

Bankruptcy Questionnaire Instructions

Bankruptcy is a time-honored practice that affords honest debtors the opportunity for a fresh start. Everyone filing a bankruptcy has experienced financial problems beyond his or her control. The court, trustees, and your attorney understand this and if you comply with their instructions, they will help you out of your financial crisis. In order to help you get the relief you are entitled, you **must make full disclosure** of all your financial affairs. Do not try to second-guess the system – it has been here longer than you.

Assets. LIST ALL OF YOUR ASSETS. In all likelihood you will retain most, if not all, of your assets after the bankruptcy. Do not jeopardize your discharge by omitting anything. It may also be considered a crime if you intentionally give false information or leave any information out. You can list assets by groups of similar property, e.g., “furniture”, “clothing”, “personal effects”, etc. Your attorney will tell you how large or small your groupings can be. For real estate, vehicles and any other property with titles, list whose name(s) are on the deed or title. If you own real estate, unless instructed otherwise, YOU MUST ATTACH A PROPERTY TAX OR OTHER APPRAISAL REGARDING ALL REAL ESTATE THAT YOU OWN. (NO EXCEPTIONS)

Debts. LIST ALL OF YOUR DEBTS. You **MUST** list **EVERYONE** to whom you owe money. If you leave out one of your creditors, you may have to pay the money owed to that creditor. Further if you fail to provide us with all of your creditors before we file, there will be an additional charge of \$250.00 (plus court costs) to add creditors. You may plan to repay some creditors, including relatives and friends, but you must list them. If you have debts that are disputed, list them. If you have potential debts for which no one has yet made a direct claim against you, list them. If in doubt as to whether a creditor should be listed, list them. In determining the “fair market value” of collateral, use the amount you could sell the collateral at a yard-sale, NOT what you paid.

Executory Contracts. These are contracts such as apartment, lot rent or other leases, real estate contracts, health clubs, time-shares, etc., for which either party to the contract has not fully performed their obligations under the contract. In all likelihood you should also list these parties as creditors too.

Codebtors. Your codebtors are obligated to pay the debts you do not. For most people, a codebtor is just someone who cosigned a loan. However, roommates, spouses and others who are not part of your petition may be liable on many of your debts without actually cosigning anything. If this is your situation you will need to attach additional sheets listing all debts for which someone else may be jointly liable.

Income. If you are employed, attach the last 60 days worth of pay stubs. If your income varies, attach several months of pay stubs that show the range of your pay. If you are self-employed or you are a business, attach a detailed financial statement showing your monthly income.

Expenses. Your ability to file a Chapter 13 reorganization depends upon the accuracy of your estimated living expenses. The Chapter 7 Trustee scrutinizes budgets for abuse. The court, trustees, and your attorney know what a reasonable budget for families in your area is. If, after using your best efforts, you cannot determine what your expenses are, your attorney can give you some guidelines as to what is considered reasonable. If you are a partnership or a corporation, submit a financial statement indicating your monthly expenses. Individuals who are in business for themselves should include a detailed statement of their business expenses in addition to the personal expenses called for in this questionnaire.

THINGS TO DO

1. COMPLETE QUESTIONNAIRE (FULLY AND ACCURATELY).
2. BRING CURRENT PROPERTY TAX BILL SHOWING VALUE ON HOME, MOBILE HOME, AND ALL LAND.
3. BRING TAX RETURNS FOR PAST THREE YEARS. (For Transcripts Call IRS - 800-829-1040; SC - 898-5851)
4. BRING RECENT PAY STUBS FROM ALL EMPLOYERS FOR LAST 60 DAYS.
5. BRING CURRENT BILLS FROM EACH OF YOUR CREDITORS.
6. BRING COPIES OF DRIVER'S LICENSE AND SOCIAL SECURITY CARD.
7. WE WILL ORDER CREDIT REPORTS FOR YOU FROM OUR OFFICE.

I HAVE READ AND UNDERSTAND THE ABOVE INSTRUCTIONS AND CERTIFY THAT ALL INFORMATION GIVEN BOTH ORALLY AND IN THIS QUESTIONNAIRE IS COMPLETE AND ACCURATE.

Client Name(s): _____
Debtor Co-Debtor

Signature(s): _____
Debtor Co-Debtor

Disclosure Pursuant to 11 U.S.C. §527(a)(2) & §527(b)

You are notified:

- 1 All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2 All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3 The following information, which appear on Official Form 22, Statement of Current Monthly Income, are required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4 Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES
FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief. Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

I(we) certify that I(we) have read and received a copy of the above notice

Debtor

Date

Co-Debtor

Date

UNITED STATES BANKRUPTCY COURT

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

LORD LAW FIRM, LLC

POST OFFICE BOX 2735 • IRMO • SOUTH CAROLINA • 29063-2735 • (803) 407-4140 • FAX 407-4710 • WWW.LORDLAW.COM

NOTE: THE FBI PROSECUTES BANKRUPTCY FRAUD, FRAUD INCLUDES NONDISCLOSURE, INCOMPLETE DISCLOSURE OR INACCURATE DISCLOSURE OF ASSETS, CREDITORS, ETC. THIS FIRM WILL NOT REPRESENT YOU IF YOU ARE CHARGED WITH FRAUD.

Note: An additional fee of \$100.00 will be assessed if you do not complete this form completely prior to returning it to our office, or if you miss a scheduled appointment without canceling 24 hours in advance.

INFORMATION SHEET FOR BANKRUPTCY CLIENTS

INSTRUCTIONS: IMMEDIATELY CUT YOUR CREDIT CARDS IN HALF AND DO NOT MAKE ANY NEW DEBTS! IF YOU HAVE ANY CHECK-CASHING LOANS, YOU MUST EITHER STOP PAYMENT ON THE CHECKS OR CLOSE THE BANK ACCOUNT(S). COMPLETE FULLY. USE ADDITIONAL PAGES IF NECESSARY. EXPLAIN FULLY. YOU ARE RESPONSIBLE FOR THE INFORMATION CONTAINED IN THIS FORM.

General Information

Date: _____

NAME: _____ SPOUSE'S NAME: _____

ADDRESS: _____ ADDRESS: _____

OTHER PERSONAL OR BUSINESS NAMES USED IN LAST SIX YEARS: _____ OTHER PERSONAL OR BUSINESS NAMES USED IN LAST SIX YEARS: _____

MAILING ADDRESS: _____ MAILING ADDRESS: _____

PHONE NO: HOME: _____ PHONE NO: HOME: _____

WORK/PAGER/CELL PHONE: _____ WORK/PAGER/CELL PHONE: _____

EMAIL/FAX/OTHER: _____ EMAIL/FAX/OTHER: _____

COUNTY: _____ COUNTY: _____

SOC. SEC. NO: _____ SOC. SEC. NO: _____

DATE OF BIRTH: _____ DATE OF BIRTH: _____

HOW LONG HAVE YOU LIVED AT ABOVE ADDRESS(S) _____. IF LESS THAN 3 YEARS, GIVE PRIOR ADDRESS(S) AND DATES: _____

HAVE YOU EVER FILED BANKRUPTCY BEFORE? HAVE YOU EVER FILED BANKRUPTCY BEFORE?

IF YES, GIVE DETAILS (CHAPTER, DATE AND STATE): _____ IF YES, GIVE DETAILS (CHAPTER, DATE AND STATE): _____

DOES ANY FAMILY MEMBER OR BUSINESS PARTNER CURRENTLY HAVE A BANKRUPTCY CASE PENDING? IF YES, GIVE DETAILS: _____

DO YOU OWN OR HAVE POSSESSION OF ANY PROPERTY THAT POSES OR IS ALLEGED TO POSE A THREAT OF IMMINENT AND IDENTIFIABLE HARM TO PUBLIC HEALTH OR SAFETY? YES OR NO
IF SO, DESCRIBE IN DETAIL ON BACK OF THIS PAGE OR ON A SEPARATE SHEET.

How were you referred to us? Yellow Pages; Newspaper; Other: _____

_____ Referral - From Whom? _____

Financial Interests:

Is anyone holding a security deposit for you? If yes, give name, address and amount of deposit:

IRA's, 401k's, ERISA, Keogh, Pension or Retirement Plans:

Company or Entity holding plan: _____

Address: _____

Balance(s): _____

Have you borrowed or liquidated from a retirement account in the last year? _____

Amount borrowed or liquidated and date: _____ repayment amount _____

You must provide copies of the loan documents if you have an outstanding retirement loan.

OTHER ITEMS YOU HAVE A FINANCIAL INTEREST IN:

(Please attach separate sheet with details.)

Stocks/Bonds: _____

Partnerships: _____

Accounts Receivable: _____

Alimony, Maintenance, Support, and Property Settlements to which you are entitled: _____

Are you expecting any Tax Refund? _____

What was the amount of your Tax Refund last year? _____

Equitable or Future Interests, Life Estates, and Rights or Powers exercisable for the benefit of the debtor: _____

Interests in the estate of a decedent: _____

Patents, Copyrights, etc.: _____

Licenses, Franchises, etc.: _____

Aircraft and Accessories: _____

Machinery, Fixtures, Equipment, and Supplies used in Business: _____

Inventory: _____

Crops/Farming equipment/Supplies: _____

Other Contingent Claims: (Personal Injury, etc.) _____

Other Personal Property of Any Kind not already listed: _____

Do you hold any property that belongs to someone else? _____

Real Property or Mobile Home (Exemption value \$50,000 per debtor if no cash exemption used)

- Must include a copy of your latest tax assessment.

Street Address: _____

_____ TMS: _____ County: _____

In Whose Name(s): _____

Finance/Mortgage Company: _____
Address: _____
Date of Purchase: _____ Account No.: _____
Balance Owed (PAYOFF): _____ Fair Market Value: _____
Insurance Co.: _____ Agent Name/Phone: _____
Effective Dates of Coverage: _____

If a MOBILE HOME: Year: _____ Make: _____
Model: _____ Dimensions: _____ Serial No.: _____

Other Real Estate or Mobile Homes? If so, list all above information on another page.

OTHER PROPERTY

Motor Vehicles/Motorcycles/Boats/ect: (Exemption value \$1200 per debtor in one vehicle)

Yr:___ Make:_____ Model:_____ VIN: _____

Mileage:_____ Options: _____

Title in name of: _____

Any problems or repairs needed? _____

Lender Name/Address: _____

Loan Balance (PAYOFF): _____ Trade-in Value: _____

Insurance Co. _____ Agency: _____ Policy: _____

ATTACH PROOF OF INSURANCE

Yr:___ Make:_____ Model:_____ VIN: _____

Mileage:_____ Options: _____

Title in name of: _____

Any problems or repairs needed? _____

Lender Name/Address: _____

Loan Balance (PAYOFF): _____ Trade-in Value: _____

Insurance Co. _____ Agency: _____ Policy: _____

ATTACH PROOF OF INSURANCE

Yr:___ Make:_____ Model:_____ VIN: _____

Mileage:_____ Options: _____

Title in name of: _____

Any problems or repairs needed? _____

Lender Name/Address: _____

Loan Balance (PAYOFF): _____ Trade-in Value: _____

Insurance Co. _____ Agency: _____ Policy: _____

ATTACH PROOF OF INSURANCE

ANY OTHER MOTOR VEHICLES/MOTOR HOMES/BOATS/ETC? - LIST SAME INFO ON ANOTHER PAGE!

Personal Property Used for Household or Personal Use (Exemption value \$2500 per debtor)

Description	Market Value (Garage Sale Price)	Lien Holder/Amount Any pledged as Collateral?
Clothing & Personal	\$ _____	_____
Kitchenware Items	\$ _____	_____
Appliances	\$ _____	_____
Living Room Furniture	\$ _____	_____
Dining Room Furniture	\$ _____	_____
Den Furniture	\$ _____	_____
Bedroom Furniture	\$ _____	_____
Lawn Furniture	\$ _____	_____
Television(s)	\$ _____	_____
Stereo Equipment	\$ _____	_____
Video Equipment	\$ _____	_____
Musical Instruments	\$ _____	_____
Paintings/Artwork/Collectibles	\$ _____	_____
Lawn Mower/Yard Tools	\$ _____	_____
Bicycle(s)	\$ _____	_____
Other Sports Equipment	\$ _____	_____
Firearms	\$ _____	_____
Other (specify): _____	\$ _____	_____
Jewelry (Exemption value \$500 per debtor) _____	\$ _____	_____

Cash and other liquid assets (Exemption value \$1000 per debtor only if no real estate exemption used) Description (cash, refunds, bank accounts)

_____ \$ _____
 _____ \$ _____

Bank Name: _____ Address: _____

Account No(s) (Checking/Savings): _____ Average Balances: _____

Bank Name: _____ Address: _____

Account No(s) (Checking/Savings): _____ Average Balances: _____

Have you closed any bank accounts within the last 12 months? ___ If yes, give:

Bank Name: _____ Address: _____

Final Balance: _____ Funds used for: _____

Tools of the Trade (Exemption value \$750 per debtor): _____ \$ _____

Cash Value of Life Insurance: \$ _____ Company: _____

Have you borrowed against your policy? ___ Amount: _____

Right to receive benefits from: (Indicate and explain fully)

- | | | |
|---------------------------|--------------------|-----------------------------|
| ___ Retirement Benefits | ___ Civil Service | ___ Armed Forces Retirement |
| ___ Personal Injury Claim | ___ Workers' Comp. | ___ Veterans' Benefit |

___ Social Security ___ Disability ___ Alimony, Support
___ Other: _____

Are you a party to any lease or contract? (If so, list name, address and type and amounts) _____

INCOME: (Please complete AND attach recent pay-stub(s) for three months)
(This information is needed for BOTH Husband/Wife even if not filing)

DEBTOR	CO-DEBTOR
Marital Status: _____ Age: _____	Marital Status: _____ Age: _____
Occupation: _____	Occupation: _____
Employer: _____	Employer: _____
Address: _____	Address: _____
_____	_____
How long employed: _____	How long employed: _____

DEPENDENTS (living in your household)

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

How often do you get paid? _____	How often do you get paid? _____
Gross Monthly Income: \$ _____	Gross Monthly Income: \$ _____
Estimated Monthly Overtime: \$ _____	Estimated Monthly Overtime: \$ _____
Regular monthly income from business (Attach a detailed statement): \$ _____	Regular monthly income from business (Attach a detailed statement): \$ _____
From Real Property: \$ _____	From Real Property: \$ _____
Interest & Dividends: \$ _____	Interest & Dividends: \$ _____
Alimony, Maintenance, or Support payable to Debtor for Debtor or dependents: \$ _____	Alimony, Maintenance, or Support payable to Debtor for Debtor or dependents: \$ _____
Social Security or other Government Assistance: \$ _____	Social Security or other Government Assistance: \$ _____
Pension or Retirement: _____	Pension or Retirement: _____
Other income: _____	Other income: _____
_____	_____

Describe any increase or decrease of more than 10% in any previous category anticipated to occur in the year following this filing: _____

DEDUCTIONS

Federal, State, and FICA Taxes: \$ _____	Federal, State, and FICA Taxes: \$ _____
Insurance: \$ _____	Insurance: \$ _____
Dues/Other: _____ \$ _____	Dues/Other: _____ \$ _____
Net Monthly Income: \$ _____	Net Monthly Income: _____

Section 5A ➤ Current Monthly Income

Fill in your monthly income for the categories below in the column labeled "Month 1." If your income for one of the below categories varies from month to month, complete the below chart by entering in your income for all six months.

	Month 1 (last month) ___/___	Month 2 (2 months ago) ___/___	Month 3 ___/___	Month 4 ___/___	Month 5 ___/___	Month 6 ___/___	Office Use Only
Gross wages, salary, tips, bonuses, overtime, commissions.							
Income from operation of business: a. Gross Income - b. Expenses = c. Net Income.							
Rent and other real property income: a. Gross Income - b. Expenses = c. Net Income.							
Interest, dividends, and royalties.							
Pension and retirement income (<i>NOT Social Security</i>).							
Regular contributions from others to the household expenses, including child support.							
Unemployment Compensation.							
Social Security income.							
Other sources not already mentioned. Specify:							

Expenses: (Give monthly estimate if amount varies)

Rent or Home Mortgage	\$ _____
Real Estate Taxes (if not included in Mortgage)	\$ _____
Insurance - Homeowners' or Renters'	\$ _____
Electricity/Heating Fuel	\$ _____
Water/Sewer	\$ _____
Telephone	\$ _____
Garbage Pickup	\$ _____
Other Utilities (Cable, Internet, etc.)	\$ _____
Home Maintenance (repairs & upkeep)	\$ _____
Food	\$ _____
Clothing	\$ _____
Laundry & Dry Cleaning	\$ _____
Medical/Dental Expenses	\$ _____
Transportation (fuel, oil, tires, repairs, etc.)	\$ _____
Recreation/entertainment/newspapers/magazines	\$ _____
Charitable Contributions	\$ _____
Life Insurance not deducted from paycheck	\$ _____
Health Insurance not deducted from paycheck	\$ _____
Auto Insurance	\$ _____
Other Insurance - Specify	\$ _____
Taxes not deducted from wages or in mortgage payments	\$ _____
Installment payments (autos, boats, etc.)	\$ _____
Auto Property Taxes	\$ _____
Other installment payments not in Chapter 13 Plan	\$ _____
Alimony, maintenance, support paid to others	\$ _____
Child Care Expenses (specify)	\$ _____
Support of other dependents not living at your home	\$ _____
Regular expenses from operation of business	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____

If you have an obligation to pay any alimony or child support, we must have the complete name and address of the custodial parent as well as the Court that ordered the support:

Are the payments current? ____ **If not, state the amount past due** _____

Previous Income (Must have copies of income tax returns and W-2's for last three (3) tax years.)

Income year-to-date and last two (2) years from ALL sources:

	DEBTOR		CO-DEBTOR	
	FROM (SOURCE)	ANNUAL \$	FROM (SOURCE)	ANNUAL \$
This year				
To date	_____			
Last year	_____			
Year before	_____			

List all payments to a single creditor which total more than \$600 within the last 90 days:
(Example: 3 car payments of \$250 each.)

Creditor Name	Dates of Payments	Amount Paid	Balance

List any gifts, payments, or transfers of property to ANY family member (or other insider) within the last six (6) years: _____

Were you sued or did you sue anybody in last 12 months? ___ If yes, list caption, case number, nature of suit, court, location and status on another page and bring all court papers.

Have you had any items attached, garnished, seized, repossessed or surrendered any property voluntarily in last 12 months? ___ If yes, explain (What, When, Lender, etc.)

List all gifts or charitable contributions made during last 12 months except ordinary and usual gifts to family/charity totaling less than \$200: _____

List all losses from fire, theft, casualty, gambling or other in past 12 months: _____

List all payments made or property transferred, including attorney fees, for consultation concerning debt consolidation, relief under the Bankruptcy Code or preparation of a Bankruptcy Petition within 12 months: _____

Have you sold, mortgaged, given away, or transferred any property, other than in the ordinary course of business, within the last six (6) years not listed above? If so, describe the property, name/address of who you transferred it to and the amount that you received for the property and the date of the transfer (attach extra sheets if needed):

List all bank accounts closed within the last 12 months including the name/address of the bank and the date of closing and final balance in the account: _____

List each safe deposit box in which you have had valuables within 12 months:

Have you owned or operated any type of business in the last six (6) years? _____

If so, attach a detailed statement including type of business, name, Tax ID, beginning and ending dates of operation, and a list of current business assets, and statement of business income and expenses for the last year. (Additional fees are charged for business cases). Please also contact our office for a Business Questionnaire.

I/We certify that all information given orally or in writing above is true and complete to the best of my/our knowledge and belief. I have listed all of my debts and all of my assets. I understand that my case may be dismissed and I may be subjected to other penalties if important information is incorrect or incomplete.

Date: _____

Debtor

Co-Debtor

ON THE FOLLOWING PAGES, LIST ALL DEBTS (HOME, LAND, CARS, OVERDUE TAXES, CREDIT CARD, MEDICAL, FINANCE COMPANIES, CHECK LOANS, COLLECTION ACCOUNTS AND ANY AND EVERY DEBT THAT YOU OWE REGARDLESS OF WHETHER YOU WANT TO PAY IT BACK OR NOT - DO NOT LEAVE ANY DEBT OUT!) - YOU MAY ATTACH BILLS, BUT YOU MUST ALSO FILL OUT THE INFORMATION ON THE FORM REGARDLESS OF WHETHER YOU ATTACH A BILL OR NOT - ATTACH EXTRA SHEETS IF NEEDED!

Creditor Information: Please Complete Fully! Attach contracts and recent bills.

LIST SECURED CREDITORS FIRST (HOUSE/MOBILE HOME/LAND/CARS/BOATS/OTHER COLLATERAL)

CREDITOR NAME _____ Account _____
COMPLETE ADDRESS _____
CITY _____ STATE _____ ZIP _____ PHONE _____
COLLATERAL (things purchased) _____
IF A LOAN, DID YOU LIST HOUSEHOLD ITEMS AS COLLATERAL? _____
DO YOU WANT TO KEEP THE COLLATERAL OR GIVE BACK? _____
TOTAL AMOUNT OWED (PAYOFF) \$ _____ MONTHLY PAYMENTS \$ _____ PAST DUE \$ _____
DATE ACCOUNT OR LOAN OPENED _____ IF CO-SIGNER, GIVE NAME AND ADDRESS OF CO-SIGNER _____
IF COLLECTION AGENCY INVOLVED, GIVE NAME/ADDRESS: _____

CREDITOR NAME _____ Account _____
COMPLETE ADDRESS _____
CITY _____ STATE _____ ZIP _____ PHONE _____
COLLATERAL (things purchased) _____
IF A LOAN, DID YOU LIST HOUSEHOLD ITEMS AS COLLATERAL? _____
DO YOU WANT TO KEEP THE COLLATERAL OR GIVE BACK? _____
TOTAL AMOUNT OWED (PAYOFF) \$ _____ MONTHLY PAYMENTS \$ _____ PAST DUE \$ _____
DATE ACCOUNT OR LOAN OPENED _____ IF CO-SIGNER, GIVE NAME AND ADDRESS OF CO-SIGNER _____
IF COLLECTION AGENCY INVOLVED, GIVE NAME/ADDRESS: _____

CREDITOR NAME _____ Account _____
COMPLETE ADDRESS _____
CITY _____ STATE _____ ZIP _____ PHONE _____
COLLATERAL (things purchased) _____
IF A LOAN, DID YOU LIST HOUSEHOLD ITEMS AS COLLATERAL? _____
DO YOU WANT TO KEEP THE COLLATERAL OR GIVE BACK? _____
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DATE ACCOUNT OR LOAN OPENED _____ IF CO-SIGNER, GIVE NAME AND ADDRESS OF CO-SIGNER _____
IF COLLECTION AGENCY INVOLVED, GIVE NAME/ADDRESS: _____

CREDITOR NAME _____ Account _____
COMPLETE ADDRESS _____
CITY _____ STATE _____ ZIP _____ PHONE _____
COLLATERAL (things purchased) _____
IF A LOAN, DID YOU LIST HOUSEHOLD ITEMS AS COLLATERAL? _____
DO YOU WANT TO KEEP THE COLLATERAL OR GIVE BACK? _____
TOTAL AMOUNT OWED (PAYOFF) \$ _____ MONTHLY PAYMENTS \$ _____ PAST DUE \$ _____
DATE ACCOUNT OR LOAN OPENED _____ IF CO-SIGNER, GIVE NAME AND ADDRESS OF CO-SIGNER _____
IF COLLECTION AGENCY INVOLVED, GIVE NAME/ADDRESS: _____

CREDITOR NAME _____ Account _____
COMPLETE ADDRESS _____
CITY _____ STATE _____ ZIP _____ PHONE _____
COLLATERAL (things purchased) _____
IF A LOAN, DID YOU LIST HOUSEHOLD ITEMS AS COLLATERAL? _____
DO YOU WANT TO KEEP THE COLLATERAL OR GIVE BACK? _____
TOTAL AMOUNT OWED (PAYOFF) \$ _____ MONTHLY PAYMENTS \$ _____ PAST DUE \$ _____
DATE ACCOUNT OR LOAN OPENED _____ IF CO-SIGNER, GIVE NAME AND ADDRESS OF CO-SIGNER _____
IF COLLECTION AGENCY INVOLVED, GIVE NAME/ADDRESS: _____

Creditor Information: Please Complete Fully! Attach contracts and recent bills.

LIST SECURED CREDITORS FIRST (HOUSE/MOBILE HOME/LAND/CARS/BOATS/OTHER COLLATERAL)

CREDITOR NAME _____ Account _____
COMPLETE ADDRESS _____
CITY _____ STATE _____ ZIP _____ PHONE _____
COLLATERAL (things purchased) _____
IF A LOAN, DID YOU LIST HOUSEHOLD ITEMS AS COLLATERAL? _____
DO YOU WANT TO KEEP THE COLLATERAL OR GIVE BACK? _____
TOTAL AMOUNT OWED (PAYOFF) \$ _____ MONTHLY PAYMENTS \$ _____ PAST DUE \$ _____
DATE ACCOUNT OR LOAN OPENED _____ IF CO-SIGNER, GIVE NAME AND ADDRESS OF CO-SIGNER _____
IF COLLECTION AGENCY INVOLVED, GIVE NAME/ADDRESS: _____

CREDITOR NAME _____ Account _____
COMPLETE ADDRESS _____
CITY _____ STATE _____ ZIP _____ PHONE _____
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Creditor Information: Please Complete Fully! Attach contracts and recent bills.

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