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Dear Prospective Client(s):

Enclosed you will find an overview of bankruptcy, required notices, a questionnaire, and a fee agreement. You should keep the overview and required notices.

Should you decide to file, gather the requested information and complete the questionnaire. Keep in mind that it is very important that I receive information regarding *all* of your assets, debts, income, and expenses. Return the following to my office:

- Completed and signed Questionnaire and fee agreement;
- Last two years of federal tax returns;
- Last six months of pay stubs;
- Payment to me; and
- Certificate of Credit Counseling.

Answers to Common Bankruptcy Questions

What Is Bankruptcy?

Bankruptcy is a legal proceeding in which a person who can not pay his or her bills can get a fresh financial start. The right to file for bankruptcy is provided by federal law. Filing bankruptcy immediately stops all of your creditors from seeking to collect debts from you.

What Can Bankruptcy Do for Me?

- Eliminate the legal obligation to pay most or all of your unsecured debts. This is called a “discharge” of debts.
- Stop foreclosure on your house or mobile home.
- Prevent repossession of a car or other property.
- Stop wage garnishment.
- Stop debt collection harassment.
- Restore or prevent termination of utility service.

What Bankruptcy Can Not Do

- Eliminate obligation to pay “secured” creditors.
- Discharge special types of debts, such as money owed for child support, alimony, student loans, fines, taxes, and debts for recently obtained luxury items and cash.
- Protect cosigners on your debts.
- Discharge debts that arise after bankruptcy has been filed.

Will Bankruptcy Affect My Credit?

There is no clear answer to this question. Unfortunately, if you are behind on your bills, your credit may already be bad. Bankruptcy will probably not make things any worse. The fact that you have filed a bankruptcy can appear on your credit record for ten years. But because bankruptcy wipes out your old debts, you are likely to be in a better position to pay your current bills which allows you to improve your credit score and your debt-to-income ratio.

Chapter 7 vs. Chapter 13

What Different Types of Bankruptcy Cases Should I Consider?

- *Chapter 7* is known as “straight” bankruptcy or “liquidation.” It requires a debtor to give up property which exceeds certain limits called “exemptions,” so the excess property can be sold to pay creditors.
- *Chapter 13* is called “debt adjustment.” It requires a debtor to file a plan to pay debts (or parts of debts) from current income.

Most people file under chapter 7 because all of their property is exempt from being sold and their income is not sufficient to fund a chapter 13 payment plan. Either type of case may be filed individually or by a married couple filing jointly.

How do you decide which chapter is right for you?

Review your income level, disposable income, and exemptions.

Income Level

If your income (excluding social security income) is above the state’s average income level for a household of the same size, you may have to file a chapter 13 case.

(As of October 15, 2007), the Median Family Income by Family Size (1, 2, 3 and 4 people) for West Virginia is \$36,135, \$38,505, \$49,043, and \$55,920 respectively.

A higher-income consumer must fill out “means test” forms requiring detailed information about income and expenses.

Disposable Income

Disposable Income is calculated by subtracting your necessary expenses from your net income. If this amount is too high, you may have to pay that excess into a chapter 13 plan.

Exemptions

What Property Can I Keep?

In a chapter 7 case, each debtor can keep all property which the law says is “exempt” from the claims of creditors.

Some of West Virginia’s exemptions are listed below:

- \$25,000 of equity in your home;
- \$2,400 of equity in your car;
- \$400 per item in any household goods up to a total of \$8,000;
- \$1,000 in things you need for your job (tools, books, etc.);

- \$1,000 in jewelry;
- \$800 plus part of the unused exemption in your home in any property;
- Your right to receive certain benefits such as social security, unemployment compensation, veteran's benefits, public assistance, and pensions--regardless of the amount.

The amounts of the exemptions are doubled when a married couple files together.

The **value** of property is not the amount you paid for it, but what it is worth now. Especially for furniture, cars, and electronics, this may be a lot less than what you paid or what it would cost to buy a replacement.

You also only need to look at your **equity** in property. This means that you count your exemptions against the full value minus any money that you owe on mortgages or liens. For example, if you own a \$50,000 house with a \$40,000 mortgage, you count your exemptions against the \$10,000, which is your equity if you sell it.

Classes

Credit Counseling (Ticket into bankruptcy)

Before your bankruptcy can be filed, you must receive a Certificate of Credit Counseling from an approved, non-profit Credit Counseling agency within 180 days of filing. Fees may differ between agencies and based upon ability to pay. Below are just a few of the long and frequently changing list of approved agencies (as of August, 2007) from the US Trustee's website: www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm.

- Consumer Credit Counseling Service of Southern West Virginia
800-281-5969 www.cccswv.com
Telephonic
- Criss-Cross, Inc.
800-498-6681 www.criss-crosswv.org
In Person in Clarksburg and Morgantown
- Money Management International Inc., Houston, TX
877-918-2227 www.moneymanagement.org
Telephonic and Internet
- Springboard Nonprofit Consumer Credit Management Inc., Riverside, CA
800-947-3752 www.bkhelp.org
Telephonic and Internet

Debtor Education / Financial Management (Ticket out of bankruptcy)

Before your bankruptcy can be completed and your debts discharged, you must receive a certificate from an approved, Debtor Education provider. Below are just a few of the long and frequently changing list of approved agencies (as of August, 2007) from the US Trustee's website: www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm.

- Consumer Credit Counseling Service of West Virginia (Listed above)
- Criss-Cross (Listed above)
- Money Management International, Inc. (Listed above)
- Springboard Nonprofit Consumer Credit Management Inc., Riverside, CA (Listed above)
- Helen M. Morris, Chapter 13 Standing Trustee
304-744-6730
In Person in Clarksburg

Creditor Meeting

Will I Have to Go to Court?

In most chapter 7 cases, you only have to go to a proceeding called the “meeting of creditors” to meet with the bankruptcy trustee and any creditor who chooses to come. Most of the time, this meeting will be a short and simple procedure where you are asked a few questions about your bankruptcy forms and your financial situation. Your attorney will attend all meetings and hearings with you.

The bankruptcy court in Clarksburg is located on W. Main St., across the street from Dagwood’s Restaurant in a two story, tan brick building with glass doors. You are required to bring your license, social security card, last two pay stubs, and latest bank statement.

Common questions that are asked:

- Did you list all of your assets, debts, income and expenses in your paperwork;
- Did you read it before you signed it;
- Are there any errors or omissions that you wish to bring to the court’s attention;
- Have you paid any creditor over \$1,000 within 90 days of filing;
- Can you sue anyone for injury to you or damage to your property; etc.

In some chapter 13 cases, you will also need to attend a “confirmation hearing” in front of the judge.

Cost

What Does It Cost to File for Bankruptcy?

The court filing fee is now \$299 to file for a chapter 7 and \$274 to file a chapter 13, whether for one person or a married couple. If you hire an attorney, you will also have to pay attorney fees.

Can I File Bankruptcy Without an Attorney?

Although it may be possible for some people to file a bankruptcy case without an attorney, it is not a step to be taken lightly. The process is difficult and you may lose property or other rights if you do not know the law. It takes patience and careful preparation. Chapter 7 (straight bankruptcy) cases are easier. Very few people have been able to successfully file chapter 13 (debt adjustment) cases on their own.

Remember: The law often changes. Each case is different. This overview is meant to give you general information and not to give you specific legal advice.

Sincerely,
Todd B. Johnson, Esquire

We are a debt relief agency. We help people file for relief under the Bankruptcy Code.

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 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.

BANKRUPTCY INFORMATION SHEET

BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET GIVES YOU SOME GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.

WHEN YOU FILE BANKRUPTCY:

You can choose the kind of bankruptcy that best suits your needs:

- Chapter 7 - A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the state where you live.
- Chapter 13 - You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The Court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.
- Chapter 12 - Like chapter 13, but it is only for family farmers.
- Chapter 11 - This is used mostly by businesses. In chapter 11, you may continue to operate your business, but your creditors and the Court must approve a plan to repay your debts. There is no trustee unless the Judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property.

If you have filed bankruptcy under one chapter, you may be able to change your case to another chapter.

Your bankruptcy may be reported on your credit record for as long as ten years. It can affect your ability to receive credit in the future.

WHAT IS A BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?

One of the reasons people file is to get a "discharge." A discharge is a Court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for --

- child support;
- alimony;
- most student loans;
- Court fines and criminal restitution; and
- personal injury caused by drunk driving or under the influence of drugs.

The discharge only applies to debts that arose before the date you filed.

(Over)

(Cont'd.)

Also, if the Judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible the debt will not be discharged.

The judge can also deny your discharge if you do something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a Court order.

You can only receive a chapter 7 discharge once every six years. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

WHAT IS A REAFFIRMATION AGREEMENT?

Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay the debt, you must sign and file a reaffirmation agreement with the Court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or by any other law. Reaffirmation agreements --

- must be voluntary;
- must not place too heavy a burden on you or your family;
- must be in your best interest; and
- can be cancelled anytime before the Court issues your discharge or within 60 days after the agreement is filed with the Court, whichever gives you the most time.

If you are an individual and you are not represented by an attorney, the Court must hold a hearing to decide whether to approve the reaffirmation agreement. You must file the agreement with the Court and request a hearing. At the hearing, the court must find that the agreement is in your best interests and enter an order approving the agreement. The agreement will not be legally binding until the Court approves it.

If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

IF YOU WANT MORE INFORMATION OR HAVE QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.

Client Questionnaire

Section 1 ➤ Basic Information

Note: Only this office will see this form. It will not be filed with the court.

Please return this questionnaire, fee agreement, and the following:

- 1.) Certificate(s) of Credit Counseling;
- 2.) copies of proof of income [eg. pay stubs] for the prior six (6) months;
- 3.) copies of your last two (2) years of federal tax returns; and
- 4.) payment to me.

Today's Date: _____

Part A. Name and Address

Name: _____
Last First Middle Suffix

Telephone Numbers Home: _____ Work: _____

Other: _____ Email address(es): _____

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

Social Security Number: ____ - ____ - ____

Year of birth: _____

Address: _____

City: _____ State: _____ Zip: _____

County: _____

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

Have you lived at this address for at least 730 days (2 years)? No Yes

Do you plan on moving soon? No Yes

If you have a different mailing address, please list:

Mailing Address: _____

City: _____ State: _____ Zip: _____

Part B. 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 Suffix

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

Social Security Number: ____ - ____ - ____

Year of birth: _____

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: _____

Part C. Prior / Pending Bankruptcy Cases

Has a bankruptcy case been filed by you or against you in the last 8 years? No Yes

If yes, in which district of which state was the case filed? _____

Case Number: _____ Date filed: _____

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: _____ Judge: _____

In which district of which state was the case filed? _____

Exhibit "C" to the Voluntary Petition

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? No Yes (If yes, please attach a list and description of the property.)

Debtors Who Reside as Tenants of Residential Property

If you rent your home, does a landlord hold a judgment against you? No Yes

If yes, please provide the name and address of the landlord:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Taxes

Have you filed all required income tax returns for the last 7 years? No Yes

Are you still waiting for a tax refund from your last tax filing? If so, how much?

Section 2 Property

Part A Real Property

List all real estate that you have any ownership interest in, even if you still owe money on the property.

Description/Location	Titled Husband, Wife, Joint, Other	Value
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Part B Personal Property

For each type of property listed below, indicate whether you own any property in that category, its description and location, how it is titled, and its value. The value listed should be the item's replacement value (ie. how much you could sell it for as-is, not how much you paid for it).

Replacement value is defined as the price a retail merchant would charge for a property of that kind, considering the age and condition of that property.

Property Type	Yes/No	Description/Location	Titled Husband, Wife, Joint, Other	Value
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Cash on hand
(ie. Dollars and change)

Bank accounts: Checking,
savings, Certificates of
deposit, etc.

Security deposits held by
utility companies,
landlord

Collectibles, such as:
Books, pictures, art,
objects, records,
compact discs, etc.

Clothing

Furs

Jewelry

Firearms

Sports, photographic,
hobby equipment

Animals

Other household goods:
(Note: please list any
items worth \$50-\$100
or more individually.
Then list the value of all
other Miscellaneous
items.)

Interest in any insurance policies with a cash or a loan value

Interests in investments, such as:

IRAs, education IRAs, annuities, 401ks, pensions, ERISA, profit sharing plans, ESOP, stocks, bonds, business ownership, partnerships, joint ventures, etc.

Accounts receivable, patents, copyrights, other intellectual property, licenses, franchises, customer lists, other compilations, etc.

Office equipment, supplies, machinery, fixtures, inventory, etc. for business

Farming equipment, implements, supplies, chemicals, feed, crops, etc.

Alimony, child support, etc. owed to you

Interest in equitable or future interests, or life estates

Interests in estate of decedent or life insurance plan or trust

Automobiles, trucks, trailers, and accessories.

(Example: 2000 Ford Mustang GT, V8, power windows, 55,000 miles, good condition)

Note: ***List year, make, model (include designations such as SE, GT, XL, etc.), extra descriptions (such as 2D, V8, AWD, etc.), mileage, and condition.

Boats, motors, and accessories

Aircraft and accessories

Other known debts owed to you, including tax refunds

Other contingent or possible claims, including tax refunds, counterclaims, etc.
Does anyone owe you money (not already listed).

Can you sue anyone for money (eg. for personal injury or property damage)?

Other property or assets of any kind (not already listed).

Section 3 ➤ Debts

List below all debts that you owe or that creditors claim that you owe. **Note: I will get a copy of your credit report**, so that will give me most names, addresses, account numbers, and balances. However, it is still important to list all known creditors because not all creditors report to the credit bureaus.

COPY THIS PAGE, AS NEEDED	1. Creditor Name and Address 2. Account Number, if any 3. Range of dates when debt was incurred	Amount owed	1. Name and address of Co-Signer, if any 2. What is debt for?	Husband, wife, joint, co-signed, other?
Type of Debt				
Home loans/ mortgages	(Example: Chase, 100 Creditor St, Chicago, IL 60601, 74090002433, 2001)		Also list the monthly payment. (Example: Co-debtor - Joe Smith 683 Codebtor St, Clarksburg, WV 26301. Mortgage. \$541/month)	
Car loans			Also list the monthly payment and interest rate.	
Personal loans				
Student loans			Also list the monthly payment and interest rate.	

COPY THIS PAGE, AS NEEDED Type of Debt	1. Creditor Name and Address 2. Account Number, if any 3. Range of dates when debt was incurred	Amount owed	1. Name and address of Co-Signer, if any 2. What is debt for?	Husband, wife, joint, co-signed, other?
Credit cards	(Example: MBNA, 100 Creditor St, Wilmington, DE 19806. 5490-6621-2356-6654. 1999-2005)		(Example: Balance transfer, cash, household goods, groceries, gas, clothes, etc.)	
Credit cards <i>continued</i>				
Other credit cards (Gas, Department stores, phone cards, etc.)				

<p>COPY THIS PAGE, AS NEEDED</p> <p>Type of Debt</p>	<p>1. Creditor Name and Address 2. Account Number, if any 3. Range of dates when debt was incurred</p>	<p>Amount owed</p>	<p>1. Name and address of Co-Signer, if any 2. What is debt for?</p>	<p>Husband, wife, joint, co-signed, other?</p>
<p>Medical bills</p>				
<p>All other unpaid and past due bills or debts (Such as utility bills, rent, alimony, child support, etc.)</p>				

<p>COPY THIS PAGE, AS NEEDED</p> <p>Type of Debt</p>	<p>1. Creditor Name and Address 2. Account Number, if any 3. Range of dates when debt was incurred</p>	<p>Amount owed</p>	<p>1. Name and address of Co-Signer, if any 2. What is debt for?</p>	<p>Husband, wife, joint, co-signed, other?</p>
<p>Unpaid taxes (Federal, state, local, etc.)</p>				
<p>All other unpaid debts/bills</p>				

Section 4 Unexpired Leases and Contracts

List below any leases or contracts that are still current that you are a party to. Include residential, car and business leases, and service or business contracts.

Nature and Description of Contract	Name and Address of Other Party or Parties	Date that Contract Expires

Section 5 Current Income

Marital Status:

- Married
- Single
- Divorced
- Separated
- Widowed

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

Name	Age	Relationship

Part A. Debtor's Income

What is your occupation? _____

Name and address of your employer:

How long have you been employed there? _____

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

Do you receive:

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

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

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

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

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

-retirement or pension money? No Yes \$ _____

-income from any other source?

Part B. Joint Debtor's / Spouse's Income

What is your spouse's occupation? _____

Name and address of your spouse's employer:

How long employed there? _____

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

Do you receive:

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

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

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

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

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

-retirement or pension money? No Yes \$ _____

-income from any other source?

Are you or your spouse expecting any increase or decrease in income within the next year? If so, explain.

Section 5A Gross Income in last 6 months

Please list all of your gross income for the past 6 months. Please show the **dates** and **sources** of the income.

Remember to **list**:

- Gross wages, salary, tips, bonuses, overtime, commissions;
- Income and expenses from operation of business;
- Rent and other real property income and expenses;
- Interest, dividends, and royalties;
- Pension and retirement income;
- Contributions from others to the household expenses;
- Child support;
- Unemployment;
- Workers Compensation; and
- Any other source not already mentioned.

You do **not** need to list any income:

- Reflected on pay stubs you have provided;
- Noted on the previous page that does not fluctuate; and
- From Social Security.

	Month 1 (last month)	Month 2 (2 months ago)	Month 3 (3 months ago)	Month 4 (4 months ago)	Month 5 (5 months ago)	Month 6 (6 months ago)
<u>Source</u>	___/20__	___/20__	___/20__	___/20__	___/20__	___/20__

Section 6 Current Expenses

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

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

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

rent or your home mortgage \$ _____

Does that amount include real estate taxes? No Yes

Does it include property insurance? No Yes

electricity and heating (gas/fuel) \$ _____

water and sewage \$ _____

home telephone service/long distance \$ _____

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

Cell phones \$ _____

Cable/Dish \$ _____

Trash \$ _____

Internet \$ _____

Other \$ _____

home maintenance, including repairs and general upkeep \$ _____

food \$ _____

clothing \$ _____

laundry and dry cleaning \$ _____

medical, vision, dental expenses (deductibles, co-pays) \$ _____

transportation (gas, oil changes, car upkeep) \$ _____

entertainment, recreation, newspapers, magazines \$ _____

charitable contributions \$ _____

insurance (not deducted from paycheck)

homeowner's or renter's insurance \$ _____

life insurance \$ _____

health insurance \$ _____

auto insurance \$ _____

other insurance _____ \$ _____

taxes

income tax (that is not deducted from your paycheck) \$ _____

real estate tax (if it is not escrowed) \$ _____

personal property tax \$ _____

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

_____ \$ _____

_____ \$ _____

_____ \$ _____

alimony, maintenance, support paid to others	\$ _____
childcare	\$ _____
payments for support of dependents not living at home	\$ _____
expenses from operation of business	\$ _____
court ordered payments not already listed _____	\$ _____
_____	\$ _____
_____	\$ _____
education necessary to maintain employment	\$ _____
education for a physically or mentally challenged child	\$ _____
health savings accounts	\$ _____
care for elderly, chronically ill, or disabled family members	\$ _____
protection from family violence	\$ _____
education expense for your children under 18	\$ _____
other expenses not listed above _____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Section 7 Statement of Financial Affairs

If you are married, please include information about both you and your spouse.

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

1. Income from employment or operation of business

State your gross income from employment or operation of a business for the past two years.

NONE
 Period \$ Amount Source Husband/Wife

So far this year

Last year

Year before last

2. Income *other than* from employment or operation of business

State the amount of income received other than from employment or operation of business for the past two years.

NONE
 Period \$ Amount Source Husband/Wife

Last year

Year before last

3. Payments to creditors

List all payments over \$600 to any one unsecured creditor made within the past 90 days.

NONE
 Name and Address of Creditor Dates of Payments Amount paid Amount still owed

List all payments made within the past year to creditors who were "insiders". ("Insiders" include your friends, relatives, business partners and their relatives, or affiliated businesses.)

NONE
 Name and Address of Creditor
 and Relationship to You Dates of Payments Amount Paid Amount Still Owed

4. Lawsuits, judgment liens, garnishments, foreclosures, repossessions, etc.

List all lawsuits and administrative proceedings to which you are or were a party within the past year.

NONE
 Case name and number Court / Agency and location Current Status

**** Important ****

List all judgments that you know or even suspect have ever been filed as a **lien** against your property.

NONE

Please provide copies of the liens or any information that you have

Describe all property that has been garnished, seized, attached, repossessed, foreclosed upon, surrendered, assigned, or held by a receiver within the past year.

NONE

Name and Address of Creditor	Dates of action	Property description and value
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5. Gifts

List all gifts or charitable contributions made within the past four years, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

NONE

Name and Address of Recipient and Relationship to You	Date	Description and value
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6. Losses

List all losses from fire, theft, gambling or other casualty within the past year.

NONE

Description and Value of Property	Description of Circumstances and Amount Covered by Insurance, if Any	Date of Loss
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7. Payments related to debt counseling or bankruptcy

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

NONE

Name and Address of Payee	Date of Payment	Name of Person Who Paid, if Not You	Amount of Money/ Description and Value of Property
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(Note: If this office is the only one that has assisted you with debt counseling or bankruptcy, you may leave this section 7 blank).

8. Other transfers (including sale of your property)

List all other property, other than property transferred in your ordinary course of business or financial affairs, transferred either absolutely or as a security within the past two years.

NONE

Name and Address of Transferee and Relationship to you	Date of Transfer	Description of Property Transferred and Value Received
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List all property you transferred within the past ten years to a trust or a similar device of which you are the beneficiary.

NONE

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

List all bank accounts, financial accounts, and instruments held in your name or for your benefit which were closed, sold, or otherwise transferred within the past year.

NONE

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

List each safe deposit or other box or depository in which you have or have had securities, cash, or other valuables within the past year.

NONE

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

List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within the past 90 days. (Note: This typically occurs when a bank takes money from your checking account with them to pay on a debt owed to them, without your permission).

NONE

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

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

NONE

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

If you have moved within the past three years, list all residences during the last three years, excluding your present address.

NONE

Address	Your Name at the Time	Dates of Occupancy
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14. Spouses and Former Spouses

If you resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the past eight years, identify the name of your spouse and of any former spouse who resides or resided with you in the community property state.

NONE
Name

15. Environmental Information.

List the name and address of every property site for which you received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law.

NONE

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law involved
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List the name and address of every property site for which you provided notice to a governmental unit of a release of Hazardous Material.

NONE

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law involved
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List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you are or were a party.

NONE

Name and Address of Governmental Unit	Docket Number	Status or Disposition
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16. Nature, location and name of business

List the requested information of all businesses in which you were an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional, or in which you owned 5 % or more of the voting or equity securities within the past six years.

NONE

Taxpayer Name	I.D. Number(EIN)	Address	Nature of Business	Beginning and End Dates of Operation
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Which of the businesses listed above are or have been called a "single asset real estate" (as defined in 11 U.S.C. § 101).

NONE
Name

**** Only answer the following questions if you identified a business in the previous question. ****

17. Books, records, and financial statements

List all bookkeepers and accountants who within the past two years kept or supervised the keeping of books of account and records.

NONE

Name and Address

Dates Services Rendered

List all firms or individuals who within the past two years have audited the books of account and records, or prepared a financial statement of the debtor.

NONE

Name and Address

Dates Services Rendered

List all firms or individuals who are in possession of your books of account and records. If the records are not available, explain.

NONE

Name and Address

Comments

List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom you issued a financial statement within the past two years.

NONE

Name and Address

Date Issued

18. Inventories

List of information regarding the last two inventories taken of your property.

NONE

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market, or other basis)
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List of information regarding the person possessing the records of those inventories.

NONE

Date of Inventory	Name and Address of Custodian of Inventory Records
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19. Current partners, officers, directors, and shareholders

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

NONE

Name and Address

Nature of Interest

Percentage of Interest

If your business is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 % or more of the voting securities of the corporation.
NONE

Name and Address	Title	Nature and Percentage of Stock Ownership
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20. Former partners, officers, directors and shareholders

If your business is a partnership, list each member who withdrew from the partnership within the past year.

Name and Address	Date of Withdrawal
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If your business is a corporation, list all officers or directors whose relationship with the corporation terminated within the past year.

Name and Address	Title	Date of Termination
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21. Withdrawals from a partnership or distributions by a corporation

If your business is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite within the past year.

Name and Address of Recipient, and Relationship to You	Date and Purpose of Withdrawal	Amount of Money or Description and Value of Property
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22. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the past six years.

Name of Parent Corporation	Taxpayer Identification Number
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23. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the past six years.

Name of Pension Fund	Taxpayer Identification Number
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Please sign below:

_____ (Debtor) _____ (Filing spouse, if any)

I hereby verify that I have listed all of my assets, debts, income, and expenses and all information contained herein is true and correct to the best of my knowledge and belief.