
CREDIT COUNSELING WORK SHEETS

For a Current or Former Business that is Incorporated or is a Limited Liability Company

The attached forms are designed to gather together in one place, in an easily managed format, all the information necessary to make possible the best advice from an attorney regarding troubled financial affairs.

The Law Offices of Ken McCartney, P.C., may be (courts are debating the issue) a federally recognized **Debt Relief Agency** because we help **assisted persons** file for bankruptcy protection.

Your information format may vary from that of others. This set of worksheets is designed for use by a corporation, partnership, or Limited Liability Company. Individuals require a different set of worksheets. The attachment is the format that most nearly fits your situation.

This Package Contains:

1. *Budget (for which a recent Profit and Loss Statement may be substituted)*
2. *General Questions about You*
3. *Property Listing Sheets*
4. *Debt Listing Sheets*

It is not necessary to type these forms. **PLEASE PRINT OR TYPE.** The information accumulated on these forms can be translated very easily to the pleadings necessary when bankruptcy is filed, if they are properly prepared. If bankruptcy is not a realistic alternative, these forms make it possible to make that decision.

Most, but not all, clients can fill these forms out quickly. If you feel you would benefit from assistance in completing these forms, you may call our office nearest you and make an appointment with an administrative assistant who can work with you. This should only be done if bankruptcy or some other attorney related service will definitely be necessary.

Cheyenne/Southeastern Wyoming	(307) 635-0555
Fort Collins/Larimer County area	(970) 224-5200
Greeley/Weld County area	(970) 454-1100

PLEASE INCLUDE YOUR TELEPHONE NUMBERS (WITH AREA CODES) HERE SO THAT WE MAY REACH YOU IF NECESSARY WITH REGARD TO YOUR WORKSHEETS.

NAME OF BUSINESS: _____

CONTACT PERSON'S NAME: _____

TELEPHONE NUMBER: _____ CELL/MOBILE PHONE: _____

FAX: _____ E-MAIL ADDRESS: _____

MAY WE CALL YOU AND/OR LEAVE A DISCREET MESSAGE? YES/NO

CERTIFICATION OF ACCURACY. I have made my very best effort to completely, honestly, and thoroughly disclose the business property, obligations, and answer all questions on all pages that follow.

Done this _____ day of _____, 20__.

Potential Client

Please attach your business's most recent Profit and Loss Statement and Balance Statement, as well as the last 3 years of tax returns.

These questions are designed to provide background information concerning financial affairs, and to point out possible problems if bankruptcy is an alternative in your planning. Answer them if you can or if they apply; if not, just indicate "no" or "not applicable." **CAUTION: official bankruptcy forms will be prepared using the information contained in this questionnaire, and you will be required to sign the official bankruptcy forms under oath. The failure to provide complete and accurate information on the official bankruptcy forms can constitute a federal crime, and may result in your debts not being discharged in bankruptcy.**

1. NAME OF BUSINESS, NATURE AND LOCATION

- a. What is your full name (**including middle name**), the complete name of your business and present mailing address, including zip code?

- b. Under what name and at what location do you carry on business?

- c. What is the location of principal assets, if different from principal place of business?

- d. What form of entity is your business and under what state's laws is it organized?

Corporation _____
Partnership _____
Limited Liability Company _____
Limited Liability Partnership _____
Other. Specify: _____

- e. In what business are you engaged? (If business operations have been terminated, give the date of such termination).

- f. When did you commence such business?

g. Where else and under what other names have you carried on business within the last eight (8) years? (Give street addresses, the names of any partners, joint ventures or other associated, the nature of the business, and the periods for which it was carried on). Include any assumed names, trade names, and "doing business as" names.

h. Are any bankruptcy cases pending or being filed by a business partner or an affiliate? If yes, please give the name, relationship, district where filed, case number and date if known.

i. What is your employer identification number? What is your social security number?

EIN: _____

SSN: _____

j. What is the business website (URL)? _____

k. Does your company own or have possession of any property or personal property that needs immediate attention? If yes, please answer the following questions:

Where is the property? _____

Is the property insured? _____

Insurance Agency: _____

Why does the property need immediate attention?

It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.

It needs to be physically secured or protected from the weather.

It includes perishable goods or assets that could quickly deteriorate or lose value without attention.

2. BOOKS AND RECORDS

a. Please list the gross revenue from operation of the business for each of the previous two (2) years, as well as the year-to-date gross revenue for the current year. Please provide tax returns for these years as well.

- b. What amount of non-business revenue other than from operation of your business, have you received during each of the last two (2) years? (Give particulars including each source and the amount received therefrom).

- c. By whom and under whose supervision, have your books of account and records been kept during the last two (2) years? (Give names, addresses, and periods of time).

- d. By whom have your books of account and records been audited during the last two (2) years? (Give names, addresses, and dates of audits).

- e. In whose possession are your books of account and records? (Give names and addresses).

- f. If any of these books or records are not available please explain why not.

- g. Have any books of account or records relating to your affairs been destroyed, lost or otherwise disposed of within the last two (2) years? (If so, give particulars, including date of destruction, loss or disposition and reason therefor).

- h. List all firms or individuals (names and addresses) who within the past two (2) years have prepared a financial statement for your business.

- i. List all financial institutions (name, address, date issued) including mercantile and trade agencies, to whom a financial statement was issued within the past two (2) years.

3. LOANS REPAID

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor within the last 90 days. Please include the name and address of the creditor, the dates of the payments, the amount paid and the amount still owed to that creditor.

- b. List all payments of debts to relatives or business insiders (partners, officers, etc.) made within the last year, regardless of the amount paid. Please include the name, address and relation of the person paid, the dates of the payments, the amount paid and the amount still owing.

4. LEGAL ACTIONS, ADMINISTRATIVE PROCEEDINGS, COURT ACTIONS, EXECUTIONS, ATTACHMENTS, OR GOVERNMENTAL AUDITS

- a. Are you a party to any suit pending at this time? If so, please provide a copy of the documents you have regarding the suit.

<u>CASE NUMBER CAPTION OF SUIT</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT/AGENCY AND LOCATION</u>	<u>STATUS OF CASE</u>
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- b. Were you a party to any suit terminated within the last year? If so, please provide a copy of the court papers regarding the suit.

<u>CASE NUMBER CAPTION OF SUIT</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT/AGENCY AND LOCATION</u>	<u>STATUS OF CASE</u>
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- c. Has any of your property been attached, garnished, or seized under any legal or equitable process within the last year? (If so, describe the property seized or person garnished and at whose suit. **Include copies of garnishment papers**).

5. REPOSSESSIONS, FORECLOSURES, AND RETURNS

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

<u>NAME AND ADDRESS OF CREDITOR OR SELLER</u>	<u>DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
_____	_____	_____
_____	_____	_____

6. RECEIVERSHIPS, GENERAL ASSIGNMENTS, AND OTHER MODES OF LIQUIDATION

a. Have you made any assignment of your property for the benefit of your creditors or any general settlement with your creditors within the preceding year? (If so, give dates, the names and addresses of the assignee or settlement).

b. Is any of your property in the hands of a Receiver, Trustee, or Liquidating Agent? (If so, give a brief description of the property, the name and address of the Receiver, Trustee, or other Agent; and if the Agent was appointed in a Court proceeding, the name and location of the Court, the title and number of the case and the nature thereof).

7. GIFTS AND CHARITABLE CONTRIBUTIONS

a. List all gifts or charitable contributions to any recipient within the preceding 2 years unless the aggregate value of the gifts to that recipient is less than \$1,000. Give names and addresses of donees, relationship, dates, description and value of gifts.

8. LOSSES

a. Have you suffered any losses from fire, theft, or other casualties during the last year? (If so, give details).

<u>DESCRIPTION AND VALUE</u>	<u>DESCRIPTION OF CIRCUMSTANCES</u>	<u>DATE OF LOSS</u>
_____	_____	_____

b. Was the loss covered in whole or in part by insurance? (If so, give the particulars).

9. PAYMENTS OR TRANSFERS TO ATTORNEYS

a. Have you consulted an attorney during the last year?
(Give dates, names, and addresses).

b. Have you during the last year paid any money or transferred any property to the attorney or to any other person on his behalf? (If so, give particulars including amount paid or value of property transferred and date of payment or transfer).

c. Have you during the last year agreed to pay any money or transfer any property to an Attorney At Law or to any other person on his behalf? (If so, give particulars, including amount and terms of obligation).

10. TRANSFERS OF PROPERTY

Answer yes or no to the following. **If you answer yes to any question, please provide details in the space provided below.** Attach an additional sheet or use the back of this sheet if more space is necessary.

Y / N Have you sold, traded, or given away any vehicles, motorcycles, motor homes or mobile homes in the past two years?

Y / N Have you sold or given away any real property (real estate) in the past two years?

Y / N Have you had a garage sale in the past two years?

Y / N Have you sold or given away any other property *of any kind* in the past two years?

DATE SOLD: _____ AMOUNT RECEIVED: _____

SOLD TO WHOM? (NAME, ADDRESS, RELATIONSHIP TO YOU): _____

MONEY USED FOR?: _____

DESCRIPTION OF PROPERTY AND VALUE: _____

11. SELF-SETTLED TRUSTS

List any payments or transfers of property made by the debtor or a person acting on behalf of the debtor within the preceding 10 years to a self-settled trust or similar device. Include the name of trust or device, description of property transferred, date, and total amount or value.

12. FINANCIAL ACCOUNTS

What financial accounts have you maintained, alone or together with any other person for the benefit of the business **within the last 2 years**? (Give the name and address of **each institution (bank or brokerage firm)**, the account number, and the name and address of every other person authorized to make withdrawals from such account.

<u>FINANCIAL INSTITUTION NAME AND ADDRESS</u>	<u>NAMES ON ACCOUNT</u>	<u>TYPE OF ACCOUNT</u>	<u>ACCOUNT NUMBER</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

13. CLOSED FINANCIAL ACCOUNTS

List any financial accounts or instruments held in the business name, or for the benefit of the business, closed, sold, moved, or transferred within the last 2 years. Include checking savings, money market, or other financial accounts; certificates of deposit; and shares in banks, credit unions, brokerage houses, cooperatives, associations, and other financial institutions.

<u>FINANCIAL INSTITUTION NAME AND ADDRESS</u>	<u>NAMES ON ACCOUNT</u>	<u>TYPE OF ACCOUNT</u>	<u>ACCOUNT NUMBER</u>	<u>CLOSING BALANCE</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

14. SAFE DEPOSIT BOXES

What safe deposit box (or boxes) or other depository (or depositories) have you kept or used for your securities, cash, or other valuables within the last two (2) years?

<u>NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY</u>	<u>NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY</u>	<u>DESCRIPTION OF CONTENTS</u>
_____	_____	_____
_____	_____	_____

15. OFF-PREMISES STORAGE

List any property kept in storage units or warehouses within 1 year. Do not include facilities that are in a part of a building of the business.

16. SETOFFS (UNAUTHORIZED PAYMENTS)

List all setoffs (payments or withdrawals of your money by your creditors for the purposes for paying a debt, other than wages garnishments) made by any creditor, including a bank, against a debt or deposit of yours within the last 90 days.

<u>NAME/ADDRESS OF CREDITOR</u>	<u>DATE OF SETOFF</u>	<u>AMOUNT OF SETOFF</u>
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17. PROPERTY HELD FOR ANOTHER PERSON

a. Are you holding anything of value in which another person may have an interest?

<u>NAME AND ADDRESS OF OWNER</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>	<u>LOCATION OF PROPERTY</u>
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b. Is any other person holding anything of value in which you have an interest?

<u>NAME AND ADDRESS OF PERSON HOLDING PROPERTY</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>	<u>LOCATION OF PROPERTY</u>
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18. TAX RETURNS AND REFUNDS

a. **Where** (what State) did you file your federal and state income tax returns for the last **two (2)** years?

b. What tax refunds (income and other) have you received during the last year?

c. To what tax refunds (income and other) if any, are you, or may you be, entitled?

19. PRIOR BANKRUPTCY

What cases under the Bankruptcy Act or Title 11, United States Code, have previously been brought by or against you? (State the location of the Bankruptcy Court, the nature and number of each case, the date when it was filed, and whether a discharge was granted or refused, the case was dismissed, or a composition, arrangement, or Plan was confirmed).

20. ACCOUNTS AND OTHER RECEIVABLES

Have you assigned, either absolutely or as security, any of your accounts or other receivables during the last year? (If so, give names and addresses of assignees).

21. BUSINESS LEASES

If you are a tenant of business property, what is the name and address of your landlord, the amount of your rental, the date to which rent had been paid at the time of filling out these worksheets, and the amount of security (or collateral) held by the landlord?

22. INVENTORIES

a. List the dates of the last two inventories taken of business property, the name of the person who supervised the taking of each inventory and the dollar amount and basis of each inventory.

b. List the name and address of the person having possession of the records of any inventories listed above.

23. PARTNERSHIPS

a. If your business is a partnership, list names and addresses of the current partners, and the nature and percentage of their partnership interest. If the business is a corporation, please list the names, addresses and title of the current officer, director, insider and managing executive, and of each stockholder holding 20% or more of the issued and outstanding stock of the corporation.

b. List the name and address of each member, officer, director, insider, or managing executive who withdrew from partnership in the last year and the date of withdrawal.

- c. List all withdrawals or distributions credited or given to and insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite in the last year. Please provide the name and address of the person who received the withdrawal and their relationship to the business, the date and purpose of the withdrawal and the amount or description of the property withdrawn.

- d. Has any person acquired or disposed of 20% or more of the stock of the corporation during the past year? (If so, give names, address and particulars).

24. TAX CONSOLIDATION GROUP

If your business 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 business has been a member at any time within the six-year period immediately preceding the commencement of the case.

25. PENSION FUNDS

List the name and federal tax payer identification number of any pension fund to which the business, as an employer, has been responsible for contributing to any time within the last 6 years. This includes ERISA, 401(k), 403(b), or other pension or profit-sharing plans made available as an employee benefit.

Has the plan been terminated? _____

Any form of financial affairs counseling must concern assets as well as liabilities. The following are simple forms on which all property can be listed. These forms are designed to remind you of all possible property you may own.

***** PLEASE READ BELOW IF: 1) A CREDITOR HAS OBTAINED JUDGMENT AGAINST YOU OR YOUR SPOUSE IN ANY COURT OF LAW AND, 2) YOU OWN REAL ESTATE ANYWHERE. (IF YOU ARE NOT SURE ABOUT THE EXISTANCE OF JUDGMENTS, PLEASE CONFER WITH THE ATTORNEY ABOUT THE POSSIBILITY.)**

A Judgment is obtained from a court of law. It is a written order which often times says one party owes the other party money. There is some finality to a judgment as many defenses to the claim have to be asserted or they are lost. The judgment, when signed by the judge of the court in which it is entered, is filed in the clerk of court's office. Often times the judgment debtor is then notified of the right and opportunity to claim certain exemptions.

A problem arises under Colorado and Wyoming law with judgments once they are in the court file. The creditor can record a copy of the judgment in the real estate records in the county where the judgment debtor resides. When such recording is made, the judgment becomes a "judgment lien" upon all the real estate owned by the debtor in that county. No notice to the debtor is required. As a consequence many debtors do not even realize that there are judgment liens against their real estate. A judgment lien is problematic. While the personal liability based on the judgment is discharged by bankruptcy, a judgment lien is not released by simple bankruptcy. Just as the security interest against a vehicle and mortgage lien is not released by bankruptcy, judgment liens are not automatically released by the mere filing of bankruptcy.

Rather than being surprised by a judgment lien two years down the road when you try to refinance or sell real estate, it is best to check out the chain of title to real property to see if there are judgments recorded against your real estate. There are steps that may be taken, in an open bankruptcy case, to strip such a lien, if the judgment impairs the homestead exemption. Lien stripping is extra ordinary legal work and arrangements have to be made to do this.

REAL PROPERTY

List all real estate (land in which you have an interest). **Include legal description for said property.** Attach additional sheets, if necessary.

TRACT 1:

Common Address: _____
(Street, City, State, Zip Code)

Legal Description (Example: Lot 4, Block 32, Ames Addition 2nd Filing):

Nature of Interest: Fee Simple With Spouse Partner
 Tenants by the Entireties Other:

Fair Market Value: \$ _____ Date of last appraisal: _____

Guaranteed by: VA HUD FHA FmHA WCDA RECD Other:

	1 st Mortgagee:	2 nd Mortgagee:	3 rd Mortgagee:
Name	_____	_____	_____
Address	_____	_____	_____
City/St/ZIP	_____	_____	_____
Year incurred	_____	_____	_____
Present Payoff	_____	_____	_____

TRACT 2:

Common Address: _____
(Street, City, State, Zip Code)

Legal Description (Example: Lot 4, Block 32, Ames Addition 2nd Filing):

Nature of Interest: Fee Simple With Spouse Partner
 Tenants by the Entireties Other:

Fair Market Value: \$ _____ Date of last appraisal: _____

Guaranteed by: VA HUD FHA FmHA WCDA RECD Other:

	1 st Mortgagee:	2 nd Mortgagee:	3 rd Mortgagee:
Name	_____	_____	_____
Address	_____	_____	_____
City/St/ZIP	_____	_____	_____
Year incurred	_____	_____	_____
Present Payoff	_____	_____	_____

These worksheets are strictly confidential. This information will be used for planning purposes, and under no circumstances will be disclosed to anyone without your specific permission. An attorney's advice will be as complete as the information you give him.

PERSONALTY

List all property other than real estate. Please be specific and complete.

	<u>Type of Property</u>	<u>Description and Location</u>	<u>Current Value</u>
a.	Cash on hand	_____	\$ _____
b.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives	_____	\$ _____
c.	Security deposits with public utilities, telephone companies, landlords and others	_____	\$ _____
d.	Household goods and furnishings, including audio, video and computer equipment. Note: List office furnishings under paragraph W. This would apply to residential rental property, not to a used car sales company.	_____	\$ _____
e.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, baseball card collections and other collections or collectibles Please Specify: _____	_____	\$ _____
f.	Wearing apparel.		\$ _____ n/a
g.	Furs and Jewelry (List)		\$ _____ n/a
h.	Firearms and sports, photographic, and other hobby equipment (List with separate values)		\$ _____
i.	Interests in insurance policies (including life insurance). Name insurance company of each policy and itemize surrender or refund value of each		\$ _____

- j. Annuities. Itemize and name each issuer. \$ _____
- k. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. \$ _____
- l. Stock and interest in incorporated an unincorporated and businesses. Itemize. \$ _____ n/a
- m. Interests in partnerships and joint ventures. Itemize. \$ _____
- n. Government and corporate bonds. Itemize. \$ _____
- o. Accounts receivable. Itemize. \$ _____
- p. Alimony, maintenance, support or property settlement to which the debtor is or may be entitled. Itemize. \$ _____
- q. Other liquidate debts owed to you including tax refunds. Itemize. \$ _____
- r. Equitable or future interests, life estates and rights or powers exercisable for your benefit. \$ _____
- s. Interests in estates of a decedent, death benefit plan, life insurance policy or trust. \$ _____
- t. Patents, copyrights, intellectual property, licenses, franchises, and general intangibles. \$ _____
- u. Automobiles, trucks, trailers, mobile homes, and other vehicles

**WY RESIDENTS USE KELLEY BLUE BOOK-PRIVATE PARTY
CO RESIDENTS USE NADA-MID RANGE**

VISIT THESE WEBSITES AT: www.kbb.com or www.nada.com

PROVIDE VALUATION PRINTOUTS ON EACH VEHICLE

(IMPORTANT: Include ALL vehicle identification numbers and make and model).

<u>YEAR</u>	<u>MAKE/MODEL</u>	<u>MILEAGE</u>	<u>VIN#</u>	<u>KBB OR NADA FAIR MARKET VALUE</u>
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

v. Boats, motors, accessories, aircraft:

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL/SIZE</u>	<u>VIN#</u>	<u>BEST ESTIMATE OF/ FAIR MARKET VALUE</u>
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

w. Office equipment, furnishing and supplies (not including computer or office equipment for personal use - list under household goods). Itemize. \$ _____

_____	_____
_____	_____
_____	_____
_____	_____

x. Machinery, fixtures, equipment, and supplies used in business. Itemize. \$ _____

y. Business inventory. Itemize. (Attach separate list if necessary.) \$ _____

z. Livestock, poultry, and other animals \$ _____

aa. Crops - growing or harvested. Give particulars. \$ _____

bb. Farming supplies and equipment. Itemize. \$ _____

cc. Tangible or intangible personal property of any other description \$ _____

REVIEW THIS LIST VERY CLOSELY. REMEMBER, WHEN DEALING WITH PRIESTS AND YOUR LAWYER, THERE IS NO ALTERNATIVE TO HONESTY. A FAILURE TO DISCLOSE CERTAIN PROPERTY CAN WORK A REAL HARDSHIP ON SOMEONE SEEKING SOUND ADVICE. MODERN BANKRUPTCY LAW OFFERS PROTECTIONS TO THE HONEST PERSON. IT SPECIFICALLY DENIES RELIEF TO THE FRAUD.

INSTRUCTIONS FOR DEBT LISTING SHEETS

For each creditor you have, list the **complete name** and **complete mailing address including city, state, and zip code**. *Please try to include account numbers if available.* Do not forget to list rent, mortgages, taxes, banks, finance and loan companies, medical, dental, and hospital bills, credit cards, gasoline and department store cards, collection agencies, personal loans, student loans, and any other debts you may owe. *If an account has been turned over to a **collection agency or attorney** for collection, please list the name and address of the original creditor, as well as the collection agent/attorney.* The amount is important, but you may give a good close estimate if you do not know the exact amount owing. Please make as many additional copies of the debt listing sheet as are necessary to list **every** creditor.

Date Forms Completed: _____

LIST NAME, ACCOUNT NUMBER, COMPLETE MAILING ADDRESS, INCLUDING CITY, STATE, AND ZIP CODE, FOR EVERY CREDITOR YOU OWE	NATURE OF DEBT (credit card, medical, car, clothing, house, etc.)	YEAR DEBT ORIGINATED (or best estimate) Required	PRESENT BALANCE	HAVE YOU SIGNED ANY CONTRACTS OR PAPERS PERTAINING TO THIS DEBT? Give co-signers name, if any.	AMOUNT OF MONTHLY PAYMENT & NUMBER OF PAYMENTS PAST DUE	DO YOU DISPUTE THIS BILL? Yes or No	HAS THERE BEEN ANY LEGAL ACTION ON THIS DEBT? Yes or No

LIST NAME, ACCOUNT NUMBER, COMPLETE MAILING ADDRESS, INCLUDING CITY, STATE, AND ZIP CODE, FOR EVERY CREDITOR YOU OWE	NATURE OF DEBT (credit card, medical, car, clothing, house, etc.)	YEAR DEBT ORIGINATED (or best estimate) Required	PRESENT BALANCE	HAVE YOU SIGNED ANY CONTRACTS OR PAPERS PERTAINING TO THIS DEBT? Give co-signers name, if any.	AMOUNT OF MONTHLY PAYMENT & NUMBER OF PAYMENTS PAST DUE	DO YOU DISPUTE THIS BILL? Yes or No	HAS THERE BEEN ANY LEGAL ACTION ON THIS DEBT? Yes or No

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LIST NAME, ACCOUNT NUMBER, COMPLETE MAILING ADDRESS, INCLUDING CITY, STATE, AND ZIP CODE, FOR EVERY CREDITOR YOU OWE	NATURE OF DEBT (credit card, medical, car, clothing, house, etc.)	YEAR DEBT ORIGINATED (or best estimate) Required	PRESENT BALANCE	HAVE YOU SIGNED ANY CONTRACTS OR PAPERS PERTAINING TO THIS DEBT? Give co-signers name, if any.	AMOUNT OF MONTHLY PAYMENT & NUMBER OF PAYMENTS PAST DUE	DO YOU DISPUTE THIS BILL? Yes or No	HAS THERE BEEN ANY LEGAL ACTION ON THIS DEBT? Yes or No

LIST NAME, ACCOUNT NUMBER COMPLETE MAILING ADDRESSES, INCLUDING CITY, STATE AND ZIP CODE, FOR EVERY CREDITOR YOU OWE	NATURE OF DEBT (credit card, medical, car, clothing, House, etc.)	YEAR DEBT ORIGINATED (or best estimate) Required	PRESENT BALANCE	HAVE YOU SIGND ANY CONTRACTS OR PAPERS PERTAINING TO THIS DEBT? Give co-signers Name, if any.	AMOUNT OF MONTHLY PAYMENT & NUMBER OF PAYMENTS PAST DUE	DO YOU DISPUTE THIS BILL? Yes or No	HAS THERE BEEN ANY LEGAL ACTION ON THIS DEBT? Yes or No

DOCUMENTS

Consistent with the premise that honest Debtors who disclose fully and accurately their circumstances gain bankruptcy protection, Trustees often ask for documentation from Debtors. We attempt to out work Trustees. The following papers are required for our review in order to make the filing decision and chapter choice. The attorney fees will be higher if you do not present this information at your initial consultation:

1. The business' most recently filed federal and state tax returns. The prior two years tax returns will be required for your file immediately after the case filing. This means the last 3 years of tax returns.
2. Current Accounts Receivable list.
3. Current inventory list.
4. Statements from your creditors during the last ninety (90) days.
5. Current Profit and Loss Statement and Balance Statement.

In addition to the **required** documents for an actual filing (1-5 above) a well prepared client will have available documents that may affect representation.

It is wise you gather the following to prepare your attorney ahead of a trustee's potential request:

All the documents needed for a §341 Meeting:

6. Copies of corporate documents including a Certificate of Good Standing
7. Petition date bank statements (for all accounts)
8. Motor vehicle titles
9. Kelley Blue Book (WY) or NADA (CO) vehicle appraisal
10. Real Property valuations