

## DOCUMENTS TO BE PROVIDED TO ATTORNEY

Your Name: \_\_\_\_\_

Date: \_\_\_\_\_

Spouse's name: \_\_\_\_\_  
(if married)

**My debts are related to** (*Check all that apply*):

A business

Taxes

A lawsuit against me

Domestic issues

Mortgage or car payments

Credit cards and medical bills

Other: \_\_\_\_\_

***To comply with the new bankruptcy law and let us evaluate your situation, you will need to supply as much of the following information as possible. If you cannot provide any of the documents that apply to your situation, please call us to discuss what to do.***

***Documents Regarding Income*** [check when provided]

Paycheck stubs for you and your spouse, if married, for the last six months.

Papers showing commissions or bonuses received during the last six months.

Papers regarding any unemployment benefits received during the last six months.

Papers regarding any child or spousal support paid or received during the last six months.

Papers regarding any Social Security payments received by any member of your household.

Papers regarding any bank interest income or stock dividend income received during the last six months.

Papers regarding any pension or retirement benefits received during the last six months.

Papers regarding any lease or rental income received during the last six months..

A listing of money contributed to household or living expenses by other members of your household, even if they are not related to you, including your spouse if he/she is not filing for bankruptcy.

***Documents Regarding Deductions From Your Income*** [check when provided]

Papers regarding retirement/pension contributions you have made during the last six months.

Papers regarding any 401(k) or retirement loans currently owed.

Papers regarding deductions from your paycheck for insurance.

Papers regarding any other required or mandatory deduction from your paycheck.

From your payroll department at work, get copies of any wage garnishment orders or voluntary automatic deductions from your paycheck.

Copies of any divorce decree, divorce settlement, separation agreement, or child support orders, including property distribution, spousal attorney's fees, or payment plans.

Documents regarding any support you owe that is secured by a lien on your home or other asset.

Utility bills for the past six months (natural gas, electric, heating oil, etc.).

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 Statement.

***Documents Regarding Your Finances*** [check when provided]

- Monthly statements from all your bank, credit union, brokerage, money market, CD and similar accounts for the last seven months. If any account has been closed during the past year, all statements from that account for the six months before it was closed.
- Papers from any bankruptcy you filed in the last eight years.
- A list of all your addresses for the past three years.
- Tax returns (federal and state) for the last four years.
- Papers regarding any real property you own or have owned for the past ten years, including deeds, information regarding refinancing within the last three years, current billing statements, and transfer of ownership interests.
- Papers regarding any foreclosures, repossessions, garnishments or attachments during the past year.
- Papers regarding any other personal and real property you own (such as vehicle registration papers, stock value statements, cash value life insurance policy documents, timeshare unit documents, etc.)
- If you have ever been convicted of a felony, documents stating the type and date of conviction.
- If you have receive any distribution from an inheritance, estate or trust during the past year, documents regarding the distribution.
- Papers regarding any potential inheritance.
- Education IRA, Education Savings Account or tuition program documentation.
- Statements, bills, notices, letters or other documents received in the last 90 days regarding all Your debts—mortgages, credit cards, medical bills, personal loans, car loans, furniture loans, jewelry loans, lawsuits, etc.
- Contracts and leases for all motor vehicle purchases or leases during the past four years, and for furniture and jewelry during the past two years.
- Proof of insurance for any motor vehicle for which you still owe money.
- Papers regarding any leases or timeshares, and any eviction proceedings.
- A copy of your driver’s license.
- A copy of your social security card. (If you need a replacement, complete an *Application for a Social Security Card*, Form SS–5. This form is available for download at [www.socialsecurity.gov/online/ss-5.html](http://www.socialsecurity.gov/online/ss-5.html) You can also obtain Form SS–5 by calling 1-800-772-1213 or visiting your local Social Security office.)

**GENERAL INFORMATION**

Your Full Name: \_\_\_\_\_  
Other Names Used in last 8 years: \_\_\_\_\_  
Home Address: \_\_\_\_\_  
City: \_\_\_\_\_ County: \_\_\_\_\_  
State: \_\_\_\_\_  
Zip: \_\_\_\_\_ How Long? \_\_\_\_\_  
Home Phone: \_\_\_\_\_  
Work Phone: \_\_\_\_\_  
Fax Phone: \_\_\_\_\_  
Cell Phone: \_\_\_\_\_  
E-Mail: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_

Spouse's Full Name: \_\_\_\_\_  
Other Names Used in last 8 years: \_\_\_\_\_  
Spouse's Address: \_\_\_\_\_  
City: \_\_\_\_\_ County: \_\_\_\_\_  
State: \_\_\_\_\_  
Zip: \_\_\_\_\_ How Long? \_\_\_\_\_  
Home Phone: \_\_\_\_\_  
Work Phone: \_\_\_\_\_  
Fax Phone: \_\_\_\_\_  
Cell Phone: \_\_\_\_\_  
E-Mail: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_

Never Married  Married and living together  Married and living apart  Divorced  Widowed

Employer's name: \_\_\_\_\_  
Employer's address: \_\_\_\_\_  
Occupation and nature of business: \_\_\_\_\_  
Dates employed: \_\_\_\_\_

Employer's name: \_\_\_\_\_  
Employer's address: \_\_\_\_\_  
Occupation and nature of business: \_\_\_\_\_  
Dates employed: \_\_\_\_\_

Total Gross Income (*before* deductions):

*From business and employment*

	You	Spouse
2008	_____	_____
2007	_____	_____
2006	_____	_____

*From all other source*

	You	Spouse
2008	_____	_____
2007	_____	_____
2006	_____	_____

Have you or your spouse been in business or self-employed during the past two years?

You  Spouse  Both  Neither

If yes, state: business name(s): \_\_\_\_\_  
Business Address(es): \_\_\_\_\_  
Type(s) of Business: \_\_\_\_\_

Have you  or your spouse  ever filed for bankruptcy before? Yes  No

Date Filed: \_\_\_\_\_ Date Discharged: \_\_\_\_\_ Chapter (7, 11, 12 or 13) \_\_\_\_\_  
Court (e.g. In Texas): \_\_\_\_\_ Case Number: \_\_\_\_\_

Was the case dismissed (you did not complete the bankruptcy)? Yes  No

If so, what date was it dismissed?: \_\_\_\_\_

Does a landlord have a judgment against you for possession of leased property? Yes  No

Do you own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes  No  If Yes, describe: \_\_\_\_\_

**The Bankruptcy Court requires you to answer the following questions. If the answer to any question is "Yes," please provide all of the requested information, particularly addresses and amounts. If you need additional room for your answers, please attach an additional piece of paper. Note: in a Chapter 13 case, "You" means both you and your spouse.**

(a) Have you paid anyone you owe a total of \$600 or more in the past 90 days? Yes  No   
If Yes, state name and address of creditor, the amount and date of each payment and balance due.

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(b) Have you paid a family member or business partner anything in the past year? Yes  No   
If Yes, state their name and address, the amount and date of each payment and the balance due.

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(c) Have you been involved in a lawsuit during the past year? Yes  No   
If Yes, for each lawsuit, state the case title, case number, type of suit, status, and court name and location:\_\_\_\_\_

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(d) Have you had any wages garnished or property attached during the past year? Yes  No   
If Yes, state the creditor's name and address, the date, and the property description and value:

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(e) Have you had any asset repossessed or foreclosed on during the past year? Yes  No   
If Yes, state the creditor's name and address, the date, and the property description and value:

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(f) Has property been assigned or returned to a creditor during the last 120 days? Yes  No   
If Yes, state the creditor's name and address, date, terms, and property description and value:

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(g) Is property held by a custodian, receiver, or court-named official in the past year? Yes  No   
If Yes, state the name and address of the holder, the court, the property description and value:

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(h) Have you made gifts or donations totaling \$100 or more during the past year? Yes  No   
If Yes, state the name and address of the person/entity to whom you made it; their relationship to you; the date of the gift; and the gift description and value:\_\_\_\_\_

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(i) Did you have gambling losses, or a loss from fire, theft, etc. in the past year? Yes  No   
If Yes, state the property description and value; date and circumstances of loss; and status.

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(j) Have you paid anyone for debt counseling or bankruptcy during the past year? Yes  No   
If Yes, state their name(s) and address(es); the payment date and amount paid.

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(k) Have you sold, transferred, given away, or pledged as security for a loan or debt any real estate or other asset during the past two years? Yes  No   
If Yes, state the name and address of the person/entity to whom you transferred or pledged it; the date of the transfer or pledge; and the property description and value:

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- (l) Have you transferred any asset to a trust in the past ten years? Yes  No   
If Yes, state the name of the trust, the date of transfer and property description/value:  
\_\_\_\_\_
- (m) Did you close/transfer any bank or financial accounts or assets in the past year? Yes  No   
If Yes, state the name and address of the institution; the type (checking, saving, etc.) and number of the account; the closing balance; and the amount and date of closing or transfer:  
\_\_\_\_\_
- (n) Have you kept a safe deposit box during the past year? Yes  No   
If Yes, state the name and address of the bank; the name and address of person(s) with access; the contents description and value; and the surrender or transfer date (if any):  
\_\_\_\_\_
- (o) Has a creditor taken money in an account as a setoff in the past 90 days? Yes  No   
If Yes, state the name of the creditor, the date of setoff and the amount of setoff:  
\_\_\_\_\_
- (p) Are you holding any property or asset for another? Yes  No   
If Yes, state the name and address of the owner and the description, location, and value of the property: \_\_\_\_\_  
\_\_\_\_\_
- (q) Have you moved in the last three years? Yes  No   
If Yes, state the addresses and dates you lived there: \_\_\_\_\_  
\_\_\_\_\_
- (r) Former spouses in last eight years? Yes  No   
If yes, state name(s): \_\_\_\_\_  
\_\_\_\_\_
- (s) Have you owned five percent or more of any businesses in the last six years? Yes  No   
If Yes, state the name(s) and address(es) of the business, your share, the tax ID number, type of business and dates of operation:  
\_\_\_\_\_
- (t) Has anyone kept or audited accounts for you during the last six years? Yes  No   
If Yes, state their name(s) and address(es), and when the books were kept/audited:  
\_\_\_\_\_
- (u) Have you given any financial statements in the last two years? Yes  No   
If Yes, state the name and address of person(s) receiving the statement(s), and the date(s) issued:  
\_\_\_\_\_
- (v) If in business, have you taken any inventories within the last two years? Yes  No   
If Yes, state the date of the last inventory, name and address of person with records, supervisor, inventory dollar amount (cost, market, other): \_\_\_\_\_  
\_\_\_\_\_
- (w) Have you made any executory contracts, such as leases (including car leases), realtor listing agreements or timeshares, that have not yet been completed? Yes  No   
If Yes, state the name and address, a description of the agreement, and whether you want to continue the agreement: \_\_\_\_\_  
\_\_\_\_\_

## ASSET INFORMATION

Just because you are filing for bankruptcy does **not** mean that you will automatically lose everything you own. You are entitled to claim “exemptions,” which are things that creditors cannot take from you. You must be honest with the Court and include a list of **all** your assets in the Petition. You can expect significant problems with your case if you are not completely honest about your assets.

You must list everything you own, have in your possession, will own in the future, or might have any interest in now or in the future. This includes, for example, the \$5 in your wallet, the car that is “owned by the bank,” and your baseball card collection. Everything means everything. It includes things that you are making payments on, such as cars or real estate; things you own with someone else (including a spouse); things that your name appears on the title or deed as the legal owner, even if you do not have possession of it; things that you are holding for the benefit of someone else, such as a college account in the joint names of you and your child; things that you may not think have a lot of value (such as your household goods and clothing); and claims you might have against someone else, such as a claim for injuries in an auto accident. We need to know everything so that we can figure out how to deal with it, and avoid your getting in trouble for not listing it.

You must value your physical assets at “replacement value.” Replacement value is defined in the Bankruptcy Code as the price that a retail merchant would charge for property of the same kind, considering the age and condition of the property at the time its value is determined. This is *not* the cost to replace the item with a new one or what you could sell the item for; it is the cost that a retail merchant would sell the used item in its current condition for. In many cases (particularly **used clothing, furniture, computers, etc.**), this would be yard sale value, or what the item would sell for on eBay ([www.ebay.com](http://www.ebay.com)). In other cases, such as **jewelry, antiques or collectables**, it may be retail value (e.g. pawn shop value or eBay value). For **motor vehicles**, it would be the third party purchase value. For **real property**, it is what the real property would sell for, at current market value. For **cash and bank accounts**, it is the actual amount on deposit. For **stocks and bonds**, it is their market value as of the date your case is filed. You must make a reasonable inquiry to determine the “replacement value” of your assets.

<b><i>Asset Description</i></b>	<b><i>Additional Info</i></b>	<b><i>Replacement Value</i></b>
Real Estate (list all owners, and how title is held)		
Is real estate loan guaranteed? If yes, by: <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA		
Mobile Homes (list all owners, and how title is held)		
Cash Money (not in bank accounts)		
Money in Bank, Brokerage or Other Accounts (list bank name(s))		
Security Deposits (typically with Landlord or Utility) (list holder)		

<i>Household Goods and Furnishings</i>		
<i>Fill out the attached listing and enter the total value:</i>		\$ _____
Books, Pictures, Art (describe)	_____	\$ _____
Collectibles (describe)	_____	\$ _____
Stamp or Coin Collections (describe)	_____	\$ _____
Antiques (describe)	_____	\$ _____
Clothing and wearing apparel		\$ _____
Furs and Jewelry (list and describe each item)	_____	\$ _____
Firearms, Photo, Fishing, Hunting and Hobby Equipment (describe)	_____	\$ _____
Cash Value of Life Insurance (whole life) or Annuities (list insurance co.)	_____	\$ _____
Interests in an Educational IRA or State Tuition Plan	_____	\$ _____
Interests in Retirement, Pension or Profit-Sharing Plans (list type of Plan)	_____	\$ _____
Stocks (list number of shares and name of company)	_____	\$ _____
Interests in businesses, partnerships or joint ventures (% interest, name and type of business)	_____	\$ _____
Bonds (including US Savings Bonds)	_____	\$ _____
People Who Owe You Money (list)	_____	\$ _____
Alimony, maintenance or child support owed you (describe)	_____	\$ _____
Tax Refunds Due You (list years due)	_____	\$ _____
Future Interest in Real Property (describe)	_____	\$ _____
Inheritances (describe)	_____	\$ _____

Personal Injury Claims or Awards (describe)	_____	\$ _____
Lawsuits or claims against anyone for anything (describe)	_____	\$ _____
Patents, Copyrights, Trademarks, Rights or Franchises (describe)	_____	\$ _____
Customer Lists (describe)	_____	
Vehicles (list year, make, model and mileage)	_____	\$ _____
Campers (list year, make and model)	_____	\$ _____
Boats (list year, make and model)	_____	\$ _____
Computers, Office Equipment and Supplies (list)	_____	\$ _____
Tools, Equipment, Machinery and Things You Use For Your Work (list)	_____	\$ _____
Animals (describe)	_____	\$ _____
Crops You Can Sell (describe)	_____	\$ _____
Farm Equipment or Supplies (list)	_____	\$ _____
Anything Else You Own or Could Get Money For (list)	_____	\$ _____

*Note: The Trustee may want to know how you arrived at the value of your assets.*

## HOUSEHOLD GOODS AND FURNISHINGS

<b>Room/Description</b>	<b>Replacement Value</b>	<b>Room Total</b>
<i>Living Room</i>		
Carpets/Rugs	\$ _____	
Sofas, Chairs	\$ _____	
Tables	\$ _____	
Lamps	\$ _____	
Pictures/Mirrors	\$ _____	
Window Coverings	\$ _____	
TVs, Stereos	\$ _____	
Computer	\$ _____	
Other (list)	\$ _____	
<b>Total Living Room</b>		\$ _____
<i>Kitchen</i>		
Appliances	\$ _____	
Small Appliances	\$ _____	
Table, Chairs	\$ _____	
Cookware	\$ _____	
Dishes, Utensils	\$ _____	
Other (list)	\$ _____	
<b>Total Kitchen</b>		\$ _____
<i>Dining Room</i>		
Carpet/Rugs	\$ _____	
Table, Chairs	\$ _____	
Buffet, Sideboard	\$ _____	
China, Glassware	\$ _____	
Silver	\$ _____	
Pictures/Mirrors	\$ _____	
Other (list)	\$ _____	
<b>Total Dining Room</b>		\$ _____
<i>Bedrooms</i>		
Carpet/Rugs	\$ _____	
Beds	\$ _____	
Bedding	\$ _____	
Bureaus, Dressers	\$ _____	
Pictures/Mirrors	\$ _____	
Desk, Chairs, Tables	\$ _____	
TVs, Stereos	\$ _____	
Computer	\$ _____	
Other (list)	\$ _____	
<b>Total Bedrooms</b>		\$ _____

<i>Family Room/Den</i>		
Sofas, Chairs	\$ _____	
Tables, Chairs	\$ _____	
Pictures/Mirrors	\$ _____	
TVs, Stereos	\$ _____	
Computer	\$ _____	
Other (list)	\$ _____	
Total Family Room/Den		\$ _____
<i>Garage/Car Port/Shed</i>		
Tools	\$ _____	
Lawn Mower	\$ _____	
Grill	\$ _____	
Lawn Furniture	\$ _____	
Hobby/Sport Equipment	\$ _____	
Other (list)	\$ _____	
Total Garage/Car Port/Shed		\$ _____
<b>TOTAL HOUSEHOLD</b>		\$ _____

## COMPLETING THE CREDITOR INFORMATION SHEET

The Creditor Information Sheet lists everyone you owe money to, everyone you might owe money to, everyone who might have a claim against you, and everyone you don't owe money to (but they think you do). *Make as many copies of the Creditor Information Sheet as you need.*

You must list all your debts—you cannot pick and choose which debts to include. Some debts may not be dischargeable in your bankruptcy. We will explain which (if any) of your debts are not dischargeable. If you are unsure whether to include a person or business, go ahead and list them, and tell us why you have doubts.

There are three kinds of debts: Secured, Unsecured and Priority.

### WHAT IS A “SECURED DEBT”?

A Secured Debt is a debt where you pledge an asset as collateral for a loan. If you do not pay your debt, the creditor can foreclose on or repossess the asset.

All Secured Creditors must be listed whether or not you intend to keep the property and continue paying for it. Some examples of secured debts are:

- ◆ Mortgages, deeds of trust, equity lines, and other home loans (list each loan separately);
- ◆ Car, truck and boat loans;
- ◆ Credit cards bills for furniture, big screen TVs, jewelry and other big-ticket items;
- ◆ Any debt that is secured by your pension, 401(k) plan, or any other account, whether or not you intend to repay the debt;
- ◆ Any account that you cosigned for someone else that is secured (such as car, truck, furniture, or jewelry); and
- ◆ Some lawsuit judgments obtained against you.

### WHAT IS AN “UNSECURED DEBT”?

An Unsecured Debt is a debt where the person or business to whom you owe money cannot foreclose on or repossess a specific piece of your property if you do not pay. Some examples of unsecured debts are:

- ◆ Most credit cards, medical bills and personal loans;
- ◆ Liability for automobile accidents and other negligence;
- ◆ A balance owed after a foreclosure or repossession;
- ◆ Any account (not secured) that you cosigned for someone else; and
- ◆ Anyone who has sued you but has not yet obtained or recorded a judgment.

### WHAT IS A “PRIORITY DEBT”?

A “Priority Debt” is a special type of unsecured debt. There are five main types:

*Taxes*—Any claim for taxes, customs duties, and penalties made by the federal government or IRS, a state government, or any other taxing authority (such as county property taxes). If the tax was assessed more than 240 days ago and the return filed more than two years ago for taxes due more than three years ago, it *may* be considered a general unsecured debt.

*Domestic Support Obligations*—Alimony, spousal support, child support, a marital award, property distribution or an order for the payment of costs or fees related to a domestic matter.

*Wages and Contributions*—Claims by your employees for wages, salary, or commissions, including vacation, severance, sick leave, or contributions to an employee benefit plan.

*Deposits*—Claims for money given to you to do something that you did not do (such as a rental or cleaning deposit).

*Claims for Death or Injury While You Were Intoxicated*

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For *each* debt, Please provide the following information using the attached form (make additional copies of the form if you need to):

1. Creditor Name
2. Creditor Address
3. Creditor Telephone Number
4. Account Number
5. Current Balance Due
6. Type of debt (secured, unsecured, priority). If the debt is secured, we need to know what asset was given as security, how much that asset is now worth, the year of your final payment on the loan, and the amount you are behind on payments.
7. Purpose of debt (credit card, loan, medical bill, etc.)
8. Person who is responsible for the debt (you, spouse, you and spouse, other person)
9. If you have paid the creditor a total of \$600 or more in the last 90 days, we need to know the dates and amounts of such payments.
10. If your account has been referred to a collection agency or attorney, we need their name, address and phone number.

If you have any questions about any of these matters or the Creditor Information Sheet, please call us and ask.

## SAMPLE CREDITOR INFORMATION SHEET

Creditor Name: **Greedy Mortgage Co.**.....  
Creditor Address: **123 Widow & Orphan Blvd., Big City, Maryland 20850**.....  
Creditor Telephone Number: ( **800** ) **123 - 4567**.....  
Account Number: **12345**.....  
Balance Due: **\$195,241.00**.....Type of Debt:  Secured  Unsecured  Priority  
Type of Debt:  Secured  Unsecured  Priority  
If secured, what was given as security? **123 Main Street, Rockville, Maryland 20850**.....  
If secured, when is your final payment due (year)? **2025**.....  
If secured, how much are you behind on your payments (dollar amount)? **\$9,525.00**.....  
Purpose of Debt:  Credit Card  Personal Loan  Business Loan  Medical Bill  
 Contract  Auto Loan  Other **Mortgage**.....  
Person Responsible:  Self  Spouse  Joint  Other .....  
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:  
**I made a mortgage payment of \$1,500 60 days ago**.....  
If referred to a collection agency or attorney, state their name, address and telephone number:  
**Dewey Cheatem & Howe, 123 Foreclosure St., Rockville, MD 20850 (301) 123-5432**.....

Creditor Name: **BigBank Visa**.....  
Creditor Address: **50 Credit St., Wilmington, Delaware 12345**.....  
Creditor Telephone Number: ( **800** ) **123 - 4567**.....  
Account Number: **1234-1234-1234-1234**.....  
Balance Due: **\$10,000.00**.....Type of Debt:  Secured  Unsecured  Priority  
If secured, what was given as security? .....  
If secured, when is your final payment due (year)?.....  
If secured, how much are you behind on your payments (dollar amount)? \$.....  
Purpose of Debt:  Credit Card  Personal Loan  Business Loan  Medical Bill  
 Contract  Auto Loan  Other .....  
Person Responsible:  Self  Spouse  Joint  Other .....  
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:  
**I charged \$2,000 60 days ago for Prozac**.....  
If referred to a collection agency or attorney, state their name, address and telephone number:  
.....

Creditor Name: **Mega Hospital Clinic**.....  
Creditor Address: **10 Preauthorization Place, Rockville, Maryland 20850**.....  
Creditor Telephone Number: ( **800** ) **911 - 1234**.....  
Account Number: **1234567890123456789**.....  
Balance Due: **\$7,384.21**.....Type of Debt:  Secured  Unsecured  Priority  
Type of Debt:  Secured  Unsecured  Priority  
If secured, what was given as security? .....  
If secured, when is your final payment due (year)? .....  
If secured, how much are you behind on your payments (dollar amount)? \$.....  
Purpose of Debt:  Credit Card  Personal Loan  Business Loan  Medical Bill  
 Contract  Auto Loan  Other .....  
Person Responsible:  Self  Spouse  Joint  Other .....  
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:  
.....  
If referred to a collection agency or attorney, state their name, address and telephone number:  
.....

# CREDITOR INFORMATION SHEET

Creditor Name:.....  
Creditor Address:.....  
Creditor Telephone Number: (    )        -  
Account Number: .....

Balance Due:..... Type of Debt:  Secured     Unsecured     Priority  
If secured, what was given as security? .....

If secured, when is your final payment due (year)? .....

If secured, how much are you behind on your payments (dollar amount)? \$.....

Purpose of Debt:  Credit Card     Personal Loan     Business Loan     Medical Bill  
 Contract         Auto Loan         Other .....

Person Responsible:  Self     Spouse     Joint     Other .....

If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:  
.....

If referred to a collection agency or attorney, state their name, address and telephone number:  
.....

Creditor Name:.....  
Creditor Address:.....  
Creditor Telephone Number: (    )        -  
Account Number: .....

Balance Due:..... Type of Debt:  Secured     Unsecured     Priority  
If secured, what was given as security? .....

If secured, when is your final payment due (year)? .....

If secured, how much are you behind on your payments (dollar amount)? \$.....

Purpose of Debt:  Credit Card     Personal Loan     Business Loan     Medical Bill  
 Contract         Auto Loan         Other .....

Person Responsible:  Self     Spouse     Joint     Other .....

If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:  
.....

If referred to a collection agency or attorney, state their name, address and telephone number:  
.....

Creditor Name:.....  
Creditor Address:.....  
Creditor Telephone Number: (    )        -  
Account Number: .....

Balance Due:..... Type of Debt:  Secured     Unsecured     Priority  
If secured, what was given as security? .....

If secured, when is your final payment due (year)? .....

If secured, how much are you behind on your payments (dollar amount)? \$.....

Purpose of Debt:  Credit Card     Personal Loan     Business Loan     Medical Bill  
 Contract         Auto Loan         Other .....

Person Responsible:  Self     Spouse     Joint     Other .....

If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:  
.....

If referred to a collection agency or attorney, state their name, address and telephone number:  
.....

# BUDGET QUESTIONS—INDIVIDUAL

## INCOME

Gross Wages (**before** deductions) per Pay Period:

1. How often are you paid?

### YOU

### SPOUSE

- Monthly
- Twice a month
- Every two weeks
- Weekly
- Other (explain):

- Monthly
- Twice a month
- Every two weeks
- Weekly
- Other (explain):

2. How much are you paid (gross) each pay period?

\$ \_\_\_\_\_

\$ \_\_\_\_\_

3. Gross monthly wage (state only if you checked *Other*):

\$ \_\_\_\_\_

\$ \_\_\_\_\_

4. Average overtime per pay period:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Deductions per Pay Period:

5. *Payroll taxes:*

Federal Taxes

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Social Security (FICA)

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Medicare

\$ \_\_\_\_\_

\$ \_\_\_\_\_

State Taxes

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Local Taxes

\$ \_\_\_\_\_

\$ \_\_\_\_\_

6. Insurance:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

7. Union dues:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

8. Other deductions:

\_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

*Other Income per Month:*

9. *If self-employed, average monthly business income:*

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- |   | <b>YOU</b>   | <b>SPOUSE</b>  |
|---|--|--|
| 10. Income from real property:  | \$ _____   | \$ _____   |
| 11. Interest and dividends:   | \$ _____   | \$ _____   |
| 12. Alimony received:   | \$ _____   | \$ _____   |
| 13. Child support received?<br>(State the full name, age,<br>and relationship of child)   | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| _____   | \$ _____   | \$ _____   |
| _____   | \$ _____   | \$ _____   |
| 14. Social security or other<br>government assistance:  |  |  |
| _____   | \$ _____   | \$ _____   |
| <u>Unemployment</u>   | \$ _____   | \$ _____   |
| 15. Pension or retirement<br>income:  | \$ _____   | \$ _____   |
| 16. Other income:   |  |  |
| _____   | \$ _____   | \$ _____   |
| <u>Contribution from House-</u><br><u>hold Members</u>  | \$ _____   | \$ _____   |
| 17. If you anticipate an increase or decrease in you income during the next year, state why, and the expected amount of increase or decrease: |  |  |
| _____   |  |  |
| _____   |  |  |

### **MONTHLY EXPENSES**

18. List all dependents living with you whose expenses are included below:

Initials, age, and relationship: \_\_\_\_\_

Initials, age, and relationship: \_\_\_\_\_

Initials, age, and relationship: \_\_\_\_\_

- |  | <b>HOUSEHOLD ONE</b>                                     | <b>HOUSEHOLD TWO</b>                                     |
|--|--|--|
| 19. Rent/Mortgage payment:                 | \$ _____   | \$ _____   |
| Real estate taxes included?                | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Property ins. included?                    | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 20. Electricity and heating<br>fuel (gas): | \$ _____   | \$ _____   |

**HOUSEHOLD ONE****HOUSEHOLD TWO**

- |   |          |          |
|---|----------|----------|
| 21. Water and sewer:  | \$ _____ | \$ _____ |
| 22. Telephone:  | \$ _____ | \$ _____ |
| 23. Garbage:  | \$ _____ | \$ _____ |
| 24. Security:   | \$ _____ | \$ _____ |
| 25. Cable:  | \$ _____ | \$ _____ |
| 26. Other utilities:  |          |          |
| _____   | \$ _____ | \$ _____ |
| _____   | \$ _____ | \$ _____ |
| 27. Home maintenance<br>(repairs/upkeep):                         | \$ _____ | \$ _____ |
| 28. Food:   | \$ _____ | \$ _____ |
| 29. Clothing:   | \$ _____ | \$ _____ |
| 30. Laundry/dry cleaning:   | \$ _____ | \$ _____ |
| 31. Medical/dental:   | \$ _____ | \$ _____ |
| 32. Transportation:   | \$ _____ | \$ _____ |
| 33. Recreation-entertain-<br>ment-newspapers-<br>magazines-books: | \$ _____ | \$ _____ |
| 34. Charitable contributions:                                     | \$ _____ | \$ _____ |
| 35. Homeowner's/renter's<br>insurance:                            | \$ _____ | \$ _____ |
| 36. Life insurance:   | \$ _____ | \$ _____ |
| 37. Health insurance:   | \$ _____ | \$ _____ |
| 38. Auto insurance:   | \$ _____ | \$ _____ |
| 39. Other insurance?  | \$ _____ | \$ _____ |

**HOUSEHOLD ONE**

**HOUSEHOLD TWO**

40. Real estate (property) taxes paid directly: \$ \_\_\_\_\_ \$ \_\_\_\_\_
41. Other taxes: \$ \_\_\_\_\_ \$ \_\_\_\_\_
42. Auto payment: \$ \_\_\_\_\_ \$ \_\_\_\_\_
43. Installment payments  
Car/Truck \$ \_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_
44. Alimony paid? (Full name and address of [ex-]spouse) Yes  No  Yes  No   
\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_
45. Child support paid? (Full name, age, and relationship of child) Yes  No  Yes  No   
\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_
46. Payments for dependents not living at home? (Full name, age, and relationship) Yes  No  Yes  No   
\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_
47. Other expenses not previously listed? \$ \_\_\_\_\_ \$ \_\_\_\_\_  
Education Expenses \$ \_\_\_\_\_ \$ \_\_\_\_\_

If you anticipate an increase or decrease in you expenses during the next year, state why, and the expected amount of increase or decrease:

\_\_\_\_\_

**Questions 48-68 should be filled out only if you are in business**

48. Name and Description of business (es):  
\_\_\_\_\_
49. What was your actual gross business income for the past year (before costs and expenses are deducted): \$ \_\_\_\_\_
50. What is your estimated average future monthly gross business income: \$ \_\_\_\_\_

*Monthly Expenses:*

**BUSINESS ONE**

**BUSINESS TWO**

51	Net Employee Payroll:	\$ _____	\$ _____
52.	Payroll Taxes:	\$ _____	\$ _____
53.	Unemployment Taxes:	\$ _____	\$ _____
54.	Workers' Compensation:	\$ _____	\$ _____
55.	Other Taxes:	\$ _____	\$ _____
56.	Inventory Purchases:	\$ _____	\$ _____
57.	Rent:	\$ _____	\$ _____
58.	Utilities:	\$ _____	\$ _____
59.	Office Expenses/Supplies:	\$ _____	\$ _____
60.	Repair/Maintenance:	\$ _____	\$ _____
61.	Vehicle Expenses:	\$ _____	\$ _____
62.	Travel/Entertainment:	\$ _____	\$ _____
63.	Equip. Rental/Leases:	\$ _____	\$ _____
64.	Legal/Acct/Prof. Fees:	\$ _____	\$ _____
65.	Insurance:	\$ _____	\$ _____
66.	Employee Benefits:	\$ _____	\$ _____
67.	Secured Payments:	\$ _____	\$ _____
68.	Other Expenses:	\$ _____	\$ _____

## INITIAL CONSULTATION AGREEMENT AND REQUIRED NOTICES

Today, I had an initial consultation with Attorney Merv Waage (the "Firm"). I was advised that the Firm is a debt relief agency as defined in the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 ("BAPCPA"), and that it helps people file for relief under the bankruptcy code.

**There is no charge for the initial consultation.** The Firm provides the following services at the initial consultation:

- A description of the relief available, the benefits and the risks of filing for bankruptcy under sections 7, 11, 12 and 13 of the Bankruptcy Code.
- An analysis, based on the information and documents provided by me, if any, of my income, expenses, assets and liabilities. This analysis is only preliminary, since the Firm does not have all of the information and documents that will be required to fully evaluate my situation.
- If it has appeared from this analysis that bankruptcy may be an appropriate remedy for me, a discussion of the information and documents I will need to provide the Firm. If it has appeared from today's analysis that bankruptcy may not be an appropriate remedy for me, a discussion of other possible alternatives.

I have been informed and agree that the Firm will not provide any services or bankruptcy assistance to me at this time, other than specifically stated in this Agreement. It is understood that the Firm will not provide any other legal services to me and will not file bankruptcy for me unless and until the Bankruptcy Questionnaire has been completed, all documents and information requested have been provided, and I have received a certification and budget analysis from an approved credit counseling agency. Should I wish the Firm to provide additional services, including the filing of bankruptcy, I will sign a separate retainer agreement detailing such services and their cost.

## **BAPCPA REQUIRED NOTICE NO. 1 (§ 342(b)(1) and 527(a)(1) of the Bankruptcy Code) PURPOSES, BENEFITS AND COSTS OF BANKRUPTCY**

*This discussion is intended only as a brief overview of the types of bankruptcy. You should not decide whether or not to file for bankruptcy relief solely on this information. Bankruptcy law is complex, and there are many considerations that must be taken into account in making the determination whether or not to file. Anyone considering bankruptcy is encouraged to make a decision only after seeking the advice and assistance of an experienced bankruptcy attorney.*

When a person is discharged in bankruptcy, he or she is relieved from liability for many debts incurred before the bankruptcy was filed and protected from future collection of those debts. The purpose of bankruptcy is to give you a "fresh start," and the bankruptcy code is interpreted by the Courts to give effect to these words.

### **Types of Bankruptcy**

The Bankruptcy Code is divided into chapters. The chapters that usually apply to consumers are Chapter 7, where most or all of your debt is wiped out, and Chapter 13, which involves a repayment plan.

In most cases, once you file your case, the "Automatic Stay" immediately goes into effect. The Automatic Stay means that a bankruptcy filing automatically stops, or stays, and brings to a halt most lawsuits, repossessions, foreclosures, evictions, garnishments, attachments, utility shut-offs, and debt collection harassment. Generally, creditors cannot take any further action against you or your property without permission from the Bankruptcy Court.

Chapter 7. Chapter 7 is designed for people who are having financial difficulties and are not able to re-pay their debts.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you can usually qualify for a Chapter 7 if your average gross monthly income for the last six months is below your state's Median Income, your gross income less certain expenses is below your state's Median Income, or you can show "special circumstances" that would allow you to qualify for Chapter 7. The filing fee for a Chapter 7 is \$299.00.

Under Chapter 7, you can usually exempt, or keep, most or all of your assets under Texas law, or, if you have not lived in Texas for the past two years, under the state's exemption law that applies to your case. Most retirement accounts and pensions are also exempt. Secured property, normally your car and house, may not have any net equity, in which case you can keep it as well. The Trustee liquidates most non-exempt property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

Once your Chapter 7 case is over, you receive a Discharge. The discharge prevents your creditors from taking any steps to try to collect their unsecured debt. They cannot call you, write you, sue you, or take any steps that could be considered an attempt to collect its debt. If you want to keep property that has a lien on it, you must keep your payments current, and may be required to reaffirm your debt. Some debts can not be discharged. Typical examples are child support, Alimony and other domestic support obligations, some taxes, student loans, criminal restitution, and debts for death or personal injury caused by operating vehicles while intoxicated with alcohol or drugs.

Chapter 13. Chapter 13 is a valuable tool that lets you catch up overdue mortgage or car payments, taxes and domestic support obligations. It also applies where you have the ability to repay some or all of your debts over time. You must have less than \$336,900 in unsecured debt (such as credit cards and doctor's bills) and less than \$1,010,650 in secured debt (such as mortgages and car loans) to qualify for Chapter 13. The filing fee for a Chapter 13 is \$274.00.

Under Chapter 13, you keep all of your property, both exempt and non-exempt, as long as you resume making your regular payments on secured debt and keep current under the repayment plan that you propose. A repayment plan can last for up to five years. After finishing your payments, most of your unsecured debts are discharged.

*Chapter 11.* Chapter 11 is designed primarily for business reorganization, but is also available to consumer debtors. Its provisions are quite complex. In the vast majority of cases, Chapter 11 is unnecessary and too expensive for most consumer debtors. The filing fee for Chapter 11 is \$1,039.00.

*Chapter 12.* Chapter 12 lets family farmers repay their debts over a period of time, and is in many ways similar to a Chapter 13. The filing fee for a Chapter 12 is \$239.00.

**Credit Counseling.** Reputable credit counselors can advise you on managing your money and your debts. They may also be able to develop a plan to repay your debts.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you are required to take two short credit counseling courses, one before you file bankruptcy, and one after you have filed. We will refer you to a reputable credit counselor who has been approved by the United States Trustee Department for these courses.

**BAPCPA REQUIRED NOTICE NO. 2 (§ 527(a)(2) of the Bankruptcy Code)  
NOTICE OF MANDATORY DISCLOSURE TO CONSUMERS WHO CONTEMPLATE FILING  
BANKRUPTCY**

*Please Note: These Notices are required by legislation adopted in 2005, after intense lobbying by the credit industry. Please rest assured —so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing bankruptcy, so long as you provide accurate and complete information.*

1. All information that the assisted person is required to provide with a petition thereafter during a case under this title is required to be complete, accurate and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, 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.
3. Current monthly income, the amounts specified in section 707(b)(2) and, in a case under chapter 13 of this title, disposable income (determined in accordance with section 707(b)(2)), are required to be stated after reasonable inquiry; and
4. 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 a criminal sanction.

**BAPCPA REQUIRED NOTICE NO. 3 (§ 342(b)(2) of the Bankruptcy Code)  
FRAUD & CONCEALMENT PROHIBITED**

If you decide to file bankruptcy, it is important that you understand the following:

1. Some or all of the information you provide in connection with your bankruptcy will be filed with the bankruptcy court on forms or documents that you will be required to sign and declare as true under penalty of perjury.
2. A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a bankruptcy case shall be subject to fine, imprisonment, or both.
3. All information you provide in connection with your bankruptcy case is subject to examination by the Attorney General.

**BAPCPA REQUIRED NOTICE NO. 4 (§ 527(b) of the Bankruptcy Code)  
IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine. An attorney can help guide you through this intricate process, making it easier and less stressful for you.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you will be questioned by a court official called a "trustee" and, much more rarely, by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts. It may not be in your best interest to reaffirm a debt.

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, if held, 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. However, please be advised that in most cases, you will only be concerned with chapter 7 and chapter 13.

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.

## ACKNOWLEDGMENT OF RECEIPT

I acknowledge that I have received from Attorney Merv Waage, a copy of all of the following documents:

- 1. Consultation Agreement**
- 2. Notice Mandated By Section 342(b)(1) and 527(a)(1) of the Bankruptcy Code**
- 3. Notice Mandated By Section 527(a)(2) of the Bankruptcy Code**
- 4. Notice Mandated By Section 527(b) of the Bankruptcy Code**
- 5. Notice Mandated By Section 342(b)(2) of the Bankruptcy Code**

If my spouse was not present when I received a copy of these notices, I hereby also acknowledge receipt of said notices on behalf of my spouse, and promise to provide my spouse with either a copy of these notices or the opportunity to read and review the copy I received.

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**Dated**

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**Prospective Client**

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**Prospective Client**

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**Merv Waage, Attorney**