\_\_\_\_

Name of other party \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Date signed \_\_\_\_\_ Amount per month \$ \_\_\_\_\_

Length of time the lease is to run \_\_\_\_\_

Intend to keep this lease? Yes\_\_\_\_ No\_\_\_\_

## Contracts For Sale of Real Property

Type of contract (realor, agreement of sale, etc.) \_\_\_\_\_

Name of other party \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code: \_\_\_\_\_

Date agreement was signed \_\_\_\_\_

Property involved \_\_\_\_\_

Terms of the contract \_\_\_\_\_

Intend to keep this contract? Yes\_\_\_\_ No\_\_\_\_

Type of contract (realor, agreement of sale, etc.) \_\_\_\_\_

Name of other party \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code: \_\_\_\_\_

Date agreement was signed \_\_\_\_\_

Property involved \_\_\_\_\_

Terms of the contract \_\_\_\_\_

Intend to keep this contract? Yes\_\_\_\_ No\_\_\_\_

### **TIME SHARE:**

Name of other party \_\_\_\_\_ Account No. \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Date agreement was signed \_\_\_\_\_

Property involved \_\_\_\_\_

Number of weeks per year you may use this time-share \_\_\_\_\_

Terms of the contract \_\_\_\_\_

### **CO DEBTORS:**

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

Name of the creditor \_\_\_\_\_ Account Number \_\_\_\_\_



Address of creditors: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Name of the person you cosigned for \_\_\_\_\_

Address of co-signor \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Name of the creditor \_\_\_\_\_ Account Number \_\_\_\_\_

Address of creditors: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Name of the person you cosigned for \_\_\_\_\_

Address of co-signor \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

## Current Expenditures

Give estimated average monthly expenditures:

Home expenses:

- ☀ Rent ( ) or ( ) first mortgage..... \$ \_\_\_\_\_
- ☀ Second mortgage..... \$ \_\_\_\_\_
- ☀ Third mortgage..... \$ \_\_\_\_\_
- ☀ Homeowners Association Fee \$ \_\_\_\_\_

Utilities:

- ☀ Electricity and gas..... \$ \_\_\_\_\_
- ☀ Water/sewer..... \$ \_\_\_\_\_
- ☀ Telephone..... \$ \_\_\_\_\_
- ☀ Garbage..... \$ \_\_\_\_\_
- ☀ Security..... \$ \_\_\_\_\_
- ☀ Cable..... \$ \_\_\_\_\_
- ☀ Pest Control ..... \$ \_\_\_\_\_

Other expenses:

- ☀ Home maintenance (if you own your home) \$ \_\_\_\_\_
- ☀ Food..... \$ \_\_\_\_\_
- ☀ Clothing..... \$ \_\_\_\_\_
- ☀ Laundry and dry cleaning..... \$ \_\_\_\_\_
- ☀ Medical, dental, medicines..... \$ \_\_\_\_\_
- ☀ Transportation (gas & oil, repairs)..... \$ \_\_\_\_\_
- ☀ Parking/bus (if no vehicle)..... \$ \_\_\_\_\_

Recreation, clubs and entertainment,

- ☀ newspapers, magazines, etc..... \$ \_\_\_\_\_

Charitable contributions (not deducted from wages)..... \$ \_\_\_\_\_

Insurance: Not deducted from wages

Auto..... \$ \_\_\_\_\_

Homeowner's or renter's (not included in mortgage)..... \$ \_\_\_\_\_

Life ..... \$ \_\_\_\_\_

Health ..... \$ \_\_\_\_\_

Other (describe)\_\_\_\_\_ \$ \_\_\_\_\_

Taxes (not deducted from wages or included above):

✳ Property taxes (not included in mortgage).. \$ \_\_\_\_\_

✳ Estimated income tax..... \$ \_\_\_\_\_

✳ Payment on back taxes..... \$ \_\_\_\_\_

✳ Other (describe)\_\_\_\_\_ \$ \_\_\_\_\_

Installment payments:

✳ Vehicle ( ) installment or ( ) lease..... \$ \_\_\_\_\_

✳ Vehicle ( ) installment or ( ) lease..... \$ \_\_\_\_\_

✳ Vehicle ( ) installment or ( ) lease..... \$ \_\_\_\_\_

✳ Other (describe)\_\_\_\_\_ \$ \_\_\_\_\_

Miscellaneous other expenses:

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

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

Student loans..... \$ \_\_\_\_\_

Child care..... \$ \_\_\_\_\_

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

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

Rental of appliances or furniture (describe) \$ \_\_\_\_\_

Other (describe)\_\_\_\_\_ \$ \_\_\_\_\_

Other (describe)\_\_\_\_\_ \$ \_\_\_\_\_

### Current Monthly Business Expenses

Business name: \_\_\_\_\_ Nature of business: \_\_\_\_\_ Owner: Debtor \_\_\_\_\_

Spouse \_\_\_ Joint \_\_\_ Average monthly income.....\$ \_\_\_\_\_

Rent/mortgage..... \$ \_\_\_\_\_

Repairs and upkeep..... \$ \_\_\_\_\_

Electricity/gas..... \$ \_\_\_\_\_

Water/sewer..... \$ \_\_\_\_\_

Telephone..... \$ \_\_\_\_\_

Garbage..... \$ \_\_\_\_\_

Security..... \$ \_\_\_\_\_

Other utilities..... \$ \_\_\_\_\_

Insurance..... \$ \_\_\_\_\_

Taxes..... \$ \_\_\_\_\_

Installment payments on equipment \$ \_\_\_\_\_

Rental/lease payments on equipment... \$ \_\_\_\_\_

Maintenance of equipment..... \$ \_\_\_\_\_

Advertising..... \$ \_\_\_\_\_

Bank service charges..... \$ \_\_\_\_\_

Office expenses..... \$ \_\_\_\_\_

Dues and publications..... \$ \_\_\_\_\_

Laundry or dry cleaning..... \$ \_\_\_\_\_

Supplies and materials..... \$ \_\_\_\_\_

Freight..... \$ \_\_\_\_\_

Travel and entertainment..... \$ \_\_\_\_\_

Wages and salaries..... \$ \_\_\_\_\_

Commissions..... \$ \_\_\_\_\_

Employee benefit plans..... \$ \_\_\_\_\_

Pension/profit sharing plans..... \$ \_\_\_\_\_

Production costs..... \$ \_\_\_\_\_

Vehicle expenses..... \$ \_\_\_\_\_

Professional Services (Accountant, Lawyer) \$ \_\_\_\_\_

Licenses..... \$ \_\_\_\_\_

Other (describe): \_\_\_\_\_ \$ \_\_\_\_\_

◆ TOTAL EXPENSES: \$ \_\_\_\_\_

## Statement of Financial Affairs

1. **Income from employment or business:**

2. **Income from other sources:**

- ◆ Income debtor has received this calendar year 2005 \$ \_\_\_\_\_
- ◆ Income debtor received last calendar year 2004 \$ \_\_\_\_\_
- ◆ Income debtor received the prior calendar year 2003 \$ \_\_\_\_\_
- ◆ Income spouse has received this calendar year 2005 \$ \_\_\_\_\_
- ◆ Income spouse received last calendar year 2004 \$ \_\_\_\_\_
- ◆ Income spouse received the prior calendar year 2003 \$ \_\_\_\_\_
- ◆ Income **debtor** has received this calendar year 2005 from other sources \$ \_\_\_\_\_

Source \_\_\_\_\_

☀ Income **debtor** received last calendar year 2004 from other sources \$ \_\_\_\_\_

Source \_\_\_\_\_

☀ Income **debtor** received the prior calendar year 2003 from other sources \$ \_\_\_\_\_

Source \_\_\_\_\_

☀ Income **spouse** has received this calendar year 2005 from other sources \$ \_\_\_\_\_

Source \_\_\_\_\_

☀ Income **spouse** received last calendar year 2004 from other sources \$ \_\_\_\_\_

Source \_\_\_\_\_

Income **spouse** received the prior calendar year 2003 from other sources \$ \_\_\_\_\_

Source \_\_\_\_\_

3. List all payments to creditors of more than \$600 made within the past 90 days.

Creditor Name Address Amount Paid Reason Date Amount Still owing \$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

☀ Creditor Name Relationship Address Amount Paid Reason Date Amount Still owing \$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

---

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

Lawsuit No. 1 \_\_\_\_\_

Lawsuit No. 2 \_\_\_\_\_

Lawsuit No. 3 \_\_\_\_\_

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

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

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

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

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

description or dollar amount of gift.

---

---

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

---

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

---

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

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

---

---

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

---

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

---

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

---

---

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

---

---

---

---

17. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the 6 year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

---

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

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

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

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

**A.** List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

**Site Name and Address:** \_\_\_\_\_

---

**Name and Address of Governmental Unit:** \_\_\_\_\_

---

**Date of Notice:** \_\_\_\_\_

**Environmental Law:** \_\_\_\_\_

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

**Site Name and Address:** \_\_\_\_\_  
\_\_\_\_\_

**Name and Address of Governmental Unit:** \_\_\_\_\_  
\_\_\_\_\_

**Date of Notice:** \_\_\_\_\_

**Environmental Law:** \_\_\_\_\_

**C.** List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**Name and Address of Governmental Unit:** \_\_\_\_\_  
\_\_\_\_\_

**Docket Number:** \_\_\_\_\_

**Status or Disposition:** \_\_\_\_\_

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

---

### Business Information

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

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

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

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

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

\_\_\_\_\_



---

---

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

---

---

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

---

---

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

â

ã

### Partnership and Corporations

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

---

---

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

---

---

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

---

---

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

---

25. If the filing is for a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including

compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite within one year immediately preceding the commencement of this case. List the name and address of recipient, relationship to you, the date and purpose of withdrawal, and the amount of money or description and value of withdrawal.

---

## LIST OF ARIZONA EXEMPTION

### ITEMS ARS AMOUNT

Arms, Uniform, accountments required by law to be kept 33-1130(3) \$ 0.00

Bank Deposit 33-1126(A)(8) \$150.00

Benefits payable to Surviving spouse or child 33-1126(A)(1) \$20,000

Cash Surrender of Life Insurance Policies 33-1126(A)(5) \$25,000

Child Support or Spousal Maintenance 33-1126(A)(3) \$ 0.00

Compensation for Damages recoverable by wrongful taking 33-1126 (A)(6) \$ 0.00

or detention of property

Compensation for Destruction or damage to Property and 33-1126(A)(4) \$25,000

insurance funds

Correction Officers Retirement plans 38-897 \$0.00

Domestic Pets, horses, milk cows & poultry 33-1125(3) \$500

Earnings of minor child 33-1126(A)(2) \$ 0.00

Engagement and Wedding Rings 33-1125(4) \$1,000

Farm Machinery, utensils, implement of husbandry, feed, 33-1130(2) \$2,500

grain & animals

Fire fighter and Relief Pension fund 9-968 \$ 0.00

Food, Fuel and Provisions for 6 months 33-1124 \$ 0.00

Fraternal Benefits Social Benefits 20-877 \$ 0.00

Health, Accident or disability Benefits 33-1126(A)(4) \$ 0.00

Homestead 33-1101(A) \$150,000

Household furniture, furniture & appliances 33-1123 \$4,000

Library & Philosophical & chemical or other apparatus 33-1127 \$ 0.00

which is used for the instruction of youth

Library of Debtor, including books, manuals published 33-1125(5) \$ 250

materials and personal documents

Money or Assets payable from a Qualified Retirement plan 33-1126(C) \$ 0.00

Motor Vehicle 33-1125(8) \$5,000

Motor Vehicle for a person who is maimed or crippled 33-1125(8) \$10,000

Musical Instruments 33-1125(2) \$250

Partnership Property 29-225 \$ 0.00

Personal Property - Clothing 33-1125(1) \$500

Police Pension 9-931 \$ 0.00

Prearranged Funeral Trust 32-1391.05 \$5,000

Prepaid Rent including deposit & Security Deposit 33-1126(D) \$1,000

Professional prescribed Health Aids 33-1125(9) \$ 0.00

Retirement Program for Faculty & Administrative Officers 15-1628.02(I) \$ 0.00

Under the jurisdiction of the Arizona Board of Regents

State Employees Long Term Disability Benefits 38-797.11 \$ 0.00

State Employee Retirement System 38-792 \$ 0.00

Teachers Retirement System 15-1440 \$ 0.00

Tools, Equipment, instruments books used for trade or profession 33-1130(1) \$2,500

Typewriter, bicycle, sewing machine, family bible, burial plot 33-1125(7) \$500

and shot gun or rifle or pistol

Unemployment Compensation 23-783 \$ 0.00

Wages 33-1131 \$ 0.00 75%

Watch 33-1125(6) \$100

Welfare Assistance 42-208 \$0.00

Workers Compensation 23-1068 \$ 0.00

Wrongfull Death Awards 12-592 \$0.00