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# CREDIT COUNSELING PERSONAL WORK SHEETS

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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*
2. *General Questions about You*
3. *Property Listing Sheets*
4. *Debt Listing Sheets*
5. *Appendix A (Disclosures, Document Request)*

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/MRS CELL PHONE: \_\_\_\_\_

MR. WORK: \_\_\_\_\_ MS/MRS WORK: \_\_\_\_\_

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

DO YOU HAVE A FAX? YES/NO THE NUMBER IS: \_\_\_\_\_

MAY WE FAX YOU DOCUMENTS TO THIS NUMBER? YES/NO

LOKMPC REV 2015

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

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## **CASH FLOW PLANNING**

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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)  
Wages, Salary, Commissions \$ \_\_\_\_\_

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

(There are 4.33 weeks per month)

**Other Income Received Monthly:**

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

Rental Property \$ \_\_\_\_\_  
Business Income \$ \_\_\_\_\_  
Farm Operations \$ \_\_\_\_\_  
Interest/Dividends \$ \_\_\_\_\_  
Child Support/Alimony \$ \_\_\_\_\_  
Unemployment Income \$ \_\_\_\_\_  
Social Security Income \$ \_\_\_\_\_  
Government Assistance \$ \_\_\_\_\_  
(Housing/SNAP, etc)  
Pension/Retirement 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 \$ \_\_\_\_\_  
Federal Withholding \$ \_\_\_\_\_  
State Withholding \$ \_\_\_\_\_  
Insurance \$ \_\_\_\_\_  
Mandatory Retirement \$ \_\_\_\_\_  
Voluntary Retirement \$ \_\_\_\_\_  
Child Support/Alimony \$ \_\_\_\_\_  
Union Dues \$ \_\_\_\_\_  
Other Deductions \_\_\_\_\_ \$ \_\_\_\_\_

Social Security/Medicare \$ \_\_\_\_\_  
Federal Withholding \$ \_\_\_\_\_  
State Withholding \$ \_\_\_\_\_  
Insurance \$ \_\_\_\_\_  
Mandatory Retirement \$ \_\_\_\_\_  
Voluntary Retirement \$ \_\_\_\_\_  
Child Support/Alimony \$ \_\_\_\_\_  
Union Dues \$ \_\_\_\_\_  
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 [ ]

If divorced, when was your divorce final? \_\_\_\_\_

- 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>
_____	_____	_____	_____
_____	_____	_____	_____

- 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>
_____	_____	_____
_____	_____	_____
_____	_____	_____

**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).

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**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).

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**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

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

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**9. PAYMENTS OR TRANSFERS TO ATTORNEYS**

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

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- 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).

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- 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).

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**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.

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**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

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**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

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**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.

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**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

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**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

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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

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**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?

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

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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).

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**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. Have you kept books on account or records relating to your financial affairs within the **last two years**?

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b. In whose possession are these books or records? (Give names and addresses).

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c. If any of these books or records are not available, give explanation.

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- d. Have any books of accounts or records relating to your financial 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 therefore).
- 
- 

***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 2<sup>nd</sup> 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<sup>st</sup> Mortgagee:                      2<sup>nd</sup> Mortgagee:                      3<sup>rd</sup> 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 2<sup>nd</sup> 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<sup>st</sup> Mortgagee:                      2<sup>nd</sup> Mortgagee:                      3<sup>rd</sup> 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. <b>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).</b>	_____	\$ _____
e. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, baseball card collections and other collections or collectibles <b>Please Specify:</b> _____	_____	\$ _____

\_\_\_\_\_

**FILL THIS LIST OUT COMPLETELY AS POSSIBLE**

	Fair Market Value		Fair Market Value
<b><u>LIVING ROOM</u></b>		<b><u>KITCHEN</u></b>	
SOFA/COUCH	\$ _____	MICROWAVE	\$ _____
LOVESEAT	\$ _____	SMALL APPLIANCES	\$ _____
CHAIRS	\$ _____	DISHES AND UTENSILS	\$ _____
TV	\$ _____	REFRIGERATOR & STOVE	\$ _____
VCR	\$ _____	FREEZER	\$ _____
DVD/BLUERAY PLAYER	\$ _____	POTS AND PANS	\$ _____
RECLINER	\$ _____	<b><u>BEDROOM</u></b>	
END TABLES	\$ _____	BED	\$ _____
COFFEE TABLE	\$ _____	NIGHT TABLES	\$ _____
ENTERTAINMENT CENTER	\$ _____	CHEST OF DRAWERS	\$ _____
BOOKCASE	\$ _____	DRESSER	\$ _____
LAMPS	\$ _____	ARMOIRE	\$ _____
<b><u>DINING ROOM</u></b>		CHAIR	\$ _____
TABLE W/CHAIRS	\$ _____	LAMPS	\$ _____
HUTCH/BUFFET	\$ _____	<b><u>FAMILY ROOM</u></b>	
<b><u>OUTDOOR ITEMS</u></b>		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	\$ _____	<b><u>MISC HOUSEHOLD GOODS</u></b>	
HOUSEHOLD TOOLS	\$ _____	BAR STOOLS	\$ _____
<b><u>ADDITIONAL ITEMS</u></b>		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](http://www.kbb.com) or [www.nada.com](http://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.

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## INSTRUCTIONS FOR DEBT LISTING SHEETS

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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 <b>EVERY</b> CREDITOR YOU OWE	NATURE OF DEBT (credit card, medical, car, clothing, house, etc.)	YEAR DEBT ORIGINATED (or best estimate <b>required</b> )	PRESENT BALANCE	CO-DEBTOR? (LIST THE NAME OF ANYONE ELSE LIABLE WITH YOU ON THIS OBLIGATION)	HAVE YOU SIGNED ANY CONTRACTS OR PAPERS PERTAINING TO THIS DEBT?	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 <b>EVERY</b> CREDITOR YOU OWE	NATURE OF DEBT (credit card, medical, car, clothing, house, etc.)	YEAR DEBT ORIGINATED (or best estimate <b>required</b> )	PRESENT BALANCE	CO-DEBTOR? (LIST THE NAME OF ANYONE ELSE LIABLE WITH YOU ON THIS OBLIGATION)	HAVE YOU SIGNED ANY CONTRACTS OR PAPERS PERTAINING TO THIS DEBT?	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 <b>EVERY</b> CREDITOR YOU OWE	NATURE OF DEBT (credit card, medical, car, clothing, house, etc.)	YEAR DEBT ORIGINATED (or best estimate <b>required</b> )	PRESENT BALANCE	CO-DEBTOR? (LIST THE NAME OF ANYONE ELSE LIABLE WITH YOU ON THIS OBLIGATION)	HAVE YOU SIGNED ANY CONTRACTS OR PAPERS PERTAINING TO THIS DEBT?	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 <b>EVERY</b> CREDITOR YOU OWE	NATURE OF DEBT (credit card, medical, car, clothing, house, etc.)	YEAR DEBT ORIGINATED (or best estimate <b>required</b> )	PRESENT BALANCE	CO-DEBTOR? (LIST THE NAME OF ANYONE ELSE LIABLE WITH YOU ON THIS OBLIGATION)	HAVE YOU SIGNED ANY CONTRACTS OR PAPERS PERTAINING TO THIS DEBT?	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 <b>EVERY</b> CREDITOR YOU OWE	NATURE OF DEBT (credit card, medical, car, clothing, house, etc.)	YEAR DEBT ORIGINATED (or best estimate <b>required</b> )	PRESENT BALANCE	CO-DEBTOR? (LIST THE NAME OF ANYONE ELSE LIABLE WITH YOU ON THIS OBLIGATION)	HAVE YOU SIGNED ANY CONTRACTS OR PAPERS PERTAINING TO THIS DEBT?	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

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### 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](http://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 27-28 of 31)
2. Documents Request List  
(Preparing to do it right!)  
(pages 29-31 of 31)

## 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.



## 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 Driver's 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: \_\_\_\_\_