



CHAPTER 7 BANKRUPTCY INSTRUCTIONS

Thank you for choosing our office to help you with your Bankruptcy filing. It is important that you provide accurate information when filling out your client questionnaire so that we may properly access your situation. Please note the following:

1. All documents on the checklist should be provided and your questionnaire should be filled out completely.
2. When filing out the Client Questionnaire you have to answer every question. If something does not apply to you then you will have to state same. Your completed questionnaire will not be accepted by our office if there are any unanswered questions.

The following is a guide to filing out the Client Questionnaire. We request that you read this thoroughly and refer to same while you are filing out your questionnaire. Remember, when you fill out our questionnaire you must list **all** of your assets and **all** of your debts.

3. Page 3, Section 2, Property, Part A: Include the following:
 - A. Address and description of property;
 - B. The names of all individuals that the property is owned by;
 - C. The value of the property-make sure to provide a copy of your most recent appraisal and most recent property tax statement;
 - D. List all banks that have a mortgage, home equity loan or lien(s) on the property, their addresses, account numbers, the value of the mortgage, loan or lien, the monthly payment of same and how many payments remain.
4. Page 4, Section 2, Property, Part B: Include the following:
 - A. The amount of cash that you currently have in your possession at the time of filling out this packet.
 - B. The name, address, account number of any bank that you have a checking, savings or any other type of account with. You will need to list the amount of money that is held in the account(s) at the time of filing out this form. If any of these accounts are jointly held with another person you will need to state what percentage of the accounts is yours.
 - C. List any security deposits that you have provided, the name and address of person or company in which you provided the deposit to, the amount of the deposit and, if jointly held with another person, the percentage in which you hold.

D. For your household goods, furniture, audio, video and computer equipment you will need to list each item separately and give a replacement value for same. Additionally, we will need copies of any documentation supporting the replacement value you have listed, as such, if you have a Zennith 30" television you can get online with a retailer, such as Best Buy, look up the same television, list their selling price and print this information out for documentation purposes. The same applies to all other personal property.

E. If you have any interest in any pensions, profit sharing plans, IRA, annuities, stocks, partnerships, bonds, etc. you will need to list each separately, the name and address of the company in which each is held and the value for same. We will also need copies of all documentation that you have relating to same.

F. If you are paying or receiving alimony or child support you will need to list same separately, the amount you are paying/receiving along with the Court's name and address in which the order arrived from. We will need copies of the order stating you are either responsible for paying such support or entitled to receive such support.

G. If you are listed as a beneficiary to any estates or life insurance plans or trusts, you will need to list each separately along with the name and address in which the insurance policy, trust or estate is held. We will need any documentation that you have relating to same.

H. If you have any tax refunds or counterclaims in which you are entitled to receive money you will need to list each separately along with the amount you will be receiving and the name and address from which these funds will derive from. We will need any documentation that you have relating to same.

I. If you have any patents, copyrights, etc. you will need to list each separately along with the name and address in which same is derived from and the value of each. We will need copies of any documentation that you have relating to same.

J. You will need to list the year, make, and model of all automobiles, trailers, accessories, boats, aircrafts, etc. that are titled in your name along with the value of same and, if joint filing with a spouse, which debtor owns the property. We will need for you to supply us with documentation used to value these items.

K. If you have office equipment, supplies, machinery, fixtures, inventory, etc for business then you will need to describe each item state the address in which same is located, the value of same and any documentation that you having supporting this figure. If you are jointly filing with a spouse, you will need to state whom owns the property.

L. If you have animals please describe each separately, the address in which they are located, and the value for same. If you are jointly filing with a spouse,

you will need to state who owns the animals.

M. If you grow crops, have farming equipment, and implements, farming supplies chemicals for same and feed, please describe each along with the location of each. You will need to give the value of each and, if jointly filing with a spouse, you will need to state who owns the animals.

N. If you have additionally property which was not listed in the previous questions, please state each separately along with the location, and value of same. If jointly filing with a spouse, you will need to state who owns the property.

5. Page 9, Section 3, Debts: For each debt that you have please list the following:

A. The name and address of the Creditor.

B. The Account number for each debt.

C. The date in which the debt was incurred or started.

D. The Amount owed on the debt.

E. The name and address of any co-debtor.

F. Whether or not the debt is secured by property and, if so, what the security is, the monthly payment schedule and number of payments left.

G. Whether or not you dispute the debt.

6. Page 13, Section 4, Unexpired Leases and Contracts: For this section please list the following:

A. If you are currently in any contracts or leases, such as residential, vehicle or business, etc., please list each type of contract separately and the what it is for.

B. For each lease or contract list the name and address of each party or parties involved.

C. For each lease or contract list the date that same is scheduled to expire.

7. Page 14, Section 5, Current Income: To fill out this section it will be helpful if you refer to your most recent pay stub. Please list the following:

A. Your Marital Status.

B. If you have any dependants or your spouse has any dependants, list their names, ages and relationship to you.

C. Your occupation, the name and address of your employer and the length of time

that you have worked at same.

D. The gross amount of your paycheck (before taxes are taken out), and the schedule in which you are paid, i.e. weekly, bi-weekly, monthly, etc.

E. For Questions 6-10, you must list your monthly overtime and deductions from payroll. To do this you must first determine how much you make monthly. If you receive a paycheck once per week then you will multiply the gross amount of your paycheck by the number 4 as there is typically 4 weeks in a month. Once you have received this amount you can add or subtract overtime and deductions from same by using the same method.

F. If you receive income from other operations other than your regular paycheck, please check list same in questions a-f and list the amount.

G. List whether yourself or your spouse is expecting any increase or decrease in salary within the next year.

H. You will need to list the same information as stated above for your spouse even if they are not filing.

8. Page 15, Section 5A: Current Monthly Income: For this section, you will start with month 1 by filing in the information requested for the most recent full month (example, if you are filing out this form on November 21, then you will start with the month of October as your first month, then work backwards for the following months). For each month please list the following:

A. Enter the most recent past monthly gross wages, salary, tips, bonuses, overtime and commissions for yourself and your spouse.

B. If applicable to you, enter the amount of income from operation of business as shown (gross income minus expenses to equal net income).

C. If applicable to you, enter the amount of income from rent and/or other real property as shown (gross income minus expenses to equal net income).

D. If applicable to you, enter the amount of interest, dividends and royalties.

E. If applicable to you, enter the amount of Pension and Retirement Income. Note, this category is not for Social Security income.

F. If applicable to you, enter the amount of regular contributions from others to the household expenses, including child support.

G. If applicable to you, enter the amount of Social Security income.

H. If applicable to you, enter the amount of income received from another source which was not previously listed above.

I. If your monthly income fluctuates, such as you receive tips from your employment, receive overtime each month, work on commission, etc. you will need to repeat steps A-H for each month working backwards from the month referred to in month one.

9. Page 16, Section 6, Current Expenses: Please complete this section as follows:

A. State whether or not you and your spouse maintain separate households.

B. For each item listed you must state how much you pay per month for same. If you have additional expenses which are not listed please indicate them separately after number 31.

10. Page 18, Section 7, State of Financial Affairs:

A. You must list your year to date gross income and the source(s) in which this income is derived. If filing jointly with your spouse, you must list this information separately for each individual.

B. You must list your gross income from the previous two (2) years and the source(s) in which the income was derived. If you are filing jointly with your spouse, you must list this information separately for each individual. If you did not work for any of these years please indicate same.

C. If you or your spouse has received income that did not come from employment you must list the amount received from the previous two (2) years, the source from which the money was derived and whom received same.

D. If you have made payments to consumer debt creditors (i.e. loans, installment purchases of goods or services, etc.) that total \$600.00 or more to any one creditor within the past 90 days, please list the name and address of the creditor, the date that each payment was made, the total amount that you have paid and the amount that you still owe on said debt.

E. If you have made payment to creditors that do not fall under the consumer debt section that total \$5,000.00 or more within the past 90 days please list the name and address of the creditor, the date that each payment was made, the total amount that you have paid and the amount that you still owe on said debt.

F. If you have made payments to any insiders (relatives, business partners, friends, etc.) within the past year, please list the name and address and relationship of the insider, the date that each payment was made, the total amount that you have paid and the amount that you still owe on said debt.

G. If you have any lawsuits or garnishments pending against you or that you were a party to within the past year, please list the caption of suit and case number, the nature of the proceeding, the name and address of the Court in which the case is held and the status or disposition of same. We will need copies of any paperwork that you have for each

case. If you do not have any documentation, you will need to contact the Court in which the case resides in and request copies of the Judgment.

H. If there has been any property that has been garnished, seized or attached under any legal process within the past year you must list the name and address of the creditor who seized same, the date of the seizure and the description and value of the property seized.

I. If any property has been repossessed, foreclosed on or transferred through a deed due to a foreclosure, you must list the name and address of the creditor who did same, the date of the repossession, foreclosure, transfer and/or returned and the description and value of the property.

J. List any and all or charitable contributions made within the past one year not including regular gifts giving to family members under \$200.00 per gift or charitable contributions totaling \$100.00 per recipient. For each contribution you must list the name and address of each recipient, relationship to you, if any, the date of the gift, and the description and value of the gift.

K. If you have incurred any losses from fire, theft, gambling, etc. within the past year please provide the description of same, the value of the property, how same was lost, the amount that was covered through insurance and the date of the loss.

L. List any payments that you have made for debt counseling and bankruptcy. You will need to list the name and address of the person that was paid, the date of the payment, the name of the person who made said payment for you if you did not make it yourself and the amount of money or description of property that was given for the services.

M. If you have sold any property that you have sold within the past two (2) years, you will need to list the name and address of the transferee and the relationship that said person has to you, the date of the transfer, and the description of the property that was transferred and the value received from same.

N. If you have a self settled trust that you have transferred property into within the past ten (10) years, you will need to list the name of the trust, the date of the transfer, and the amount of money or description and value of property of interest.

O. If there have been any closed, sold or transferred any financial accounts held in your name or for the benefit of you within the past year you will need to state the name and address of institution, the type and number of the account, the final balance at the time of closing, sale or transfer and the amount and date of sale or closing.

P. If you have any safe deposit or other depository boxes in which you have securities, cash, or other valuables within the past year, you will need to list the name and address of the bank or other depository, the name and address of those with access to box or depository, description of contents and the date of transfer, if any.

Q. If you hold any property for another person or control property for another person you will need to list the name and address of the owner, the description and value of property and the location of property.

R. If you have had a previous address other than the one that you currently reside at, within the past three (3) years you will need to list same.

S. If, within the past eight (8) years, you and/or your spouse and/or former spouse resided in a community property state, commonwealth or territory (names of same listed in question number 16) you must list the name of said person and the community property state.

T. If you have been an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or if you were a self-employed professional within the past six years, then you will need to provide the information requested in question 18a and 18b as listed.

U. Questions 19-25 are only to be answered if you are a corporation or partnership or if you have been in the past six years, an officer, director, managing executive, or owner of more than 5% of the voting securities of the corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or otherwise self-employed. Please ensure that you answer each question as requested and provide me with any and all paperwork that applies to same.

11. We have instructed our staff not to accept your paperwork if it is not properly filled out. Please note, if there is a problem completing the paperwork we will answer any and all of your questions.

12. Additionally, please note that we cannot file your bankruptcy until we receive all of your information, our entire fee including filing fee, and you have reviewed same with your attorney.