
CREDIT COUNSELING WORK SHEETS

Personal, with a Current or Former Business that Is/was NOT Incorporated or 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 individuals or husbands and wives. If you have a business involved, a different set of worksheets is required. 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*
5. *Appendix A (Disclosures, Document Request, List of Approved Credit Counseling Agencies)*

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(S): _____

HOME PHONE: _____ MR CELL PHONE: _____ MS. CELL PHONE: _____

MR. WORK: _____ MS. WORK: _____

MAY WE CALL YOU AND/OR LEAVE A DISCREET MESSAGE AT WORK? MR: YES/NO MS: YES/NO

DO YOU HAVE A FAX? YES/NO MAY WE FAX YOU? YES/NO

LOCATION OF FAX? HOME WORK

FAX NUMBER: _____ E-Mail: _____

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

Done this _____ day of _____, 20__.

Potential Client

I have read and agree with my spouse's representation above.

Potential Client

CASH FLOW PLANNING

One of the principal reasons most households have financial problems is a failure to properly plan a budget. Most people budget money, but few realize that a commitment of future income that leaves less than sixty percent (60%) of expected income for contingencies is planning without emergency preparedness.

A good rule of thumb for family planning is to commit no more than forty percent (40%) of your disposable income to servicing debt. This rule may be the deciding factor in determining whether or not to file bankruptcy. It also is a standard by which the misuse of available credit is easily measured without guessing after bankruptcy.

To intelligently discuss the advisability of: (1) bankruptcy, (2) working out your debts without bankruptcy, and (3) to plan your future finances, you should fill out the following basic budget form meticulously.

1. List the estimated average future monthly income-wages salary & commissions:

**(MEANS TEST REQUIRES AN ANALYSIS OF FAMILY INCOME
WHETHER A JOINT FILING OR NOT)**

INDIVIDUAL

SPOUSE (IF APPLICABLE)

Monthly GROSS (before deductions) Monthly GROSS (before deductions)
Wages, Salary, Commissions \$ _____ Wages, Salary, Commissions \$ _____

(There are 4.33 weeks per month)

Other Income Received Monthly:

Rental Property	\$ _____	Rental Property	\$ _____
Business Income	\$ _____	Business Income	\$ _____
Farm Operations	\$ _____	Farm Operations	\$ _____
Interest/Dividends	\$ _____	Interest/Dividends	\$ _____
Child Support/Alimony	\$ _____	Child Support/Alimony	\$ _____
Unemployment Income	\$ _____	Unemployment Income	\$ _____
Social Security Income	\$ _____	Social Security Income	\$ _____
Government Assistance (Housing/SNAP, etc.)	\$ _____	Government Assistance (Housing/SNAP, etc.)	\$ _____
Pension/Retirement Income	\$ _____	Pension/Retirement Income	\$ _____
Other monthly income	\$ _____	Other monthly income	\$ _____

(PLEASE SPECIFY SOURCE OF OTHER MONTHLY INCOME)

Contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives

Specify _____ \$ _____

TOTAL GROSS PAY \$ _____

PAYROLL DEDUCTIONS:

INDIVIDUAL

SPOUSE

Social Security/Medicare	\$ _____	Social Security/Medicare	\$ _____
Federal Withholding	\$ _____	Federal Withholding	\$ _____
State Withholding	\$ _____	State Withholding	\$ _____
Insurance	\$ _____	Insurance	\$ _____
Mandatory Retirement	\$ _____	Mandatory Retirement	\$ _____
Voluntary Retirement	\$ _____	Voluntary Retirement	\$ _____
Child Support/Alimony	\$ _____	Child Support/Alimony	\$ _____
Union Dues	\$ _____	Union Dues	\$ _____
Other Deductions _____	\$ _____	Other Deductions _____	\$ _____

(Please specify other deductions)

TOTAL DEDUCTIONS \$ _____ TOTAL DEDUCTIONS \$ _____

TOTAL NET PAY AFTER DEDUCTIONS \$ _____

ARE YOU EXPECTING ANY INCREASE OR DECREASE IN SALARY NEXT YEAR?

If **yes**, please describe _____

2. List your best estimate of average future monthly expenses, consisting of:
- a. Primary Rent or Home Mortgage Payment (Include Lot Rental) \$ _____
Does this payment include real estate taxes and/or insurance? yes / no
If not included in Rent or Home Ownership for Residence:
- Real Estate Taxes \$ _____
 - Property, homeowner's, or renter's insurance \$ _____
 - Home Maintenance, repair, and upkeep expenses \$ _____
 - Homeowner's association or condominium dues \$ _____
- b. Additional Mortgage Payments such as home equity loans \$ _____
- c. Utilities:
- Electricity, Heat, Natural Gas \$ _____
 - Water, Sewage, Garbage \$ _____
 - Telephone, Cell Phone, Internet Cable \$ _____
 - Other. Specify: _____ \$ _____
- d. Food & housekeeping supplies
(\$ _____/wk x 4.33 wks/month) \$ _____
- e. Childcare and children's education costs \$ _____
- f. Clothing, laundry, and dry cleaning \$ _____
- g. Personal care products and services \$ _____
- h. Medical and dental expenses \$ _____
- i. Transportation (gas, oil, tires, bus fare-**not** car payments) \$ _____
- j. Recreation, Entertainment, Newspapers, Magazines, Clubs \$ _____
- k. Charitable Contributions and religious donations \$ _____
- l. Insurance (**not deducted from wages**)
- Life insurance \$ _____
 - Health Insurance \$ _____
 - Vehicle Insurance \$ _____
 - Other insurance. Specify: _____ \$ _____
- m. Taxes (not deducted from wages, e.g. property,
Specify: _____) \$ _____
- n. Installment or lease payments
- Car payments for Vehicle 1 \$ _____
 - Car payments for Vehicle 2 \$ _____
 - Other. Specify: _____ \$ _____
 - Other. Specify: _____ \$ _____
- o. Alimony, child support, maintenance-not income deduction
Payments You Have To Pay \$ _____
- p. Other payments to support others who do not live with you \$ _____
Specify: _____
- q. Other Real Property Expenses not already listed
- Mortgages on other property \$ _____
 - Real Estate Taxes \$ _____
 - Property, homeowner's, or renter's insurance \$ _____
 - Maintenance, repair, and upkeep expenses \$ _____
 - Homeowner's association or condominium dues \$ _____
 - Other. Specify: _____ \$ _____

TOTAL COST OF YOUR NECESSITIES \$ _____

SUBTRACT THE COST OF YOUR NECESSITIES FROM YOUR
TOTAL NET PAY AFTER DEDUCTIONS- **DISPOSABLE INCOME** \$ _____

ARE YOU EXPECTING ANY INCREASE OR DECREASE IN EXPENSES NEXT YEAR?
If **yes**, please describe _____

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, please 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 AND RESIDENCE

- a. What is your **full** name (including middle name) and social security number? (If married, give both names in full and both social security numbers). **No middle initials, please. If you have no middle name or only an initial, please indicate.**

NAME(s):

Individual: _____

Spouse: _____

SSAN(s):

Individual: _____

Spouse: _____

- b. What is your current marital status? Please mark one of the following:
Single [] Married [] Divorced [] Widowed [] Separated []
- c. Have you used, or been known by, any other names within the last 6 years? (If so, list **all** names used).

- d. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

If yes, which state or territory? _____

- e. Dependents of Debtor(s):

Name/Age/Relationship

Who does dependent live with?

- f. Where do you now reside - give **physical street address**. Also give **current mailing address** if different than street address.

PHYSICAL ADDRESS: _____

COUNTY: _____

MAILING ADDRESS: _____

- g. Where else have you resided during the last 2 years? Give address, state, and dates of occupancy.

- h. If you rent your place of residence, please list the name and address of the landlord.

2. OCCUPATION AND INCOME

- a. What is your occupation?

Individual - _____ Spouse - _____

- b. Where are you now employed? (**IMPORTANT**: Give the name and address of your employer(s), or the address at which you carry on your trade or profession, and the length of time you have been so employed or engaged. For Husband and Wife give both).

Individual - Employer: _____

Address: _____

Dates employed: _____

Second Employer: _____

Dates employed: _____

Spouse - Employer: _____

Address: _____

Dates employed: _____

Second Employer: _____

Dates employed: _____

c. Have you been in a business partnership with anyone or engaged in any business during the last 6 years? (If so, give particulars, including names, dates and places).

d. What was your income for each of the previous two years according to your income tax return, or an approximation if you did not file a return? (For Husband and Wife, give both). **Please bring copies of your tax returns to the initial consultation.**

e. What amount of income have you received from sources other than employment during each of these two years (for example, child support, gambling winnings, etc.)? (Give particulars including each source and the amount received therefrom).

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. SUITS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS

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</u> <u>CAPTION OF SUIT</u>	<u>NATURE OF</u> <u>PROCEEDING</u>	<u>COURT AND</u> <u>LOCATION</u>	<u>STATUS OR</u> <u>DISPOSITION</u>
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- b. Were you a party to any suit (including any divorces) terminated within the last year? **If so, please provide a copy of the court papers regarding the suit or the divorce decree.**

<u>CASE NUMBER CAPTION OF SUIT</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT AND LOCATION</u>	<u>STATUS OR DISPOSITION</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, person/company for whom the property was seized (creditor), date of seizure and description and value of property. **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>
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_____	_____	_____
_____	_____	_____
_____	_____	_____

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 **one year** immediately preceding the commencement of this case? (If so, give dates, names and addresses of the assignee and terms of assignment/settlement).

- b. Is any of your property in the hands of a Receiver, Trustee, Custodian, Liquidating Agent, or Court-Appointed Official within one year immediately preceding the commencement of this case? (If so, give a brief description of the property, the name and address of the Receiver, Trustee, Custodian, 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

Have you made any gifts within the last year other than ordinary and usual presents to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient? (If so, give names and addresses of donees and dates, description and value of gifts).

8. LOSSES

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

DESCRIPTION
AND VALUE

DESCRIPTION OF
CIRCUMSTANCES

DATE OF
LOSS

- 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 or yard sale in the past two years?

Y / N Have you sold or given away any other personal 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. FINANCIAL ACCOUNTS

What financial accounts have you maintained, alone or together with any other person, for your benefit, **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>NAME(S) ON ACCOUNT</u>	<u>TYPE OF ACCOUNT</u>	<u>ACCOUNT NUMBER</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

12. CLOSED FINANCIAL ACCOUNTS

List any financial accounts or instruments held in your name, or for your benefit, 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>NAME(S) ON ACCOUNT</u>	<u>TYPE OF ACCOUNT</u>	<u>ACCOUNT NUMBER</u>	<u>CLOSING BALANCE</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

13. UNCASHED CHECKS

Do you have any uncashed checks in your possession? If yes, please describe.

14. PREPAID DEBIT OR SIMILAR PREPAID CARDS/CREDIT CARDS

Please list a projected balance if you have a prepaid debit card or similar prepaid gift card or positive balance on a credit card (in addition to a traditional bank or savings account).

TYPE OF CARD

CURRENT BALANCE ON CARD

15. 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?

NAME AND ADDRESS
OF BANK OR OTHER
DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF CONTENTS

16. STORAGE UNITS

Have you stored property in a storage unit or place other than your home within 1 year? If yes, please provide the name and address of facility, name of who else has or had access to it, description of the contents and whether or not you still have the unit.

17. 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.

NAME/ADDRESS
OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

18. PROPERTY HELD FOR ANOTHER PERSON

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

NAME AND ADDRESS
OF OWNER

DESCRIPTION AND
VALUE OF PROPERTY

LOCATION OF
PROPERTY

b. Is any other person holding anything of value in which you have an interest?

NAME AND ADDRESS
OF PERSON HOLDING
PROPERTY

DESCRIPTION AND
VALUE OF PROPERTY

LOCATION OF
PROPERTY

19. 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? (Give particulars including information as to any refund payable jointly to you and your spouse or any other person).

20. 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).

Location: _____ Nature: _____ Filed: _____

Status/Disposition of Case: _____

21. 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.

22. NAME OF BUSINESS, NATURE AND LOCATION

a. What is 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. 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?

EIN: _____

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

23. 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).

24. 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?

25. 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.

26. 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.

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- 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.
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27. 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:

1st Mortgagee: 2nd Mortgagee: 3rd 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:

1st Mortgagee: 2nd Mortgagee: 3rd 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 (Money you have in your wallet, in your home, safe deposit box, etc.)	_____	\$ _____
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	_____	\$ _____

SPECIFY WHO HOLDS THE SECURITY DEPOSIT AND FOR WHAT PURPOSE

d. Household goods and furnishings, including audio, video and computer equipment. PLEASE USE THE FORM ON THE NEXT PAGE TO PROVIDE A <u>DETAILED</u> LIST OF <u>ALL</u> HOUSEHOLD GOODS AND THE MARKET VALUE (use garage sale values).	_____	\$ _____
e. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, baseball card collections and other collections or collectibles Please Specify: _____	_____	\$ _____

FILL THIS LIST OUT COMPLETELY AS POSSIBLE

	Fair Market Value		Fair Market Value
<u>LIVING ROOM</u>		<u>KITCHEN</u>	
SOFA/COUCH	\$ _____	MICROWAVE	\$ _____
LOVESEAT	\$ _____	SMALL APPLIANCES	\$ _____
CHAIRS	\$ _____	DISHES AND UTENSILS	\$ _____
TV	\$ _____	REFRIGERATOR & STOVE	\$ _____
VCR	\$ _____	FREEZER	\$ _____
DVD/BLUERAY PLAYER	\$ _____	POTS AND PANS	\$ _____
RECLINER	\$ _____	<u>BEDROOM</u>	
END TABLES	\$ _____	BED	\$ _____
COFFEE TABLE	\$ _____	NIGHT TABLES	\$ _____
ENTERTAINMENT CENTER	\$ _____	CHEST OF DRAWERS	\$ _____
BOOKCASE	\$ _____	DRESSER	\$ _____
LAMPS	\$ _____	ARMOIRE	\$ _____
<u>DINING ROOM</u>		CHAIR	\$ _____
TABLE W/CHAIRS	\$ _____	LAMPS	\$ _____
HUTCH/BUFFET	\$ _____	<u>FAMILY ROOM</u>	
<u>OUTDOOR ITEMS</u>		SOFA/COUCH	\$ _____
LAWN CHAIRS	\$ _____	CHAIR	\$ _____
LAWN TABLE W CHAIRS	\$ _____	TV AND ELECTRONICS	\$ _____
BARBEQUE	\$ _____	DESK AND CHAIR	\$ _____
FOLDING CHAIRS	\$ _____	DESK COMPUTER/LAPTOP	\$ _____
WEEDEATER	\$ _____	BOOKCASE	\$ _____
LAWN MOWER	\$ _____	ROCKING CHAIR	\$ _____
TOOL CABINET	\$ _____	<u>MISC HOUSEHOLD GOODS</u>	
HOUSEHOLD TOOLS	\$ _____	BAR STOOLS	\$ _____
<u>ADDITIONAL ITEMS</u>		SCHOOL BOOKS	\$ _____
LINENS/BLANKETS	\$ _____	FAMILY BIBLE	\$ _____
WASHER AND DRYER	\$ _____	MISC. BOOKS	\$ _____
KNICK KNACKS	\$ _____	GAMES	\$ _____
VACUUM CLEANER	\$ _____	CHILDREN'S ITEMS	\$ _____
BAKERS RACK	\$ _____	PROJECTORS	\$ _____
EXERCISE EQUIPMENT	\$ _____	_____	\$ _____
GAMING SYSTEMS	\$ _____	_____	\$ _____
GAMING SYSTEM GAMES	\$ _____	_____	\$ _____
iPAD/TABLET	\$ _____	_____	\$ _____
iPOD	\$ _____	_____	\$ _____
CELL PHONE	\$ _____	_____	\$ _____
PRINTERS	\$ _____	_____	\$ _____
SCANNERS	\$ _____		

f. Wearing apparel.

PROVIDE DETAILED LISTS OF ALL WITH GARAGE SALE VALUES.

INDIVIDUAL:

___ Pants \$ _____
 ___ Shirts \$ _____
 ___ Jeans \$ _____
 ___ Shoes \$ _____
 ___ Coats \$ _____
 ___ Dresses \$ _____
 ___ Skirts \$ _____
 ___ Sweaters \$ _____
 ___ Shorts \$ _____
 ___ Jackets \$ _____
 ___ Suits \$ _____
 ___ Purses \$ _____
 ___ Belts \$ _____
 ___ Boots \$ _____
 ___ Hats \$ _____

SPOUSE:

___ Pants \$ _____
 ___ Shirts \$ _____
 ___ Jeans \$ _____
 ___ Shoes \$ _____
 ___ Coats \$ _____
 ___ Dresses \$ _____
 ___ Skirts \$ _____
 ___ Sweaters \$ _____
 ___ Shorts \$ _____
 ___ Jackets \$ _____
 ___ Suits \$ _____
 ___ Purses \$ _____
 ___ Belts \$ _____
 ___ Boots \$ _____
 ___ Hats \$ _____

\$ _____

g. Furs and Jewelry (List)

Wedding Rings	\$ _____ (Ind.)	\$ _____ (Sp.)
Rings	\$ _____ (Ind.)	\$ _____ (Sp.)
Necklaces	\$ _____ (Ind.)	\$ _____ (Sp.)
Watches	\$ _____ (Ind.)	\$ _____ (Sp.)
Earrings	\$ _____ (Ind.)	\$ _____ (Sp.)
Other -Specify	\$ _____ (Ind.)	\$ _____ (Sp.)

DESCRIBE OTHER: _____

\$ _____

PLEASE SPECIFY INDIVIDUALLY WHETHER JEWELRY IS GOLD, WHITE GOLD, SILVER, PLATINUM, DIAMOND, RUBY, EMERALD, BLACK HILLS GOLD, COSTUME, ETC.

h. **Firearms:** (LIST WITH SEPARATE VALUES)

\$ _____

(Pistols, rifles, shotguns, ammunition, and related equipment)

i. Photographic, sports, or hobby equipment

\$ _____

(i.e. scrapbooking, crafts, sewing, camcorders, camera, fishing, etc.)

(Please be specific and separate)

- j. Season Tickets/Memberships of any kind (Skiing, Sporting Events, Country Club, etc) _____ \$ _____
- k. Interests in insurance policies (including life insurance). Name insurance company of each policy and itemize surrender or refund value of each- **SPECIFY TERM OR WHOLE LIFE** \$ _____

- l. Annuities. Itemize and name each issuer. \$ _____

- m. Interests in **ANY** IRA, ERISA, 401k, Keogh, PERA, TSP, or other pension or profit sharing plans. Itemize with values. \$ _____

- n. Stock and interest in incorporated an unincorporated and businesses. Itemize. \$ _____

- o. Interests in partnerships and joint ventures. Itemize. \$ _____

- p. Government and corporate bonds. Itemize. \$ _____

- q. Accounts receivable. Itemize. \$ _____

- r. Alimony, maintenance, support or property settlement to which the debtor is or may be entitled. Itemize. \$ _____

- s. Other liquidate debts owed to you **including tax refunds**. Itemize. \$ _____

- t. Equitable or future interests, life estates and rights or powers exercisable for your benefit. \$ _____

u. Interests in estates of a decedent, death benefit plan, life insurance policy or trust. \$_____

v. Patents, copyrights, intellectual property, licenses, franchises, and general intangibles. \$_____

w. 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>
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

x. 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>
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

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

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

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

- bb. Livestock, poultry, and other non-farm animals \$ _____

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

- dd. Farming supplies and equipment. Itemize. \$ _____

- ee. 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

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

APPENDIX A

DISCLOSURE AND FEES

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 requires that you receive certain disclosures. They are the next attachment. That same law requires that we have a written fee agreement. The form this office uses for Chapter 7 and Chapter 13 are slightly different. A sample is available on our web site at www.bankruptcyrep.com. You will be asked to sign this agreement during your initial consultation if it appears bankruptcy is in your best interest. The form is our promise to do a bankruptcy for you in exchange for a fee certain. It is not your promise to go through with a bankruptcy. It cannot be used to force you to pay if you choose not to file.

ATTACHMENTS:

1. Disclosures Required by Law
(pages 30-31 of 34)
2. Documents Request List
(Preparing to do it right!)
(pages 32-34 of 34)

DISCLOSURES REQUIRED BY LAW

The Bankruptcy Abuse and Prevention and Consumer Protection Act of 2005, Senate Amended Act 256, was signed into law by President George W. Bush on April 20, 2005. Portions of the law will become effective later. Most of the Act affects filings that occur 180 days after April 20, 2005, or on October 17, 2005.

A person desiring to gain bankruptcy protection is defined as an assisted person. A law firm agreeing to represent assisted persons is defined as a debt relief agency. A debt relief agency must provide an assisted person a clear and conspicuous written notice advising assisted persons that:

- (A) all information that the assisted person is required to provide with a petition and thereafter during a case under this title is required to be **complete, accurate, and truthful**;
- (B) **all assets and all liabilities are required to be completely and accurately disclosed** in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value;
- (C) **current monthly income**, the amounts specified in section 707(b) (2), and, in a case under Chapter 13 of this title, **and disposable income** (determined in accordance with section 707 (b) (2)), **are required to be stated after reasonable inquiry**; and
- (D) information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

A debt relief agency must provide the following notice to assisted persons:

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 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. Once your case starts, you will have to attend the required first meeting of 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 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.

Received by:

Client Signature_____

Date_____

Client Signature_____

Date_____

Counsel must have a signed copy of this disclosure for your file.

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:

REQUIRED DOCUMENTS TO FILE:

1. Your 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.
2. Pay stubs and income statements from all sources of income for the last seven (7) months. Sixty (60) days' worth of pay information must be filed with your bankruptcy petition.

Examples:

- a. Paycheck stubs for both husband and wife for the last seven (7) months, including the most recent paycheck stubs.
 - b. Papers showing commissions or bonuses received during the last seven (7) months.
 - c. Papers regarding any unemployment benefits received during the last seven (7) months.
 - d. Papers regarding any child support or spousal support received during the last seven (7) months.
 - e. Papers regarding any Social Security payments received by any member of your household during the last seven (7) months who is contributing to household expenses.
 - f. Papers regarding any disability income or benefits received during the last seven (7) months.
 - g. Papers regarding any bank interest income or (stock) dividend income received during the last seven (7) months.
 - h. Papers regarding any retirement benefits received during the last seven (7) months.
 - i. Papers regarding any rental income from any house or land or other real property you own during the last seven (7) months.
 - j. Information about any major gifts given to you during the last two (2) years.
 - k. Information about any major gambling winnings during the last two (2) years.
 - l. A listing of money contributed to your living expenses during the last seven (7) months by other members of your household, including your spouse if he/she is not filing bankruptcy with you.
3. Statements from your creditors during the last ninety (90) days.

In addition to the **required** documents for an actual filing (1-3 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:

REQUIRED DOCUMENTS FOR A §341 MEETING:

4. Copies of driver=s license and social security card (You must bring originals with you to the meeting.)
5. Petition date pay stubs
6. Petition date bank statements (for all accounts)
7. Wyoming only - Motor vehicle titles
8. Kelley Blue Book (WY) or NADA (CO) vehicle appraisal
9. Home Market Valuation

Just really clever documents to have available:

1. *Documents regarding deductions from your income:*
 - a. Papers regarding any retirement plan contributions you have made during the last seven (7) months
 - b. Papers regarding any retirement loan currently owed
 - c. Papers regarding any insurance that is being paid from your paycheck
 - d. Papers showing any other deduction from your paycheck which is required or mandatory - not voluntary
 - e. From your payroll department at work, get copies of any wage garnishment orders or voluntary automatic deductions from your paycheck
 - f. Any court orders setting child support or spousal support amounts that you should be paying, including the order setting regular ongoing monthly amounts and also setting any monthly amounts for catching up on past-due support
 - g. Is any support you owe secured by a lien on your home or other security interest?
 - h. If you have your own business, a complete listing of all your monthly business expenses, including a year-to-date or recent monthly Profit & Loss statements for your business, if possible
 - i. Papers showing any Criminal Restitution Payments you are required to make

2. *Documents regarding your finances:*
 - a. Monthly statements for all your bank, credit union & other similar accounts for the last seven (7) months
 - b. A recent credit report (preferably from all three credit bureaus)
 - c. Petition, statements and schedules for any bankruptcy filed in the last eight (8) years
 - d. A list of all your address for the last three (3) years
 - e. Tax returns (both state and federal) for the last four (4) years, plus W-2s, 1099s, etc., for those years
 - f. Tax transcripts for the last four (4) years
 - g. Papers regarding any real property you now own or have owned within the last ten (10) years, including:
 - (1) information about refinancing within the last five (5) years and current mortgage billing statements
 - (2) transfers of ownership within the last five (5) years and deeds on all property owned
 - h. Papers regarding all other personal and real property you own (for example, vehicle registration papers, stock value statements, cash value life insurance policy documents, time-share unit documents, etc.)
 - i. Have you ever been convicted of a felony? If so, locate any documents stating the type of conviction
 - j. If you did or may receive any money or property from a trust or probate estate, get documents regarding it
 - k. Education IRS or tuition program documentation
 - l. Student Loan documents
 - m. Bills, statements, receipts for any normal living expenses during the last six (6) months: utility bills, food or clothing bills, lawsuits, personal loans, car loans, furniture loans, jewelry loans, etc.
 - n. All statements bills, notices, letters received in the last (3) months - regarding all your debts: credit cards, medical bills, lawsuits, personal loans, car loans, furniture loans, jewelry loans, etc.
 - o. Contracts (with all the attachments) for all car loans purchased within the last four (4) years; and for furniture and jewelry loans for items purchased within the last two (2) years
 - p. Proof of insurance for any vehicle for which you still owe money

3. *Rush circumstance documents*
 - a. Foreclosure documents on house(s) or land
 - b. Eviction papers for apartment or house
 - c. Eviction papers for business location or lease

- d. Wage garnishment papers
- e. Car or truck repossession papers
- f. IRS Levy papers

4. *Miscellaneous Documents*

- a. Copies of your Social Security card(s)
- b. Copies of your Drivers' licenses
- c. Copies of any Military I.D.'s or other photo I.D.
- d. Copies of titles to case, trucks, motorcycles, R.V.' s, boats, trailers, etc.
- e. Statements showing balances on mortgages
- f. Copies of divorce decrees, permanent orders entered within the last eight (8) years
- g. Copies of any pre-marital agreements, pre-nuptial agreements, or post-nuptial agreements
- h. Copies of any Trusts created by you or for you
- i. Lawsuits and judgments filed by creditors against you
- j. Lawsuits and judgments filed by you against other people or companies

5. *Documents for Self-Employed Individuals*

- a. Corporation, partnership, LLC or other papers for your business
- b. Inventory lists for your business
- c. Profit and Loss statements
- d. Balance sheets
- e. Financial statements
- f. Appraisals for the business or business assets
- g. UCC-1 and other security and financing instruments
- h. Franchise agreements
- i. SBA or bank loan agreements
- j. Accounts receivable lists
- k. Business purchase agreements from prior owner
- l. Equipment and vehicle lease agreements
- m. Business location or store lease agreements

I/We agree that Attorney is **not** required to file my/our bankruptcy petition until such time as I/We have produced **ALL** of the above documents that are applicable to my/our case, notwithstanding the fact that I/We may have a pending garnishment, home foreclosure, repossession, levy, etc., **and** given Attorney sufficient time to analyze the documents in order to prepare a bankruptcy, if applicable.

I/We understand, agree and have been advised that any and all information and documentation provided by me/us to Attorney may be discoverable and examinable by the Trustee in my case, the United States Trustee the bankruptcy court and possibly creditors pursuant to 11 U.S.C. §342(b)(2)(B).

I/We understand, agree and have been advised that we must provide complete, accurate, and truthful documentation.

I/We agree that:

- I/We will produce all of the documents together at one time and not piecemeal
- I/We will bring all of the documents to the initial consultation
- I/We will bring the completed Bankruptcy Worksheets to the initial consultation.

Name: _____ Date: _____

Name: _____ Date: _____