



ENDERTON & MATHEWS, LLC

The United States Bankruptcy Code requires that individuals complete Statements and Schedules and file them with the court. The Statements and Schedules are used by the Trustee assigned to your case to administer your case. Our office offers a free consultation to discuss your circumstances and to help you decide what is in your best interest. The free consultation allows us to review your circumstances and discuss the following with you:

- Are you statutorily eligible to file a bankruptcy?
- Is a bankruptcy the best course of actions for you?
- Which Chapter of the US Bankruptcy Code best fits your situation?

You do not need to have this packet filled out in order to have your free consultation. Nevertheless, the more information you provide the better we are able to provide you with information that is specific to your individual situation. All of the requested information in the packet is necessary when you are ready to file a bankruptcy. Please provide complete and detailed information in all sections. If you are unsure how to complete any section, our office will be able to help you when you meet with us. The following list is a list of the forms in this packet:

- Section 1a: Disclosure required pursuant to 11 U.S.C. § 527
- Section 1b: Disclosure required pursuant to 11 U.S.C. § 527 (a)(2)
- Section 1c: Credit Counseling/Debtor Education
- Section 1d: Exhibit A: Initial Information to be Provided by Client
- Section 2: Basic Information
- Section 3: Property (Part A–Real Estate, and Part B–Personal Property)
- Section 4: Debts/Creditors
 - * Print/copy additional sheets if necessary
 - * Refer to the list of frequently overlooked creditors (section 8) as you must include ALL secured and unsecured debt, even those which are disputed.
- Section 5: Leases/Contracts
- Section 6: Schedule I: Your Income
- Section 7: Schedule J: Your Expenses
- Section 8: Statement of Financial Affairs
- Section 9: List of Frequently Overlooked Creditors

Section 1a

Disclosure pursuant to 11 U.S.C. § 527

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 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 to 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 acknowledge that I have been provided a copy of this disclosure and that I understand the contents therein.

Signature

Date

Signature

Date

Section 1b

Disclosure pursuant to 11 U.S.C. § 527(a)(2)

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 122, Statement of Your 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.

I acknowledge that I have been provided a copy of this disclosure and that I understand the contents therein.

Signature

Date

Signature

Date

Client Instructions

Under current Bankruptcy laws, you must receive Budget & Credit Counseling from an approved agency within 180 days prior to filing for bankruptcy. Cricket Debt Counseling will provide you with your required counseling through an easy-to-use online counseling session, and a brief follow up email or phone call.* The whole process generally takes about 90 minutes to complete, and you do not have to finish it all at once. At Cricket Debt you can sign up online and take your time going through the materials. Our system saves all your information so you can exit the program and come back whenever and as often as you like. We charge only \$22.00, and that fee covers both you and your spouse (if you have one). Your attorney has made arrangements to pay for the counseling session on your behalf, so you won't have to pay us directly when you sign up online.

Attorney Code: 445572

How To Set Up An Account At Cricket Debt

- STEP 1** Go to www.cricketdebt.com and click on the "Begin Counseling" button and follow the instructions.
- STEP 2** We'll ask you for the attorney code printed on this sheet. Then we'll get your contact information and you'll create your user name and password.
- STEP 3** Begin the counseling session.

What You'll Need To Complete The Counseling

- + During the online counseling, you'll be asked to list all of your existing debts, with interest rate and monthly payment amount.
- + You'll also be asked to enter your current income, and all monthly expenses, such as rent, utilities, gas, groceries, and anything else you spend money on in any given month so it might be a good idea to gather all of this information before you start the counseling session.
- + Finally, when you've finished going through all the materials, you'll be asked to complete your counseling by calling or emailing one of our counselors to review the information you entered online.*** Email counseling is available 6am to 11pm (Pacific time) every day except observed holidays. If you choose to call, you will not need to be in front of a computer, and the call generally lasts about 10 minutes. When you are done emailing or talking to a counselor, a copy of your certificate will automatically be delivered to you and your attorney.

**Phone counselors are available Mon-Fri 6am - 6pm Pacific Time.
866-719-0400**

* If you prefer to take the counseling session over the telephone call us at 866-719-0400.

** Client information is saved online for 180 days.

*** Counselors are available in English and Spanish. Written materials are available in English, Spanish, Korean, Chinese, Vietnamese, Filipino, Russian, and Romanian.

Solid Start Client Instructions

Under current Bankruptcy laws, you must complete a Debtors Education counseling session before your debts may be discharged in bankruptcy. This counseling needs to be completed after filing, and within 45 days of your 341 Meeting of Creditors (If you are unsure when this is, please check with your attorney). Solid Start Financial provides your required Debtors Education through an easy-to-use online program. You will need to spend at least 2 hours taking the counseling session, but you do not have to finish it all at once. You can take your time going through the materials, and you can log out and back in as often as you like. We charge only \$20.00, and that fee covers both you and your spouse (if you have one). Your attorney has made arrangements to pay for the counseling session on your behalf, so you won't have to pay us directly when you sign up online.

Attorney Code: 445572

How To Set Up An Account At Solid Start Financial

- STEP 1** Go to www.solidstartfinancial.com and click on the button that says "Second Counseling Session" and follow the directions for new clients (OR, if you have an existing account at Cricket Debt, login with your user name and password and click the link to sign up for the second counseling session).
- STEP 2** Enter The Requested Information. We'll ask you for some basic contact information, then we'll ask you to enter the attorney code printed on this sheet, and then you'll create your user name and password.
- STEP 3** You will be asked to enter your Bankruptcy Case Number, and verify the Judicial District where your case was filed. If you don't know your Bankruptcy Case Number you can usually find it on any document that your attorney filed with the court. Your case number should be a 7-digit number, beginning with the year your case was filed (for example, 09-12345). If you still can't locate your case number, ask your attorney.
- WE WON'T BE ABLE TO ISSUE YOUR CERTIFICATE UNTIL YOU ENTER A VALID CASE NUMBER.**
- Your Judicial District is determined automatically based on the zip code you entered when you signed up, so you probably won't need to change the listed Judicial District.
- STEP 4** Begin The Counseling Session.

Some Things To Remember

- + Each module of the counseling session is timed, and you'll need to spend a minimum amount of time in each module before you can go on to the next.
- + Just follow the instructions, and you should be all set.
- + When you are done with the counseling session we will generate your certificate (remember we need your Bankruptcy Case Number) and email a copy to your attorney for you. If you entered an email address when you signed up we will also send a copy directly to you.

Section 1d

Exhibit A

Initial Information to be Provided by Client

- Paystubs or a detailed transcript from your employer showing your gross income as well as all deductions and the net income for the past 7 months until the date of filing.
- Tax Returns: Federal and State or Tax Transcripts for the prior two years.
- Your driver's license (or other government-issued picture ID) and social security card (or other proof, such as a recent W2).
- Copy of all bills or statements received in the past 60 days.
- Most recent statements for Utilities and Car and House payments.
- Certificate of Completion for one of the Credit Counseling Courses listed on page 5.
- Property Tax Statement for all Real Estate.
- Proof of all Charitable Contributions paid last year and year-to-date for this year.
- Proof of all other income received in the past 6 months, including:
 - 1) Governmental Assistance (i.e., Social Security, SSDI, unemployment, food stamps)
 - 2) Child Support/Alimony
 - 3) Church Assistance
- Most recent statement for any and all 401(k), IRA, and/or all other investments.
Note: A written statement is required in order to claim an exemption.
- If self-employed:
 - 1) Profit and Loss Statements for the past 6 months.
 - 2) Bank statements or other proof of withholding for Federal, State, and Unemployment taxes.
 - 3) Completed Business Questionnaire (for Chapter 13 only).
- Copy of Divorce Decree, Separation Agreement, Judgments, and any Property Settlement Agreements.
- Copies of the following:

Section 2—Basic Information Non-Business Debtor

Name and Address

Name: _____

Last

First

Middle

Telephone Numbers: Home _____ Work _____

Have you used any other names in the past 8 years? No Yes *If yes, list other names:* _____

Social Security Number: _____

Date of Birth: _____ Age _____

Address: _____

City: _____ State: _____ Zip: _____ County: _____

County: _____ Have you lived at this address for at least 180 days? No Yes

Never Married Married and living together Married and living apart Divorced Widowed

If you have a different mailing address, please list:

Mailing Address: _____

City: _____ State: _____ Zip: _____

Name and Address of Spouse

If you are filing jointly with your spouse, fill in the following information about your spouse:

Name: _____

Last

First

Middle

Has your spouse used any other names in the past 8 years? No Yes *If yes, list other names:* _____

Social Security Number: _____

Date of Birth: _____ Age _____

Address (if different from your address): _____

City: _____ State: _____ Zip: _____ County: _____

If your spouse has a different mailing address, please list:

Mailing Address: _____

City: _____ State: _____ Zip: _____

Prior/Pending Bankruptcy Cases

Have you or your spouse ever filed for bankruptcy before? Yes No

Date Filed: _____ Date Discharged: _____ Chapter (7, 11, 12 or 13) _____

State (i.e. Utah) _____ Case Number: _____

Was the case dismissed (you did not complete the bankruptcy)? Yes No

If so, what date was it dismissed? _____

Are there currently any bankruptcy cases pending against you, your business, your spouse, or your spouse's business?

No Yes

If yes, name of debtor: _____ Relationship to you: _____

Case Number: _____ Date filed: _____ District: _____

Rental Information

Do you rent your principal residence? Yes No

Do you have an eviction pending against you? Yes No

Who is your landlord? _____

What Date was the Order for Possession entered by the Court? _____

Sole Proprietor

Are you a sole proprietor of any full- or part-time business? Yes No

Business Name (attach page if more than one): _____

Business Address: _____

Type of Business: _____

Dates Operated: _____

Rental Information

Do you rent your principal residence? Yes No

Do you have an eviction pending against you? Yes No

Landlord's Name _____

Landlord's Address _____

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
Yes No

Hazardous Property/Property That Needs Immediate Attention

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? Or do you own Property that needs immediate attention?

Yes No

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard? _____

If immediate attention is needed, why? _____

Where is the property? _____

Section 3—Property

Schedule A/B: Property

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. Answer every question.

Part 1: Real Estate

Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

Address and Value of property	Ownership	HOA/POA	LIST ALL MORTGAGES, HOME EQUITY LOANS, AND LIENS:		
			Lien Holders	Amount Owed	Monthly Payment
Address: City: County: What is the property? Check all that apply: <input type="checkbox"/> Single family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other: _____ Market Value: \$ _____	Owned by: <input type="checkbox"/> Debtor 1 <input type="checkbox"/> Debtor 2 <input type="checkbox"/> Both <input type="checkbox"/> At least one Debtor and another	Is there an HOA/POA? <input type="checkbox"/> Yes <input type="checkbox"/> No Monthly payment: \$ _____ Past due (if any): \$ _____	1 st Mortgage: 2 nd Mortgage: Other liens: Other liens:	\$ _____ \$ _____ \$ _____ \$ _____	\$ _____ Past due: \$ _____ \$ _____ Past due: \$ _____ \$ _____ Past due: \$ _____ \$ _____ Past due: \$ _____

Address and Value of property	Ownership	HOA/POA	LIST ALL MORTGAGES, HOME EQUITY LOANS, AND LIENS:		
			Lien Holders	Amount Owed	Monthly Payment
Address: City: County: What is the property? Check all that apply: <input type="checkbox"/> Single family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other: _____ Market Value: \$ _____	Owned by: <input type="checkbox"/> Debtor 1 <input type="checkbox"/> Debtor 2 <input type="checkbox"/> Both <input type="checkbox"/> At least one Debtor and another	Is there an HOA/POA? <input type="checkbox"/> Yes <input type="checkbox"/> No Monthly payment: \$ _____ Past due (if any): \$ _____	1 st Mortgage:	\$ _____	\$ _____ Past due: \$ _____
			2 nd Mortgage:	\$ _____	\$ _____ Past due: \$ _____
			Other liens:	\$ _____	\$ _____ Past due: \$ _____
			Other liens:	\$ _____	\$ _____ Past due: \$ _____

Please list all of your personal property below. Please indicate if you own any of the listed items and if so, please fill in the requested information. The value, pursuant to 11 U.S.C. 506(a)(2), which is listed should be “the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined.”

Part 2: Describe Your Vehicles:

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, please make a note.

Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

Make: _____ Model: _____ Year: _____ Approx. Mileage: _____ Other information: _____	Who has an interest in the property? <input type="checkbox"/> Debtor 1 <input type="checkbox"/> Debtor 2 <input type="checkbox"/> Both <input type="checkbox"/> At least one Debtor and another Is it a lease? <input type="checkbox"/> Yes <input type="checkbox"/> No	Current value of the property? \$ _____	Current value of the portion you own? \$ _____
Make: _____ Model: _____ Year: _____ Approx. Mileage: _____ Other information: _____	Who has an interest in the property? <input type="checkbox"/> Debtor 1 <input type="checkbox"/> Debtor 2 <input type="checkbox"/> Both <input type="checkbox"/> At least one Debtor and another Is it a lease? <input type="checkbox"/> Yes <input type="checkbox"/> No	Current value of the property? \$ _____	Current value of the portion you own? \$ _____
Make: _____ Model: _____ Year: _____ Approx. Mileage: _____ Other information: _____	Who has an interest in the property? <input type="checkbox"/> Debtor 1 <input type="checkbox"/> Debtor 2 <input type="checkbox"/> Both <input type="checkbox"/> At least one Debtor and another Is it a lease? <input type="checkbox"/> Yes <input type="checkbox"/> No	Current value of the property? \$ _____	Current value of the portion you own? \$ _____

Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

Make: _____ Model: _____ Year: _____ Approx. Mileage: _____ Other information:	Who has an interest in the property? <input type="checkbox"/> Debtor 1 <input type="checkbox"/> Debtor 2 <input type="checkbox"/> Both <input type="checkbox"/> At least one Debtor and another Is it a lease? <input type="checkbox"/> Yes <input type="checkbox"/> No	Current value of the property? \$ _____	Current value of the portion you own? \$ _____
Make: _____ Model: _____ Year: _____ Approx. Mileage: _____ Other information:	Who has an interest in the property? <input type="checkbox"/> Debtor 1 <input type="checkbox"/> Debtor 2 <input type="checkbox"/> Both <input type="checkbox"/> At least one Debtor and another Is it a lease? <input type="checkbox"/> Yes <input type="checkbox"/> No	Current value of the property? \$ _____	Current value of the portion you own? \$ _____
Make: _____ Model: _____ Year: _____ Approx. Mileage: _____ Other information:	Who has an interest in the property? <input type="checkbox"/> Debtor 1 <input type="checkbox"/> Debtor 2 <input type="checkbox"/> Both <input type="checkbox"/> At least one Debtor and another Is it a lease? <input type="checkbox"/> Yes <input type="checkbox"/> No	Current value of the property? \$ _____	Current value of the portion you own? \$ _____

Part 3: Describe Your Personal and Household items:

Do you own or have any legal or equitable interest in the following items?

Note: under “Who Owns?” Please identify if it is owned by Debtor 1, Debtor 2, or Joint

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
6. Household goods and furnishings		Stove			
		Dishwasher			
		Washer and dryer			
		Refrigerator/Freezer			
		Sewing Machine			
		Microwave			
		Food storage/provisions			
		Carpets/rugs			
		Beds and bedding/linens			
		Dining/Kitchen Table and Chairs			
		Sofa/love seat			
		Chairs, Coffee Tables, end tables, etc.			
		Dressers			
		Lamps			
		Vacuum			

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
7. Electronics		Televisions, DVD, CD, Radio (circle if owned)			
		Computer, printer, scanner (circle if owned) Do you use it for business? <input type="checkbox"/> Yes <input type="checkbox"/> No			
		Cell phone			
		Media players/games			
		Records/CDs/Tapes/Cassettes			
		Other:			
8. Collectibles of Value Examples: antiques and figurines,; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles		Books:			
		Art depicting family or made by family:			
		Other:			
		Other:			
9. Equipment for Sports and Hobbies		Exercise/Sports Equipment Describe:			
		Camera/Photographic Equipment			
		Musical Instruments			
		Hobby equipment			
		Other:			

Section 3

Property

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
10. Firearms		Describe:			
11. Clothes		Clothing and wearing apparel			
		Furs, leather coats, designer wear			
12. Jewelry		Everyday jewelry/costume jewelry			
		Wedding rings, engagement rings, heirloom jewelry Describe:			
13. Non-farm animals		i.e. Dogs, cats, birds, horses Describe:			
		Describe:			
14. Any other personal and household items not already listed, including health aids		Describe:			
		Describe:			
		Describe:			
		Describe:			
15. Total dollar value for part 3					

Part 4: Describe Financial Assets:

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
16. Cash on hand					
17. Checking/Savings Account, Certificates of deposit, other bank accounts (include account numbers)		Bank Name: Address: City, State: Account Number: <input type="checkbox"/> savings <input type="checkbox"/> checking <input type="checkbox"/> both		Chk: \$ Sav: \$	
		Bank Name: Address: City, State: Account Number: <input type="checkbox"/> savings <input type="checkbox"/> checking <input type="checkbox"/> both		Chk: \$ Sav: \$	
		Bank Name: Address: City, State: Account Number: <input type="checkbox"/> savings <input type="checkbox"/> checking <input type="checkbox"/> both		Chk: \$ Sav: \$	
18. Bonds, mutual Funds, or publicly traded stocks		Describe:			
		Describe:			
19. Non-publicly traded stock and interests in incorporated/unincorporated		Stock			
		Business Name: % of ownership:			

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
business		Business Name: % of ownership:			
20. Government and corporate bonds, other negotiable and non-negotiable instruments		Describe:			
		Describe:			
21. Retirement or Pension Accounts		Name: Circle one: Pension IRA 401K 403(b) Keogh Other			
		Name: Circle one: Pension IRA 401K 403(b) Keogh Other			
22. Security Deposits and prepayments (i.e. landlord, public utilities)		Name: Type of Service:			
		Name: Type of Service:			
23. Annuities		Issuer name: Description:			
24. Education IRA, ABLE program, State Tuition program.		Issuer name: Description:			

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
25. Trusts, Equitable or future interests in property (other than listed in line 1), rights and powers exercisable for your benefit		Describe:			
26. Patents, copyrights, trademarks, trade secrets, and other intellectual property		i.e. internet domain names, websites, proceeds from royalties and licensing agreements Describe:			
27. Licenses, franchises, and other general intangibles		i.e. building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses. Describe:			
Money or property owed to you			Who owns? 1, 2, J	Current value of the portion you own?	
28. Tax refunds owed to you		Give specific information, including whether you already filed the returns and the tax years.			
29. Family Support		<u>Child Support:</u> Ongoing Monthly Amount: Amount past due, if any:			

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
		<u>Alimony:</u> Ongoing Monthly Amount: Amount past due, if any:			
		<u>Divorce Settlement/Property Settlement:</u> Describe:			
		<u>Other:</u> Describe:			
30. Other amounts someone owes you		Wages earned but not yet received			
		Social Security Benefits:			
		Other examples: disability insurance payments, disability benefits, sick pay, vacation pay, worker’s comp, unpaid loans you made to someone else. Describe:			
31. Interests in insurance policies		i.e. health, disability, or life insurance; health savings account (HSA); credit, homeowner’s or renter’s insurance Describe:			

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
32. Any interest in property that is due you from someone who has died		If you are a beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. Describe:			
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment		i.e. accidents, employment disputes, insurance claims, or rights to sue. Describe:			
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims.		Describe:			
		Describe:			
35. Any financial assets you did not already list		Describe:			
		Describe:			
36. Total dollar value for part 4					

Part 5: Describe Any Business-Related Property You Own or Have an Interest In:

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
37. Do you own or have any legal or equitable interest in any business-related property?		<input type="checkbox"/> No If no, go to part 6 <input type="checkbox"/> Yes If yes, go to line 38.			
38. Accounts receivable or commissions you already earned		<input type="checkbox"/> No <input type="checkbox"/> Yes Describe:			
39. Office equipment, furnishings and supplies		Computers, printers, software, modems, copiers, fax machines, telephones (circle if owned and provide value)			
		Desks, chairs, rugs, etc. (circle if owned and provide value)			
		Other, describe:			
40. Machinery, fixtures, equipment, supplies you use in business and tools of your trade		Describe:			
		Describe:			
41. Inventory		Describe:			
42. Interests in partnerships or joint ventures		Name of entity: % of ownership:			
		Name of entity: % of ownership:			

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
43. Customer lists, mailing lists, or other compilations		Describe: Do your lists contain personally identifiable information, i.e. name, address, email, phone number, etc? <input type="checkbox"/> No <input type="checkbox"/> Yes			
44. Any business-related property you did not already list?		Describe:			
		Describe:			
45. Add the dollar values of Part 5					

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have Interest In:

If you own or have interest in farmland, list it in Part 1.

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?		<input type="checkbox"/> No If no, go to part 7 <input type="checkbox"/> Yes If yes, go to line 47.			
47. Farm animals		i.e. livestock, poultry, farm-raised fish Describe:			

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
48. Crops—either growing or harvested		Describe:			
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade		Describe:			
		Describe:			
50. Farm and fishing supplies, chemicals, and feed		Describe:			
		Describe:			
51. Any farm- and commercial fishing-related property you did not already list		Describe:			
		Describe:			
52. Add the dollar values of Part 6					

Part 7: Describe All Property You Own or Have an Interest In That You Did Not List Above

i.e. season tickets, country club membership, time share

	Own? Y/N	Description of Property	Who owns? 1, 2, J	Current Value	Notes
53. Other Property		Describe:			
54. Other Property		Describe:			
55. Other Property		Describe:			
56. Other Property		Describe:			

Section 4—Creditors (Secured and Unsecured)

COMPLETING THE CREDITOR INFORMATION SHEET

You need to list *everyone* you owe money to, *everyone* you might owe money to, *everyone* who might have a claim against you, and *everyone* you don't owe money to (but they think you do), regardless of who they are or how much you owe them. *Make as many copies of the Creditor Information Sheet as you need.*

You must list *all* your debts—you cannot pick and choose which debts to include. Some debts may not be dischargeable in your bankruptcy. We will explain which (if any) of your debts are not dischargeable. If you are unsure whether to include a person or business, go ahead and list them, and tell us why you have doubts.

IMPORTANT: The U.S. Bankruptcy Code requires you to disclose *all* debts, not just those owed to companies. If you owe money to a family member, friend, co-worker, or anyone else then you *must* provide information to us regarding the following: the name and address of the person to whom you owe money; the balance due; the reason for the debt; and when you originally took out the debt. You can get in trouble if you don't include such debts.

There are three kinds of debts: Secured, Unsecured, and Priority.

A **Secured Debt** is a debt where you pledge an asset as collateral for a loan. If you do not pay your debt, the creditor can foreclose on or repossess the asset.

All Secured Creditors must be listed whether or not you intend to keep the property and continue paying for it. Just because you list a secured debt, such as a mortgage or car loan, does *not* mean that you will lose your house or car. Some examples of secured debts are:

- ◆ Mortgages, deeds of trust, equity lines, other home loans (list each loan separately);
- ◆ Car, truck, and boat loans;
- ◆ Some credit cards bills for furniture, big screen TVs, jewelry and other big-ticket items;
- ◆ Any debt that is secured by your pension, 401(k) plan, or any other account, whether or not you intend to repay the debt;
- ◆ Any account that you cosigned for someone else that is secured (such as car, truck, furniture, or jewelry); and
- ◆ Some lawsuit judgments obtained against you.

An **Unsecured Debt** is a debt where the person or business to whom you owe money cannot foreclose on or repossess a specific piece of your property if you do not pay. Some examples of unsecured debts are:

- ◆ Most credit cards, medical bills, and personal loans;
- ◆ Liability for automobile accidents and other negligence;
- ◆ A balance owed after a foreclosure, repossession or eviction;
- ◆ Unpaid/past due utility bills; and
- ◆ Any account (not secured) that you cosigned for someone else.

A **Priority Debt** is a special type of unsecured debt. There are five main types:

Taxes—Any claim for taxes, customs duties, and penalties made by the federal government or IRS, a state government, or any other taxing authority (but *not* county property taxes, which are actually secured debts). Some older taxes *may* be a general unsecured debt. The attorney can explain, if applicable.

Domestic Support Obligations—Alimony, spousal support, child support, a marital award, property distribution, or the payment of costs or fees related to a domestic matter.

Wages and Contributions—Claims by your employees for wages, salary, or commissions, including vacation, severance, sick leave, or contributions to an employee benefit plan.

For *each* debt, please provide the following information using the attached form (make additional copies of the form if you need to):

1. Creditor Name
2. Creditor Address—***Please list the correspondence address. Do NOT use the payment address.***
3. Account Number
4. Current Balance Due
5. Type of debt (secured, unsecured, priority). If the debt is secured, we need to know what asset was given as security, how much that asset is now worth, and the amount you are behind on payments.
6. Purpose of debt (credit card, loan, medical bill, etc.)
7. Persons who is/are responsible for the debt (you, spouse, you and spouse, other person)
8. If you have paid the creditor a total of \$600 or more in the last 90 days, we need to know the dates and amounts of such payments.
9. **If your account has been referred to a collection agency or attorney, we need their name, address, and phone number.**

Section 4—Creditors (Secured)

Type/Nature of Debt	Creditor Information	Collection/Creditor Attorney information	Dispute?	Office Use
Type/Nature: <input type="checkbox"/> Mortgage <input type="checkbox"/> Vehicle Loan <input type="checkbox"/> Furniture loan <input type="checkbox"/> HOA/Condo Lien <input type="checkbox"/> RV/ATV/Boat Loan <input type="checkbox"/> Judgment Lien <input type="checkbox"/> Other: _____ List Property: _____ Balance Owed: _____ Regular Monthly payment: _____ Amount behind on payments: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Disputed Contingent Unliquidated Judgment
Type/Nature: <input type="checkbox"/> Mortgage <input type="checkbox"/> Vehicle Loan <input type="checkbox"/> Furniture loan <input type="checkbox"/> HOA/Condo Lien <input type="checkbox"/> RV/ATV/Boat Loan <input type="checkbox"/> Judgment Lien <input type="checkbox"/> Other: _____ List Property: _____ Balance Owed: _____ Regular Monthly payment: _____ Amount behind on payments: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Disputed Contingent Unliquidated Judgment
Type/Nature: <input type="checkbox"/> Mortgage <input type="checkbox"/> Vehicle Loan <input type="checkbox"/> Furniture loan <input type="checkbox"/> HOA/Condo Lien <input type="checkbox"/> RV/ATV/Boat Loan <input type="checkbox"/> Judgment Lien <input type="checkbox"/> Other: _____ List Property: _____ Balance Owed: _____ Regular Monthly payment: _____ Amount behind on payments: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Disputed Contingent Unliquidated Judgment

Type/Nature of Debt	Creditor Information	Collection/Creditor Attorney information	Dispute?	Office Use
Type/Nature: <input type="checkbox"/> Mortgage <input type="checkbox"/> Vehicle Loan <input type="checkbox"/> Furniture loan <input type="checkbox"/> HOA/Condo Lien <input type="checkbox"/> RV/ATV/Boat Loan <input type="checkbox"/> Judgment Lien <input type="checkbox"/> Other: _____ List Property: _____ Balance Owed: _____ Regular Monthly payment: _____ Amount behind on payments: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Disputed Contingent Unliquidated Judgment
Type/Nature: <input type="checkbox"/> Mortgage <input type="checkbox"/> Vehicle Loan <input type="checkbox"/> Furniture loan <input type="checkbox"/> HOA/Condo Lien <input type="checkbox"/> RV/ATV/Boat Loan <input type="checkbox"/> Judgment Lien <input type="checkbox"/> Other: _____ List Property: _____ Balance Owed: _____ Regular Monthly payment: _____ Amount behind on payments: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Disputed Contingent Unliquidated Judgment
Type/Nature: <input type="checkbox"/> Mortgage <input type="checkbox"/> Vehicle Loan <input type="checkbox"/> Furniture loan <input type="checkbox"/> HOA/Condo Lien <input type="checkbox"/> RV/ATV/Boat Loan <input type="checkbox"/> Judgment Lien <input type="checkbox"/> Other: _____ List Property: _____ Balance Owed: _____ Regular Monthly payment: _____ Amount behind on payments: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Disputed Contingent Unliquidated Judgment

Section 4—Creditors (Unsecured)

Type/Nature of Debt	Creditor Information	Collection/Creditor Attorney information	Dispute?	Office Use
Type/Nature: <input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Student Loan <input type="checkbox"/> Medical Bill <input type="checkbox"/> Business Loan <input type="checkbox"/> Child Support <input type="checkbox"/> Tax (list years due) <input type="checkbox"/> Other: _____ Amount Owed: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Priority—E Unsecured—F Disputed Contingent Judgment
Type/Nature: <input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Student Loan <input type="checkbox"/> Medical Bill <input type="checkbox"/> Business Loan <input type="checkbox"/> Child Support <input type="checkbox"/> Tax (list years due) <input type="checkbox"/> Other: _____ Amount Owed: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Secured—D Priority—E Unsecured—F Disputed Contingent Judgment
Type/Nature: <input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Student Loan <input type="checkbox"/> Medical Bill <input type="checkbox"/> Business Loan <input type="checkbox"/> Child Support <input type="checkbox"/> Tax (list years due) <input type="checkbox"/> Other: _____ Amount Owed: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Secured—D Priority—E Unsecured—F Disputed Contingent Judgment

Type/Nature of Debt	Creditor Information	Collection/Creditor Attorney information	Dispute?	Office Use
Type/Nature: <input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Student Loan <input type="checkbox"/> Medical Bill <input type="checkbox"/> Business Loan <input type="checkbox"/> Child Support <input type="checkbox"/> Tax (list years due) <input type="checkbox"/> Other: _____ Amount Owed: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Secured—D Priority—E Unsecured—F Disputed Contingent Judgment
Type/Nature: <input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Student Loan <input type="checkbox"/> Medical Bill <input type="checkbox"/> Business Loan <input type="checkbox"/> Child Support <input type="checkbox"/> Tax (list years due) <input type="checkbox"/> Other: _____ Amount Owed: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		
Type/Nature: <input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Student Loan <input type="checkbox"/> Medical Bill <input type="checkbox"/> Business Loan <input type="checkbox"/> Child Support <input type="checkbox"/> Tax (list years due) <input type="checkbox"/> Other: _____ Amount Owed: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		

If needed, copy or print more of this sheet.

Section 5 Leases/Contracts

Are you renting a house/apartment/condo? No Yes Landlord: _____

Are you under a lease or contract? No Yes Address: _____

Do you want to keep the lease or contract? No Yes _____

Do you have a cell phone? No Yes Provider: _____

Are you under contract? No Yes Address: _____

Do you want to keep the contract? No Yes _____

Do you have satellite TV or cable TV? No Yes Provider: _____

Are you under contract? No Yes Address: _____

Do you want to keep the contract? No Yes _____

Do you have a gym membership? No Yes With whom? _____

Are you under contract? No Yes Address: _____

Do you want to keep the contract? No Yes _____

Do you have any leased vehicles? No Yes With whom? _____

What is the vehicle? _____ Address: _____

Do you want to keep the lease? No Yes _____

When will the lease be completed? _____

Do you have any property that is rent-to-own? No Yes

What is the property? _____

Who is the lease/contract with? _____

What is their address? _____

When will the lease/contract be completed? _____

Do you have any other leases or contracts? (For example, musical instrument, orthodontics) No Yes

What is the lease/contract? _____

Who is the lease/contract with? _____

What is their address? _____

Section 6 Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Marital Status Married Single Separated Divorced Widowed

Part 1: Describe Employment.

1. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies.

Debtor 1: Employed Not Employed

Occupation _____ How long employed: _____

Employer Name and Address _____

Debtor 2 or non-filing spouse: Employed Not Employed

Occupation _____ How long employed: _____

Employer Name and Address _____

Part 2: Give details about monthly income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse has more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	Debtor 1	Debtor 2 (or non-filing spouse)
2. Monthly gross wages, salary, and commissions (BEFORE all payroll deductions). If not paid monthly, calculate what monthly wage would be.2.	\$ _____	\$ _____
3. Estimate and list monthly overtime pay (if consistent)3.	\$ _____	\$ _____
4. Calculate Gross Income4.	\$ _____	\$ _____
5. Payroll Deductions:		
5a Tax, Medicare, and social security..... 5a.	\$ _____	\$ _____
5b Mandatory contributions for retirement plans..... 5b.	\$ _____	\$ _____
5c Voluntary contributions for retirement plans..... 5c.	\$ _____	\$ _____
5d Required payments of retirement fund loans 5d.	\$ _____	\$ _____
5e Insurance..... 5e.	\$ _____	\$ _____
5f Domestic support obligations..... 5f.	\$ _____	\$ _____
5g Union Dues 5g.	\$ _____	\$ _____
5h Other deductions. Specify: _____ 5h.	\$ _____	\$ _____
6. Add the Payroll Deductions (add lines 5a+5b+5c+5d+5e+5f+5g+5h)6.	\$ _____	\$ _____
7. Calculate Total Monthly Take-home Pay (subtract line 6 from line 4)7.	\$ _____	\$ _____

Debtor 1 Debtor 2
(or non-filing spouse)

8. List all other income regularly received:

8a	Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. ... 8a	\$ _____	\$ _____
8b	Interest and dividends 8b	\$ _____	\$ _____
8c	Family support payments that you, a non-filing spouse, or a dependent regularly receive (include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement) 8c	\$ _____	\$ _____
8d	Unemployment compensation 8d	\$ _____	\$ _____
8e	Social Security 8e	\$ _____	\$ _____
8f	Other governmental assistance that you regularly receive (include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (SNAP) or housing subsidies) Specify: _____ 8f	\$ _____	\$ _____
8g	Pension or Retirement Income 8g	\$ _____	\$ _____
8h	Other Monthly Income. Specify: _____ 8h	\$ _____	\$ _____

9. Add all other income (add lines 8a+8b+8c+8d+8e+8f+8g+8h)..... 9. \$ _____ \$ _____

10. Calculate Monthly Income (add line 7 + line 9)..... 10. \$ _____ + \$ _____ = \$ _____
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expenses that you list in Schedule J.
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2–10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ **11. +\$ _____**

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies..... 12. \$ _____
Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?
 No
 Yes. Explain: _____

7. **Food and housekeeping supplies** 7. \$ _____
8. **Childcare and children's education costs** 8. \$ _____
9. **Clothing, laundry, and dry cleaning** 9. \$ _____
10. **Personal care products and services** 10. \$ _____
11. **Medical and dental expenses** 11. \$ _____
12. **Transportation.** Include gas, maintenance, bus, or train fare.
Do not include car payments. 12. \$ _____
13. **Entertainment, clubs, recreation, newspapers, magazines, and books.....** 13. \$ _____
14. **Charitable contributions and religious donations** 14. \$ _____
15. **Insurance:**
Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life insurance 15a. \$ _____
- 15b. Health insurance 15b. \$ _____
- 15c. Vehicle insurance 15c. \$ _____
- 15d. Other insurance: Specify: _____ 15d. \$ _____
16. **Taxes:** Do not include taxes deducted from your pay or included in lines 4 or 20
Specify: _____ 16. \$ _____
17. **Installment or lease payments:**
- 17a. Car payments for Vehicle 1 17a. \$ _____
- 17b. Car payments for Vehicle 2 17b. \$ _____
- 17c. Other: Specify: _____ 17c. \$ _____
- 17d. Other: Specify: _____ 17d. \$ _____
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income.** 18. \$ _____
19. **Other payments you make to support others who do not live with you.**
Specify: _____ 19. \$ _____
20. **Other real property expenses** (not included in lines 4 or 5 of this form or on *Schedule I: Your Income.*)
- 20a. Mortgages on other property 20a. \$ _____
- 20b. Real estate taxes 20b. \$ _____
- 20c. Property, homeowner's, or renter's insurance 20c. \$ _____
- 20d. Maintenance, repair, and upkeep expenses 20d. \$ _____
- 20e. Homeowner's association or condominium dues 20e. \$ _____
21. **Other: Specify** _____ 21. _____
22. **Your Monthly expenses.** Add lines 4 through 21
The result is your monthly expenses. 22. \$ _____
23. **Calculate your monthly net income.**
- 23a. Copy line 12 (*your combined monthly income*) from Schedule I. 23a. \$ _____
- 23b. Copy your monthly expenses from line 22 above. 23b. \$ _____
- 23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*. 23c. \$ _____
24. **Do you expect an increase or decrease in your expenses within the year after you file this form?** For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?
- No
- Yes. Explain: _____

I (we) have read Schedules I and J as outlined and state that they accurately reflect my (our) income and expenses.

Client _____

Client _____

Section 8

Statement of Financial Affairs

Be as complete and accurate as possible. Answer every question. If two married people are filing together, both are responsible for supplying correct information.

Definitions

In business. A debtor is in business for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is in business for the purpose of this form if the debtor is or has been, within the last four years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor; or self-employed.

Insider. The term insider includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. Section 101.

FINANCIAL HISTORY

Total Gross Income from Employment of Business (before deductions):

Debtor 1		Debtor 2	
Year	Gross Amount	Source	Gross Amount
			Source
__ YTD	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Total Gross Income from Other Sources, i.e. child support; alimony; social security, unemployment, and other public benefits; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings.

Debtor 1		Debtor 2	
Year	Gross Amount	Source	Gross Amount
			Source
__ YTD	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

The Bankruptcy Court requires you to answer the following questions. If the answer to any question is "Yes," please provide all of the requested information, particularly addresses and amounts. If you need additional room for your answers, please attach an additional piece of paper.

- (a) Within the past *three years*, have you lived anywhere other than where you live now? Yes No

Previous Address(es)	Start Date	End Date

- (b) Within the past *eight years*, did you live with a spouse or domestic partner in a community property state or territory (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin)? Yes No

Name and Address of Spouse or Domestic Partner	Start Date	End Date

- (c) Within the past *90 days*, have you paid *any* creditor (including mortgages, car loans, credit cards, loan repayments, suppliers or vendors, or other) a total of \$600 or more? Yes No

Name and Address of Creditor	Date of Payment	Total amount paid	Amount You Still Owe	What Was Payment For? i.e. mortg, car, loan, credit card
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	

- (d) Within the past *one year*, did you make a payment on a debt you owed any Insider (such as a relative, a friend, a business associate or a relative of a business associate)? Yes No

Name and Address	Payment Date	Payment Amount	Amt Still Owed	Reason for Pmt
	\$	\$		
	\$	\$		
	\$	\$		

- (e) Within the past *one year*, did you make any payments or transfer any property on account of a debt that benefited an Insider (such as a relative, a friend, a business associate or a relative of a business associate), such as paying their tuition, or a car or mortgage payment? Yes No

Name and Address	Relationship	Payment Date	Payment Amount	Current Balance
			\$	\$

- (f) Within the past *one year*, have you been a party in any lawsuit, court action or administrative proceeding? Yes No
(Status: Pending, Concluded, On Appeal, Judgment Entered, or Dismissed.)

Case Title	Case Number	Type of Case	Court Name and Address	Status

(g) Within the past *one year*, have you had any wages, bank accounts or other assets attached, garnished, seized, repossessed, foreclosed or levied? Yes No

(Describe Property: Wages, Bank Account, the year-make-model of the vehicle, the address of the property, etc.)

Name and Address of Creditor	Date	Describe Property	Type of Action	Value of Property
				\$
				\$

(h) Within the past *90 days*, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes No

Name and Address of Creditor	Date	Type of Action	Amount
			\$

(i) Within the past *one year*, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian or another official? Yes No

Name and Address of Holder	Court Name	Describe Property	Value
			\$

(j) Within the past *two years*, did you give any gifts with a total value of more than \$600.00 per person? Yes No

(Describe Gift: Money, Vehicle, Real Estate, Other)

Name and Address of Recipient	Relationship	Describe Gift	Dates of Gifts	Value
				\$

(k) Within the past *two years*, did you give any tithes, gifts, contributions, or donations (including cash, clothing, household goods, and toys) with a total value of more than \$600.00 to a church, house of worship, charity, or non-profit? Yes No

Name and Address of Recipient	Describe Gift	Dates of Gifts	Value
			\$
			\$

(l) Within the past *one year*, did you lose anything because of theft, fire, flood, or other disaster? Yes No

(Describe Insurance Coverage: Please give the name of the insurance company and how much of your claim was paid.)

Property Lost and How Loss Occurred	Describe Insurance Coverage	Date of Loss	Value
			\$

(m) Within the past *one year*, did you have any gambling losses? Yes No

Property Lost and How Loss Occurred	Dates of Loss	Value
		\$

(n) Within the past *one year*, did you or anyone acting on your behalf pay or transfer any property to anyone you consulted about filing for bankruptcy or preparing a bankruptcy petition (other than us)? Yes No

Name and Address	What Did They Do For You	Date	Payment
			\$

(o) Within the past *one year*, did you or anyone acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Yes No

Name and Address	What Did They Do For You	Date	Payment
			\$

(p) Within the past *two years*, have you sold, traded, transferred, given away, or pledged as collateral for a loan or debt a vehicle, real estate or other asset during the past two years (including a trade-in, title loan, or refinance)? Yes No

Name and Address of Transferee	Relationship to You, If Any	Describe Property/Type of Transfer	Date of Transfer	Value of Asset
				\$
				\$

(q) Within the past *ten years*, have you transferred any asset to a trust or set up a trust during the past ten years? Yes No

Name of Trust	Description and Value of Property Transferred	Date of Transfer

(r) Within the past *one year*, did you or a bank close, sell, move, or transfer any bank or financial account (including checking, savings, money market, certificate of deposit, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions) that your name appeared on (even if you were not the primary account holder)? Yes No

Name and Address of Institution	Last 4 Digits of Acct. No.	Type of Acct.	Date Closed, etc.	Last Balance
				\$
				\$

(s) Within the past *one year*, have you had a safe deposit box or other depository for securities, cash or other valuables?
Yes No

Name and Address of Institution	Who Had Access (Name and Address)	Describe Contents	Do You Still Have?

(t) Within the past *one year*, have you stored any property or asset in a storage unit or place other than your home? Yes No

Name and Address of Storage Facility	Who Had Access (Name and Address)	Describe Contents	Do You Still Have?

(u) Do you hold or control any property or asset that someone else owns (include property or assets that you borrowed from, are storing for, or hold in trust for someone, or your name is on a family member's bank account, car title, or deed)?
Yes No

Owner's Name and Address	Where is the Property?	Describe Property	Value
			\$

(v) Has any governmental unit notified you that you may be liable under or in violation of an environmental law? Yes No

Name and Address of Site	Governmental Unit	Law Cited	Notice Date

(w) Have you notified any governmental unit of any release of hazardous material? Yes No

Name and Address of Site	Governmental Unit	Law Cited	Notice Date

(x) Have you been a party in any judicial or administrative proceeding under any environmental law? Yes No

Case Title	Case Number	Type of Case	Court Name and Address	Status

(y) Within the past *four years*, did you own a business or have any of the following connections to any business? Yes No

- A sole proprietorship or self-employed in a trade, profession, or other activity, either full or part-time;
- A member of a limited liability company (LLC) or limited liability partnership (LLP);
- A partner in a partnership;
- An officer, director, or managing executive of a corporation; or
- An owner of at least 5% of the voting or equity securities of a corporation.

Business Name/Address	Nature of Business	Name of Accountant/Bookkeeper	EIN	Dates Operated From-To

(z) If your answer to the previous question was “Yes,” within the last *two years*, did you give a financial statement to anyone about your business (include all financial institutions, creditors or other parties)? Yes No

Name and Address of Recipient of Financial Statement	Date of Statement

Section 9—Debts/Creditors

List of Frequently Overlooked Creditors

NOTE: Make sure you list all of your creditors on the Creditor sheet(s). Creditors not listed with complete address and zip code might not be discharged. This is critical to a successful bankruptcy filing.

- Have you ever owned any Real Estate (house, lot, vacant land etc.)? List the names and addresses of any mortgage company not paid in full.
- Is your home loan a VA (guaranteed by the Veterans Administration) loan? List the Veterans Administration as a creditor.
- Have you ever had a foreclosure or given a Deed in Lieu of foreclosure for any land? If so, list all mortgage companies that held a trust deed on that property.
- Do you owe any student loans or have you borrowed any money to pay for your education that has not been paid off? If so, list the lender.
- Have you ever had anything repossessed? List the company who was financing the repossessed item.
- Is anyone garnishing your paycheck or has anyone attached your bank accounts or accounts receivable? If so, list them as a creditor.
- Have you been in an automobile accident where you **might** have been at fault or where you had no insurance? If so, discuss this with us so that we can make sure anybody that might make a claim against you is listed. If possible, provide us a copy of the accident report.
- Have you cosigned on any debt? List the lender and the person for whom you cosigned.
- Has anyone cosigned for you on a debt that has not been paid in full? List the person that cosigned and the lender.
- Have you sold anything where someone is making you payments and you still owe money on what you sold? If so, list the person who purchased the property from you as well as the creditor you owe.
- Do you owe any money to an ex-spouse (past due Child Support, Alimony, debts, etc.) or does your divorce decree state that you are responsible for debts from the marriage? If so, **discuss** these issues with us.
- Have you ever cohabitated, lived with or been a roommate with anyone? If so, **discuss** this with us so that we can make sure anybody who might make a claim against you for any reason is listed.
- Are you married and not filing together? List your spouse and all joint debts.
- Do you owe any medical bills (even if insurance is going to pay)? Make sure that you have all doctors, labs, or any other medical service provider listed. If you were hospitalized, ask the hospital for a list of anybody that provided you services while you were hospitalized.
- Do you owe any governmental entities such as taxes or overpayment of social security, workers compensation, or unemployment benefits? This can include IRS, Utah (or any other state) tax, property tax, vehicle tax, Job Service, Industrial Commission, etc.
- Do you have something in your possession that belongs to someone else?
- Have you written any checks that have not cleared your bank? Have you written any post-dated checks? You should list all outstanding checks.
- Have you closed, or has any account been closed by the bank leaving you with outstanding bank charges? If so, list the bank.
- Have you been served any legal papers? ***YOU MUST BRING IN ANY PAPERS YOU HAVE BEEN SERVED.***
- Do you have a spa or health club membership?
- Are you financing the purchase of any furniture, appliances or vehicles?
- Do you have any executory contracts such as orthodontic, vehicle, or leased property (personal or business)? If so, list them.
- Have you borrowed any money from any friends or family? List these as well.
- Do you have any unpaid utilities in your present or past residences or businesses?

You should also obtain a credit report. Go to www.annualcreditreport.com

A credit report will often list long forgotten debts.

The three main credit reporting agencies are:

Equifax, 800-465-7166, www.equifax.com

Experian, 888-397-3742, www.experian.com/reportaccess

Trans Union, 877-322-8228, www.transunion.com