

***Kimberly J. MacLeod, P.C.***

A Professional Services Corporation

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126 3<sup>rd</sup> Avenue South, Suite 101

Edmonds, WA 98020

PHONE: (425) 673-6300

FAX: (425) 670-1311

E-MAIL: kim@KJMdebtlaw.com

**BANKRUPTCY QUESTIONNAIRE**

We will use the information provided to prepare the official Court forms necessary to get your case filed. Failure to provide information which is as complete and accurate as possible will delay the filing of your case.

**How to Fill Out This Questionnaire:**

- ★ Please fill out the attached questionnaire and creditor sheets to the best of your ability. If you need extra space for an answer, please use the back side of the page.
- ★ Please write neatly so that we can read your answers. Please answer each question and fill in each blank.
- ★ If your answer is “No” or “None”, please write “No” or “None” in the space provided.
- ★ If an item does not apply to you, simply write “Not Applicable” or “N/A” in the space provided.
- ★ If you do not know exact dates or exact amounts, write in the best answer you can.
- ★ If you are not sure how to answer a question, answer it as best as you can. If you simply do not understand a question, write “Don’t Understand” or “???” in the blank.
- ★ Make a list of any questions you have about the information requested in this Questionnaire. When you come into our office, we will try to answer your questions.

**WHEN YOU COME INTO THE OFFICE WITH THIS QUESTIONNAIRE COMPLETED, PLEASE BRING THE FOLLOWING ITEMS WITH YOU:**

- [ ] Picture ID (driver's license or passport) and Social Security number proof (Social Security card, W-2 or 1099 form)**
- [ ] Proof of Income for the last SEVEN (7) months--Please bring with you any and all papers you have to show what you have earned in the last seven (7) months, including your most recent paystubs, proof of Social Security and/or unemployment benefits, any retirement income/withdrawals and information about any other income.**
- [ ] Bills and Collection Letters--Every bill, letter and document from your creditors, collection agencies and attorneys (WE ASK THAT YOU ATTACH THIS INFORMATION TO THE **CREDITOR SHEETS** ENCLOSED WITH THIS QUESTIONNAIRE, AND COMPLETE 1 SHEET for EACH DEBT/BILL).**
- [ ] Last 60 days' worth of bank statements from all bank accounts**
- [ ] All agreements for purchase or lease of cars, trucks, motorcycles or other vehicles**
- [ ] All other contracts, coupon books and agreements with your creditors**
- [ ] All tax notices**
- [ ] Your Federal (and, if applicable, State) income tax returns for the last TWO (2) years with original W-2 and/or 1099 forms**
- [ ] Copy of any divorce-related papers, including Decree of Dissolution, Findings of Fact & Conclusions of Law, property settlements/divisions, child support orders and parenting plans**
- [ ] All Court papers you have received, including any Summons and Complaints, Orders of Default, Judgments, and Writs of Garnishment**
- [ ] All foreclosures and repossession papers you have received**
- [ ] All papers, if any, concerning prior bankruptcy cases you and/or a spouse have filed**
- [ ] Copies of your credit reports (CAN BE OBTAINED ONCE A YEAR FOR FREE FROM [Annualcreditreport.com](http://Annualcreditreport.com))**

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**PLEASE COMPLETE THESE PAPERS PRIOR TO YOUR APPOINTMENT.** This information will be kept confidential and is necessary for the preparation of your bankruptcy documents. Please provide COMPLETE answers to each and every question included in this document. The bankruptcy that we will prepare for you must contain COMPLETE and ACCURATE information. If you have any questions pertaining to the information required, please call our office *prior* to your consultation and we will be happy to assist you.

## CLIENT 1

First Name: \_\_\_\_\_

Middle Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

(Jr., Sr., II/III): \_\_\_\_\_

Street Address: \_\_\_\_\_

Apt. No.: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Have you lived at this address for at least 180 days? YES / NO

Have you lived at this address for at least 2 years? YES/NO

If you answer NO to either question, list PRIOR ADDRESSES:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Mailing Address (if different from above): \_\_\_\_\_

\_\_\_\_\_

County (circle one): Snohomish / King / Island / Skagit or

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

Social Security No.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

## CLIENT 2

First Name: \_\_\_\_\_

Middle Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

(Jr., Sr., II/III): \_\_\_\_\_

Street Address: \_\_\_\_\_

Apt. No.: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Have you lived at this address for at least 180 days? YES / NO

Have you lived at this address for at least 2 years? YES / NO

If you answer NO to either question, list PRIOR ADDRESSES:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Mailing Address (if different from above): \_\_\_\_\_

\_\_\_\_\_

County (circle one): Snohomish / King / Island / Skagit or

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

Social Security No.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Have you ever used ANY OTHER Soc Security #? YES/NO  
If you answer YES, list other Soc. Sec. #s \_\_\_\_\_

Have you ever used ANY OTHER Soc Security #? YES/NO  
If you answer YES, list other Soc. Sec. #s \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Driver's License No.: \_\_\_\_\_

Driver's License No.: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Alternate Phone: HOME/WORK \_\_\_\_\_

Alternate Phone: HOME/WORK \_\_\_\_\_

E-mail Address: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

List any other personal or business names you have used in  
the last EIGHT (8) years: \_\_\_\_\_  
\_\_\_\_\_

List any other personal or business names you have used in  
the last EIGHT (8) years: \_\_\_\_\_  
\_\_\_\_\_

PRIOR BANKRUPTCIES: \_\_\_\_\_ Does Not Apply \_\_\_\_\_ Applies

If either you and/or your spouse have filed bankruptcy petition(s) within the last EIGHT ( 8) years, please list the case number(s),  
date(a) of filing, and the location(s) and state(s) where you filed (IF ONLY 1 SPOUSE FILED ANY PRIOR CASE, PLEASE  
INDICATE WHO FILED):  
\_\_\_\_\_  
\_\_\_\_\_

PENDING BANKRUPTCIES: \_\_\_\_\_ Does Not Apply \_\_\_\_\_ Applies

If any immediate family member or business partner has a bankruptcy pending, please list the case number, name of debtor, relation to  
you, date, location and state where filed, and the Bankruptcy Judge: \_\_\_\_\_  
\_\_\_\_\_

If you RENT your home, does a landlord hold a judgment against you?

\_\_\_\_\_ Does Not Apply \_\_\_\_\_ Applies

If YES, please provide the NAME and ADDRESS of the landlord: \_\_\_\_\_  
\_\_\_\_\_

## REAL PROPERTY (INCLUDING YOUR HOME/RESIDENCE)

\_\_\_\_\_ Applies

\_\_\_\_\_ Does Not Apply

**Real Property** is land and things permanently attached to land. Included are unimproved/vacant land, vacation cabins, condominiums, townhomes, duplexes, rental property, business property, mobile home park spaces, agricultural land, airplane hangars, and any other buildings permanently attached to land. It also includes property you entitled to by a trust and all property in which you have any legal, equitable or future interest. If you are in a community property state (such as WA), your spouse's real estate is also owned by you. PLEASE LIST:

### CURRENT RESIDENCE:

Location/ADDRESS: \_\_\_\_\_

Current Market Value and How Determined: \_\_\_\_\_

Owned by (CIRCLE ONE):        HUSBAND / WIFE / JOINT / COMMUNITY

### LIST ALL MORTGAGES, LIENS AND HOME EQUITY LOANS/LINES OF CREDIT:

1<sup>ST</sup> MORTGAGE:

2<sup>ND</sup> MORTGAGE/HELOC (if applicable):

Loan Amt of \$ \_\_\_\_\_

Loan Amt of \$ \_\_\_\_\_

Issued by (CREDITOR): \_\_\_\_\_

Issued by (CREDITOR): \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

\_\_\_\_\_ remaining months/payments due on loan

\_\_\_\_\_ remaining months/payments due on loan

**INCLUDE ANY ADDITIONAL LOANS/LIENS ON BACK OF THIS PAGE**

### Additional Properties (such as 2<sup>nd</sup> home, rental or vacation property, vacant land, etc) – if applicable:

(1) Location/ADDRESS: \_\_\_\_\_

Current Market Value and How Determined: \_\_\_\_\_

Owned by (CIRCLE ONE):        HUSBAND / WIFE / JOINT / COMMUNITY

### LIST ALL MORTGAGES, LIENS AND HOME EQUITY LOANS/LINES OF CREDIT:

1<sup>ST</sup> MORTGAGE:

2<sup>ND</sup> MORTGAGE (if applicable):

Loan Amt of \$ \_\_\_\_\_

Loan Amt of \$ \_\_\_\_\_

Issued by (CREDITOR): \_\_\_\_\_

Issued by (CREDITOR): \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

\_\_\_\_\_ remaining months/payments due on loan

\_\_\_\_\_ remaining months/payments due on loan

(2) Location/ADDRESS: \_\_\_\_\_

Current Market Value and How Determined: \_\_\_\_\_

Owned by (CIRCLE ONE):        HUSBAND / WIFE / JOINT / COMMUNITY

### LIST ALL MORTGAGES, LIENS AND HOME EQUITY LOANS/LINES OF CREDIT:

1<sup>ST</sup> MORTGAGE:

2<sup>ND</sup> MORTGAGE (if applicable):

Loan Amt of \$ \_\_\_\_\_

Loan Amt of \$ \_\_\_\_\_

Issued by (CREDITOR): \_\_\_\_\_

Issued by (CREDITOR): \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

\_\_\_\_\_ remaining months/payments due on loan

\_\_\_\_\_ remaining months/payments due on loan

\*\*\*ADD A SEPARATE PAGE WITH SAME INFORMATION FOR ANY ADDITIONAL PARCELS OF REAL PROPERTY.

## YOUR PERSONAL PROPERTY

Provide an estimated dollar amount by the item's *replacement value* (replacement value is what it would cost you to replace the item with an item of equal age and condition. For example, you may consider using thrift store prices or prices at a garage sale to determine what the item might cost you to replace. If the item is new, then consider the purchase price less whatever amount is appropriate for the extent the item has been used.) **If living apart from spouse, include his/her property in Column 2.**

### MARKET VALUE

	<u>Column 1</u>	<u>Column 2</u>
1. Cars, SUVs, trucks, vans, motorcycles, trailers and other vehicles: List YEAR, MAKE and MODEL for each:		
_____	\$ _____	\$ _____
	Mileage: _____	Mileage: _____
_____	\$ _____	\$ _____
	Mileage: _____	Mileage: _____
_____	\$ _____	\$ _____
	Mileage: _____	Mileage: _____
_____	\$ _____	\$ _____
	Mileage: _____	Mileage: _____
2. Boats, Aircraft, motors and accessories: Type: _____	\$ _____	\$ _____
3. Mobile or manufactured home: List YEAR, MAKE, MODEL & SIZE: _____	\$ _____	\$ _____
4. Household goods, supplies and furnishings:  <b>Specify each item and its approximate age; IF ANY ITEM(s) are in STORAGE, INCLUDE AN "S" NEXT to ITEM(s):</b> <u>Furniture:</u>		
Couches and chairs _____	\$ _____	\$ _____
Coffee and end tables _____	\$ _____	\$ _____
Dining table and chairs _____	\$ _____	\$ _____
Bedroom set(s) _____	\$ _____	\$ _____
<u>Major Appliances:</u>		
Stove/oven _____	\$ _____	\$ _____
Dishwasher _____	\$ _____	\$ _____
Washer/Dryer _____	\$ _____	\$ _____
Refrigerator _____	\$ _____	\$ _____
Freezer _____	\$ _____	\$ _____
<u>Minor Appliances:</u>		
Microwave _____	\$ _____	\$ _____
Toaster, blender, mixer, etc. _____	\$ _____	\$ _____
Sewing Machine _____	\$ _____	\$ _____
<u>Electronics (list how many of each):</u>		
TV(s) _____	\$ _____	\$ _____
Stereo/CD player _____	\$ _____	\$ _____
Phones/Cell Phones _____	\$ _____	\$ _____

MP3, iPods, Video Game Systems (List TYPE)

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

Camera/Video Camera \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

VCR/DVD/BluRay \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Computer/laptop \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Printers/computer accessories (List TYPE):

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

Household Items (dishes, utensils, pots & pans): \$ \_\_\_\_\_ \$ \_\_\_\_\_

Musical Instruments (List TYPE);

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

Tools: \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Lawn Care Items: \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Other household items (List TYPE):

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

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

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

5. Books, pictures, art objects, stamp, coin and  
other collections (List TYPE):

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

6. Sports and hobby equipment (List TYPE):

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

7. Firearms (List TYPE):

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

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

8. Wearing Apparel: \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

9. Jewelry (List TYPE):

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

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

10. Pets (non-farm animals – list TYPEs):

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

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

11. Cash on hand \$ \_\_\_\_\_ \$ \_\_\_\_\_

12. Bank, Credit Union or Financial Institution  
Accounts – List name, branch location and last  
4 digits of acct number for each account, as well  
as current balances for each account:

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

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

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

13. Stock and interests in incorporated and unincorporated companies (List TYPE):	\$ _____	\$ _____
14. Interests in partnerships (List TYPE):	\$ _____	\$ _____
15. Government/corporate bonds/ other negotiable and non-negotiable instruments (List TYPE):	\$ _____	\$ _____
16. Pension/retirement/profit sharing plans (List TYPE – 401(k); IRA, SEP-IRA, 403(b), etc.):	\$ _____	\$ _____
	\$ _____	\$ _____
17. Security Deposits (w/ landlords, utilities, etc. – List TYPE):	\$ _____	\$ _____
18. Annuities (List TYPE):	\$ _____	\$ _____
19. Interest in education IRA or qualified state tuition program (List TYPE):	\$ _____	\$ _____
20. Equitable and future interests, life estates and rights or powers (List TYPE);	\$ _____	\$ _____
21. Patents, copyrights, other intellectual property: (List TYPE):	\$ _____	\$ _____
22. Licenses, franchises, domain names, trademarks, other general intangibles (List TYPE):	\$ _____	\$ _____
23. Other liquidated debts owed to you, including income tax refunds - include what year(s) refund is/are for and amount(s) of refund(s)	\$ _____	\$ _____
24. Child/spousal/family support to which you are or may be entitled (List TYPE):	\$ _____	\$ _____
25. Accounts receivable (List TYPE):	\$ _____	\$ _____
26. Interest in insurance policies (List TYPE):	\$ _____	\$ _____
27. Pending inheritances or interests in an estate of a decedent (List TYPE of interest):	\$ _____	\$ _____



28. Other contingent and unliquidated claims:

Include any/all auto accident or personal injury claims, L & I claims, etc. and list TYPE and est value of each:

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

29. Livestock/other animals (NOT household pets – List TYPE):

_____	\$ _____	\$ _____
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30. Crops, farming equipment, supplies (LIST TYPE):

_____	\$ _____	\$ _____
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31. Office equipment, furnishings, supplies (List TYPE):

_____	\$ _____	\$ _____
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32. Machinery, fixtures, equipment, supplies (List TYPE):

_____	\$ _____	\$ _____
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33. Inventory (List TYPE):

_____	\$ _____	\$ _____
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34. Any additional items in storage not listed above (List TYPES):

_____	\$ _____	\$ _____
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35. Other personal property (List TYPES):

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

## UNEXPIRED LEASES AND CONTRACTS

\_\_\_\_\_ Applies

\_\_\_\_\_ Does Not Apply

List below any leases or contracts to which you are still currently a party. **Include residential/rental leases, vehicle and business leases, timeshares, health club memberships (other than month-to-month memberships) and service and business contracts.** List additional contracts/leases on back of page.

Nature and description of contract: \_\_\_\_\_

Name and Address of Other Party or Parties: \_\_\_\_\_

\_\_\_\_\_

Date Contract Expires: \_\_\_\_\_

If this is residential lease, did landlord get eviction judgment against you? YES \_\_\_\_\_ NO \_\_\_\_\_

Additional contracts/leases listed on back of page? YES \_\_\_\_\_ NO \_\_\_\_\_

## GENERAL INFORMATION

### DEBTOR 1

Marital Status (CIRCLE ONE): MARRIED / SINGLE / DIVORCED / WIDOWED / SEPARATED / OTHER: \_\_\_\_\_

Age: \_\_\_\_\_ Occupation: \_\_\_\_\_ Length of Employment: \_\_\_\_\_

Employer Name and Address: \_\_\_\_\_  
\_\_\_\_\_

Payroll's Telephone Number: \_\_\_\_\_ Payroll's Fax Number: \_\_\_\_\_

### DEBTOR 2

Marital Status (CIRCLE ONE): MARRIED / SINGLE / DIVORCED / WIDOWED / SEPARATED / OTHER: \_\_\_\_\_

Age: \_\_\_\_\_ Occupation: \_\_\_\_\_ Length of Employment: \_\_\_\_\_

Employer Name and Address: \_\_\_\_\_  
\_\_\_\_\_

Payroll's Telephone Number: \_\_\_\_\_ Payroll's Fax Number: \_\_\_\_\_

### DEPENDENTS

\_\_\_\_\_ Applies \_\_\_\_\_ Does Not Apply

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

## **CURRENT INCOME**

### **From Employment**

	<b><u>Debtor 1</u></b>	<b><u>Debtor 2</u></b>
1. How often are you paid? (CIRCLE ONE)	MONTHLY / TWICE A MONTH/ EVERY 2 WKS / EVERY WEEK	MONTHLY / TWICE A MONTH/ EVERY 2 WKS / EVERY WEEK
2. Current <b>GROSS</b> wages, commissions (PER PAY PERIOD, BEFORE TAX)	\$ _____	\$ _____
3. Estimated OVERTIME income per pay period	\$ _____	\$ _____
4. Payroll taxes, Social Security and Medicare deducted (PER PAY PERIOD)	\$ _____	\$ _____
5. <b>Mandatory</b> contributions to retirement plans (PER PAY PERIOD)	\$ _____	\$ _____
6. <b>Voluntary</b> contributions to retirement plans (PER PAY PERIOD)	\$ _____	\$ _____
7. Required repayments of retirement fund loans (PER PAY PERIOD)	\$ _____	\$ _____
8. Insurance (incl medical, dental, vision, life, disability, other (PER PAY PERIOD)	\$ _____	\$ _____
9. Domestic support obligations (PER PAY PD)	\$ _____	\$ _____
10. Union dues (PER PAY PERIOD)	\$ _____	\$ _____
11. Other payroll deductions PER PAY PD (specify): _____	\$ _____	\$ _____

## OTHER MONTHLY INCOME

	<u>Debtor 1</u>	<u>Debtor 2</u>
12. Regular NET income from BUSINESS AND FROM RENTAL PROPERTY (Make sure to complete attached business income/expense sheet and provide list of regular rental property expenses)	\$ _____	\$ _____
13. Monthly INTEREST and DIVIDENDS	\$ _____	\$ _____
14. FAMILY SUPPORT PAYMENTS received by debtor, non-filing spouse or dependent (Include alimony, child support, maintenance, divorce settlement and property settlement)	\$ _____ \$ _____	\$ _____ \$ _____
15. UNEMPLOYMENT COMPENSATION	\$ _____	\$ _____
16. SOCIAL SECURITY	\$ _____	\$ _____
16. OTHER GOVERNMENT ASSISTANCE regularly received (include cash assistance and value of any non-cash assistance, such as food stamps or housing subsidies)	\$ _____	\$ _____
18. PENSION or RETIREMENT income	\$ _____	\$ _____
19. OTHER MONTHLY INCOME (Specify):		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
20. State all other regular contributions to the expenses listed below from unmarried partner, members of household, dependents, roommates and other friends or relative (Include TYPE):		
_____	\$ _____	\$ _____

Describe any anticipated increase or decrease of your income or your spouse's income in the year following this bankruptcy filing:

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## **YOUR EXPENSES**

The following expenses should be based on a **MONTHLY** average. If you and your spouse will be filing together but are living apart from each other, include expenses for additional household in Column 2.

	<u><b>Column 1</b></u>	<u><b>Column 2</b></u>
1. Rent or home mortgage payment	\$ _____	\$ _____
2. Property taxes (not incl in mortgage pmts)	\$ _____	\$ _____
3. Property, homeowner's or renter's insurance	\$ _____	\$ _____
4. Home maintenance, repair, upkeep	\$ _____	\$ _____
5. Homeowner's association or condominium dues	\$ _____	\$ _____
6. Additional mortgage payments for residence, such as home equity loan	\$ _____	\$ _____
7. Electricity, heating oil, natural gas	\$ _____	\$ _____
8. Water, sewer and garbage	\$ _____	\$ _____
9. Telephone, cell phone, internet, satellite and cable TV	\$ _____	\$ _____
10. Other utilities – Specify: _____	\$ _____	\$ _____
11. Food and housekeeping supplies	\$ _____	\$ _____
12. Child care and children's education costs	\$ _____	\$ _____
13. Clothing, laundry and dry cleaning	\$ _____	\$ _____
14. Personal care products and services	\$ _____	\$ _____
15. Medical and dental expenses	\$ _____	\$ _____
16. Transportation (gas, oil, maintenance, etc)	\$ _____	\$ _____
17. Bus pass/ferry/public transportation	\$ _____	\$ _____
18. Entertainment, clubs, recreation, books, newspapers and magazines	\$ _____	\$ _____
19. Charitable contributions & religious donations	\$ _____	\$ _____
20. Life insurance (not deducted from paycheck)	\$ _____	\$ _____
21. Health insurance (not deducted from paycheck)	\$ _____	\$ _____
22. Auto insurance	\$ _____	\$ _____
23. Other insurance – Specify type: _____	\$ _____	\$ _____
24. Taxes not deducted from wages or included in mortgage payments	\$ _____	\$ _____
25. Installment or lease auto payments		
1 <sup>st</sup> car _____	\$ _____	\$ _____
2 <sup>nd</sup> car _____	\$ _____	\$ _____
26. Other installment payments – Specify type: _____ _____	\$ _____ \$ _____	\$ _____ \$ _____

27. Alimony, maintenance, child support paid to others (not deducted from paycheck) \$ \_\_\_\_\_ \$ \_\_\_\_\_

28. Payments made to support others who do not live with you – Specify: \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

29. Mortgage payments on other real property \$ \_\_\_\_\_ \$ \_\_\_\_\_

30. Real estate taxes on other real property \$ \_\_\_\_\_ \$ \_\_\_\_\_

31. Property, homeowner's or renter's insurance on other real property \$ \_\_\_\_\_ \$ \_\_\_\_\_

32. Maintenance, repair, upkeep on other property \$ \_\_\_\_\_ \$ \_\_\_\_\_

33. Other expenses not previously listed—Specify: \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

**ADDITIONAL EXPENSES (§707(b) expenses)**

34. Court ordered payments not already listed – Specify type: \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

35. Education necessary to maintain employment \$ \_\_\_\_\_ \$ \_\_\_\_\_

36. Education for physically/mentally challenged child \$ \_\_\_\_\_ \$ \_\_\_\_\_

37. Health savings account (not deducted from paychecks) \$ \_\_\_\_\_ \$ \_\_\_\_\_

38. Other expenses not listed above – Specify: \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

\*\*\*\*\*  
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**FOR OFFICE USE ONLY**

**Total Monthly Net Income: \$** \_\_\_\_\_

**Total Monthly Expenses: \$** \_\_\_\_\_

**Available Funds: \$** \_\_\_\_\_

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**IF YOU ARE INVOLVED IN OR OWN A BUSINESS, COMPLETE PAGE 10 IN ADDITION TO REST OF THIS QUESTIONNAIRE. IF THERE IS MORE THAN ONE BUSINESS, COPY PAGE 10 AND COMPLETE IT FOR EACH BUSINESS OR USE THE BACK OF THIS PAGE TO COMPLETE THE SAME SET OF ANSWERS.**

Debtor's Name \_\_\_\_\_ Business Name \_\_\_\_\_

1. IF PARTNERSHIP, WHO IS/ARE OTHER PARTNER(S)? \_\_\_\_\_

2. IF CORPORATION OR LLC, WHO IS/ARE OTHER SHAREHOLDERS/MEMBERS? \_\_\_\_\_

3. IF CORP/LLC, PERCENTAGE OF DEBTOR'S OWNERSHIP IN BUSINESS? \_\_\_\_\_

GROSS business income for previous 12 months: \$ \_\_\_\_\_

Estimated AVERAGE future GROSS MONTHLY INCOME \$ \_\_\_\_\_

Net payroll (other than debtor) \$ \_\_\_\_\_

Payroll taxes \$ \_\_\_\_\_

Unemployment taxes \$ \_\_\_\_\_

Worker's compensation \$ \_\_\_\_\_

Other taxes \$ \_\_\_\_\_

Inventory purchases (including raw materials) \$ \_\_\_\_\_

Purchase of feed/fertilizer/seed/spray \$ \_\_\_\_\_

Rent (Other than debtor's principal residence) \$ \_\_\_\_\_

Utilities – Specify: \_\_\_\_\_ \$ \_\_\_\_\_

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

Office equipment and supplies \$ \_\_\_\_\_

Repairs and maintenance \$ \_\_\_\_\_

Vehicle expenses \$ \_\_\_\_\_

Travel and entertainment \$ \_\_\_\_\_

Equipment rental and leases \$ \_\_\_\_\_

Legal/accounting/other professional fees \$ \_\_\_\_\_

Insurance \$ \_\_\_\_\_

Employee benefits (pension, medical insurance, etc) \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

TOTAL MONTHLY EXPENSES \$ \_\_\_\_\_

AVERAGE NET MONTHLY INCOME (Avg gross monthly  
monthly income minus total monthly expenses) \$

## YOUR TYPES OF DEBT

Circle YES or NO below regarding your type of debts or obligations that creditors claim you owe to them. This includes secured debts (mortgages, auto loans, etc), unsecured debts (credit cards, medical bills, NSF checks, student loans, etc.) and priority debts (taxes, child support, etc). **YOU MUST COMPLETE A CREDITOR SHEET FOR EACH DEBT OWED.** We have included twenty (20) Creditor Sheets in this packet of materials. If additional sheets are needed, please make copies or call and we will mail you additional sheets.

Examples of common types of debts/creditors:

Mortgages	Vehicle loans	Credit Cards	Medical bills	Unpaid rent from previous residence
NSF Checks	Utility/cable/phone bills	Student loans	Store/gas cards	Past-due rent at current residence
Payday loans	Rent-to-own items	Timeshares	Tickets/court fines	Income taxes and business taxes
Co-signed bills	Child support/alimony	Lines of credit	Online purchases	Furniture purchase loans
Personal loans	Bank/credit union loans	Property Taxes	Appliance purchases	Balances on repossessed property
Loans from friends	Loans from relatives	Judgments	Bank overdraft charges	Uninsured car accident liability

TYPE OF DEBT	ANSWER	TYPE OF DEBT	ANSWER	TYPE OF DEBT	ANSWER
Mortgage	YES / NO	Other bank loans	YES / NO	Credit union/ finance co debt	YES / NO
Vehicle loan(s)	YES / NO	Loan from friends or family	YES / NO	Debt you co-signed	YES / NO
Student loans	YES / NO	Major credit card: VISA, Discover, Mastercard, AmEx	YES / NO	Other store/gas credit cards	YES / NO
Taxes (IRS or property)	YES / NO	Unpaid medical bills	YES / NO	Soc Security or unemployment overpayment	YES / NO
Timeshares or vacation memberships	YES / NO	Loan for furniture or appliance purchase	YES / NO	Payday loans	YES / NO
Health club memberships	YES / NO	Debts assumed by someone else (family member pays on debt, etc)	YES / NO	Auto or life insurance	YES / NO
Overdraft fees to bank	YES / NO	FHA or VA loans	YES / NO	401k loan	YES / NO
Returned or repossessed collateral (auto, computer, furniture, etc)	YES / NO	Auto accident liability	YES / NO	Unpaid alimony or child support	YES / NO
Unpaid utility bills	YES / NO	Unpaid rent	YES / NO	Unpaid service fees	YES / NO
Outstanding NSF checks and fees	YES / NO	Tickets/ court fines	YES / NO	Other unpaid bills	YES / NO



**YOUR FINANCIAL AFFAIRS**

LIST ESTIMATED **GROSS INCOME** FROM *EMPLOYMENT, TRADE, PROFESSION AND/OR SELF-EMPLOYMENT*:

**DEBTOR 1:**

<b>THIS YEAR</b>	Source: _____	Amount: \$ _____ (Year to date)
<b>LAST YEAR</b>	Source: _____	Amount: \$ _____
<b>YEAR before LAST</b>	Source: _____	Amount: \$ _____

**DEBTOR 2:**

<b>THIS YEAR</b>	Source: _____	Amount: \$ _____ (Year to date)
<b>LAST YEAR</b>	Source: _____	Amount: \$ _____
<b>YEAR before LAST</b>	Source: _____	Amount: \$ _____

LIST INCOME FROM ANY OTHER SOURCE –Incl. Unemployment, Social Security, Child Support/Alimony, Pension/IRA, etc.

**DEBTOR 1:**

<b>THIS YEAR</b>	Source: _____	Amount: \$ _____ (Year to date)
<b>LAST YEAR</b>	Source: _____	Amount: \$ _____
<b>YEAR before LAST</b>	Source: _____	Amount: \$ _____

**DEBTOR 2:**

<b>THIS YEAR</b>	Source: _____	Amount: \$ _____ (Year to date)
<b>LAST YEAR</b>	Source: _____	Amount: \$ _____
<b>YEAR before LAST</b>	Source: _____	Amount: \$ _____

**HAVE YOU FILED ALL REQUIRED TAX RETURNS for past 4 years?**    YES    NO    (Circle One)

If NO, which returns do you still need to file? \_\_\_\_\_

If you haven't had requirement to file tax returns for past 4 years, when was the last time you filed a return? \_\_\_\_\_

**TAX REFUNDS received for past 2 years?**    Indicate years and amounts if applicable:

YEAR: \_\_\_\_\_ AMOUNT: \$ \_\_\_\_\_      YEAR: \_\_\_\_\_ AMOUNT: \$ \_\_\_\_\_

IF THE FOLLOWING QUESTIONS APPLY TO YOU, CHECK APPLIES and PROVIDE ANSWERS. OTHERWISE, CHECK “DOES NOT APPLY”.

\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

1. Do you have a checking/savings account with a bank, credit union or other financial institution that you also owe money to for debts such as a credit card, auto or personal loan, etc.. and that you have listed as a creditor? If so, which creditor?

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

2. Have you been involved in a business in the past six (6) years, as a sole proprietor or otherwise? If so, what type of business?

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

3. If your debts are **primarily consumer debts**, list payments of **\$600.00 or more** made to any **one creditor** (including auto and mortgage payments, credit card payments, etc) during the **last 90 days**. Include CREDITOR NAME, ADDRESS, DATES OF PAYMENTS, AMOUNTS PAID and AMOUNT STILL OWING TO CREDITOR:

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

4a. FOR ALL DEBTORS, list payments of **\$600.00** or more made to insider creditors (**includes family members, relatives, business associates**) during the **last 12 months**. Include CREDITOR NAME, ADDRESS, DATES OF PAYMENTS, AMOUNTS PAID and AMOUNTS STILL OWING TO CREDITOR:

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

4b. FOR ALL DEBTORS, **during the last 12 months**, have you made any payments or transfer any property on account of a debt that benefited an insider (family member, relative, business associate). Include payments on debts guaranteed by or co-signed by an insider, and provide CREDITOR NAME, ADDRESS, DATES OF PAYMENT OR TRANSFER, AMOUNTS PAID/VALUE OF TRANSFERRED PROPERTY:

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

4c. If your debts are **NOT** primarily consumer debts but are primarily BUSINESS debts, list each payment or other transfer, aggregating more than **\$5,000.00**, to any creditor made within **90 days** immediately preceding the commencement of this case. Please list the NAME and ADDRESS of the CREDITOR, DATES OF PAYMENTS, AMOUNTS PAID and AMOUNTS STILL OWING:

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

5. Were you sued or did you sue anyone in the last year (12 months)? This includes any actions for dissolution of marriage or personal injury lawsuits that were pending or concluded within the last year. If YES, list the CAPTION OF THE LAWSUIT, THE CASE NUMBER, COURT AND LOCATION, NATURE OF THE PROCEEDING AND STATUS OR DISPOSITION OF CASE:

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

6. List any property garnished, attached or seized by a creditor during the last year. Include DATE OF EVENT, NAME OF CREDITOR and ITEM/PROPERTY that was garnished, attached or seized:

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

7. List any repossessions, foreclosures or voluntary returns of any real or personal property during the last year. Include DATE OF EVENT, NAME OF CREDITOR and ITEM/PROPERTY that was foreclosed on, repossessed or returned:

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

8. Describe any assignment of property for the benefit of creditors made within the last 120 days.

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

9. List all property which has been in the hands of a custodian, receiver or court-appointed official during the past year.

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

10. List all gifts or charitable contributions made during the last year which total more than \$200 per family member and more than \$100 per charitable recipient. Include DATES of gifts or contributions and PERSON OR ORGANIZATION/CHARITY to whom given/made.

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

11. List all losses from fire, theft, other casualty or gambling during the past year (last 12 months). Include DATE OF EVENT and TYPE OF LOSS. If gambling losses apply, please provide the following documentation: Reports from gambling institutions and copies of tax returns, with all attached schedules, including W-2s, for the years where there were gambling losses. **NOTE: Failure to timely provide such documentation may result in your §341 meeting of creditors being continued and/or a motion being brought to dismiss your case or to compel you to comply and provide this information.**

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

12. List all payments made to any persons, including debt counselors and attorneys, for consultation concerning debt consolidation, relief under bankruptcy laws or preparation of a petition in bankruptcy during the past year.

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

13. List all property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security during the past two (2) years.. Include DATE OF EVENT, PROPERTY TRANSFERRED, APPROXIMATE VALUE, NAME and ADDRESS of party to whom transfer was made, RELATIONSHIP of transferee to debtor and TYPE of transfer (sale, setoff, disposal, deed in lieu of foreclosure, etc.)

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

14. List all financial accounts and instruments held by or for the benefit of the debtor which were closed, sold or otherwise transferred in the past 12 months. Include checking, savings or other financial accounts, CDs, shares and share accounts held in banks, credit unions, pension funds, brokerage houses, etc.

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

15. If you have a safety deposit box and/or a storage unit, please state its address and contents, including the approximate value of the contents:

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\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

16. List all setoffs (money taken from an account to repay a loan at the same bank where your money has been deposited) made by any creditor, including a bank, against a debt or deposit within the past 90 days. Include DATE OF EVENT, CREDITOR/BANK, and AMOUNT set off.

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

17. List all property OWNED by another person that the debtor (YOU and/or YOUR SPOUSE) holds or controls.

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

18. If you have moved within the last TWO (2) years, please list your PRIOR addresses (no need to list current address).

Address: \_\_\_\_\_

Dates – From: \_\_\_\_\_ To: \_\_\_\_\_

Address: \_\_\_\_\_

Dates – From: \_\_\_\_\_ To: \_\_\_\_\_

\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

19. If you do/have resided in a community property state (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) within the last EIGHT (8) years immediately preceding the commencement of this case, identify the NAME of your spouse and any former spouse who resides/resided with you in the community property state:

\_\_\_\_\_  
\_\_\_\_\_

**IF YOU ARE INVOLVED IN OR OWN A BUSINESS, COMPLETE QUESTIONS #20 - 27 IN ADDITION TO QUESTIONS 28 & 29.**

\_\_\_\_\_ APPLIES                      \_\_\_\_\_ DOES NOT APPLY

a. If the debtor is an individual, list the names, addresses, taxpayer ID numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the SIX (6) YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the SIX (6) YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer ID numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debt was a partner or owned 5 percent or more of the voting or equity securities, within the SIX (6) YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer ID numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the SIX (6) YEARS immediately preceding the commencement of this case.

Taxpayer Name: \_\_\_\_\_

Taxpayer ID Number (EIN):

Address: \_\_\_\_\_

Nature of business:

Dates of operation (Beginning and Ending Dates): \_\_\_\_\_

b. Identify any business listed in response to 20a above that is “single asset real estate” as defined in 11 USC §101.

Name \_\_\_\_\_

Address

***Questions 21 through 27 are only to be answered if you are a corporation or partnership or if you have been, in the 6 years immediately preceding this case, 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.***

21. Books, records and financial statements

a. List all bookkeepers and accountants who, within the TWO (2) YEARS immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records.

Name and Address \_\_\_\_\_  
\_\_\_\_\_

-

Dates Services Rendered: \_\_\_\_\_

b. List all firms or individuals who, within the TWO (2) YEARS immediately preceding the filing of this bankruptcy case, have audited the books of account and records, or prepared a financial statement of the debtor.

Name and Address \_\_\_\_\_  
\_\_\_\_\_

-

Dates Services Rendered: \_\_\_\_\_

c. List all firms or individuals who, at the time of the commencement of this case, were in the possession of your books of account and records. If the records are not available, explain.

Name \_\_\_\_\_

Address \_\_\_\_\_

Comments \_\_\_\_\_

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO (2) YEARS immediately preceding the commencement of this case.

Name \_\_\_\_\_

Address \_\_\_\_\_

Date Issued \_\_\_\_\_

22. Inventories

a. List the dates of the last two (2) inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Dates of Inventory \_\_\_\_\_

Inventory Supervisor(s) \_\_\_\_\_

Dollar Amounts of Each Inventory (specify cost, market or other basis) \_\_\_\_\_

\_\_\_\_\_

b. List the name and address of the person(s) possessing the records of each of the two (2) inventories reported in 22a above.

Name(s) and Address(es): \_\_\_\_\_

\_\_\_\_\_

23. Current partners, officers, directors and shareholders

a. If your business is/was a partnership, list the nature and percentage of ownership interest of each member of the partnership:

Name \_\_\_\_\_

Address \_\_\_\_\_

Nature of Interest \_\_\_\_\_

Percentage of Interest \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Nature of Interest \_\_\_\_\_

Percentage of Interest \_\_\_\_\_

b. If your business is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting securities of the corporation.

Name \_\_\_\_\_

Address \_\_\_\_\_

Title \_\_\_\_\_

Nature and Percentage of Stock Ownership \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Title \_\_\_\_\_

Nature and Percentage of Stock Ownership \_\_\_\_\_

24. Former partners, officers, directors and shareholders

a. If your business is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

Name \_\_\_\_\_

Address \_\_\_\_\_

Date of Withdrawal \_\_\_\_\_

b. If your business is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

Name \_\_\_\_\_

Address \_\_\_\_\_

Title \_\_\_\_\_

Date of Termination \_\_\_\_\_



25. Withdrawals from a partnership or distributions by a corporation

If your business is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other benefit/perquisite during the ONE YEAR immediately preceding the commencement of this case.

Name of Recipient and Relationship to You \_\_\_\_\_

Address \_\_\_\_\_

Date and purpose of withdrawal/distribution \_\_\_\_\_

Amount of money or description and value of property \_\_\_\_\_

26. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer ID number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the SIX (6) YEAR period immediately preceding the commencement of this case.

Name of Parent Corporation \_\_\_\_\_

Taxpayer ID Number (EIN) \_\_\_\_\_

27. Pension Funds

If the debtor is NOT an individual, list the name and federal taxpayer ID number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the SIX YEAR period immediately preceding the commencement of this case.

Name of Pension Fund \_\_\_\_\_

Taxpayer ID Number (EIN) \_\_\_\_\_

\_\_\_\_\_ APPLIES \_\_\_\_\_ DOES NOT APPLY

28. a. List the name and address of every site for which you, the debtor, have received notice in writing by a government unit, indicating that you may be liable or potentially liable under or in violation of an Environmental Law. Indicate the government unit, date of the notice, and if known, the applicable Environmental Law: \_\_\_\_\_

b. List the name and address of every site for which you provided notice to a government unity of a release of Hazardous Material. Indicate the government unit to which the notice was sent and the date of the notice \_\_\_\_\_

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you are or were a party. Include the name and address of the government unit that is or was a party to the proceeding and the docket/case number: \_\_\_\_\_

\_\_\_\_\_ DOES NOT APPLY

b. With respect to each parcel of real property or item of personal property identified in question 29a, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety: \_\_\_\_\_

b. With respect to each parcel of real property or item of personal property identified in question 29a, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety: \_\_\_\_\_

\*\*\*\*\*

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

*We are a federally-designated debt relief agency. We proudly help people file for bankruptcy relief under the U.S. Bankruptcy Code.*

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## NOTICE #1

### **INFORMATION WHICH WILL BE CONTAINED IN CLERK'S NOTICE MANDATED BY SECTION 342(b)**

#### **Chapter 7 (\$338 court filing fee)**

Chapter 7 is a proceeding for the liquidation of debtor's estate. Under Chapter 7, a trustee is appointed to liquidate all of debtor's non-exempt assets. The trustee then distributes the assets to the creditors in accordance with priorities established by law. The debtor ordinarily obtains a discharge. Debtors may file for relief under Chapter 7 only if they are eligible for such relief. Circumstances which may preclude a debtor from seeking relief under Chapter 7 include earning current monthly income in excess of the applicable median amount, or having current monthly income such that disposable income is in excess of an amount necessary to pay \$15,150 to unsecured creditors over a 5 year period or \$9,075 over a 5 year period if that amount is equal to 25% or more of the debtor's unsecured debt. These tests apply to debtors whose debt is principally consumer debt.

#### **Chapter 11 (\$1,738 court filing fee)**

Chapter 11 is a proceeding for the reorganization of a debtor engaged in business. Under some circumstances, it is available to consumers as well. Under Chapter 11, a debtor may propose a plan which modifies the rights of one or more classes of creditors. The rights of the creditors may be impaired either by consent of a majority in number or two-thirds (2/3) in amount of the class affected. A liquidation plan results in creditors being "deemed" impaired.

#### **Chapter 12 – Family Farmer (\$278 court filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

#### **Chapter 13 Repayment of All or Part of the Debts of an Individual with Regular Income (\$313 court filing fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code. You are required to seek relief under Chapter 13, rather than Chapter 7, if your filing under Chapter 7 would constitute "abuse" within the meaning of the Bankruptcy Code.
2. Under Chapter 13, you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is five (5) years but no less than three (3) years. Your plan must be approved by the court before it can take effect.
3. In general, under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged, except debts for: trust fund taxes, taxes for which returns were never filed or filed late (within two (2) years of the petition date), taxes for which you made a fraudulent return or evaded taxes; fraud and false statements under 11 U.S.C. §523(a)(2); unscheduled debt under §523(a)(3); defalcation by a fiduciary under §523(a)(4); domestic support payments; student loans; debts related to drunk driving injuries; criminal restitution and fines; and civil restitution or damages for willful or malicious actions causing personal injury or death.

#### **Services Provided by Credit Counseling Agencies:**

##### **Credit Counseling – Section 109(h)**

Individuals are ineligible for relief under any Chapter of the Bankruptcy Code unless, within 180 days of the bankruptcy filing, they receive "an individual or group briefing" from a non-profit budget and credit counseling agency approved by the United States Trustee. The agency must provide its services without regard to the debtor's ability to pay any fee. The service may be provided personally, telephonically or on the internet and must outline opportunities for credit counseling and assist

in performing a related budget analysis. Services provided by credit counseling may include evaluation of alternatives to bankruptcy, including, but not limited to debt management plans. Such plans require concurrence by creditors and this might not be possible in all cases. The Credit Counseling requirement under 11 U.S.C. §109 must be met **prior** to filing the petition (unless the petition is accompanied by a motion for extension for exigent circumstances or a declaration/certification of waiver).

**PLEASE NOTE THIS IMPORTANT INFORMATION:**

- (A) *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; and*
- (B) *All information supplied by the debtor in connection with a bankruptcy case is subject to examination by the Attorney General.*

NOTICE #2

**Notice to “Persons Assisted” Required by Section 527(a) of the U.S. Bankruptcy Code**

**AS A DEBT RELIEF AGENCY, WE ARE REQUIRED TO INFORM YOU, THE “ASSISTED PERSON”, AS TO THE FOLLOWING MATTERS PURSUANT TO SECTION 527(a) OF THE BANKRUPTCY CODE:**

- (A) All information that the assisted person is required to provide with a petition and thereafter during a case under Title 11, United States Code (the U.S. Bankruptcy Code) is required to be complete, accurate and truthful.
- (B) All assets and 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 of the Bankruptcy Code 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, 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 failure to provide such information may result in the dismissal of the case under this title or other sanction, including a criminal sanction.

NOTICE #3

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES  
FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER  
(As mandated by 11 U.S.C. §527(b))**

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.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief made available by 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 may be questioned by a court official called a “trustee” and by creditors.

If you choose to file a Chapter 7 case, you may be asked 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.

If you choose to file a Chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your Chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

#### NOTICE #4

### NOTICE TO BE PROVIDED IN ACCORDANCE WITH SECTION 527( c ) OF THE BANKRUPTCY CODE

Except to the extent that KIMBERLY J. MacLEOD, P.C. (the “Debt Relief Agency”) provides the required information itself after reasonably diligent inquiry of the CLIENT (“Assisted Person”) or others so as to obtain such information reasonably accurately for inclusion on the petition, schedules or Statement of Financial Affairs, KIMBERLY J. MacLEOD, P.C. hereby, by this CLEAR AND CONSPICUOUS WRITING, desires to inform you on how to provide all of the information you are required to supply under the Bankruptcy Code pursuant to 11 U.S.C. §521, including:

#### (1) HOW TO VALUE ASSETS AT REPLACEMENT VALUE

You must determine how much your personal property is worth as it is today. Do not value your property based upon what you can sell it for. Instead, value it at what you would have to pay to replace it. If your property is new or close to new, consider retail value adjusted to whatever extent is appropriate for the amount the property has been used. If there is a market for your property as used, you may use that market to determine value. For example, you may consider using thrift store prices or prices at house or garage sale or at a secondary marketplace such as eBay to determine what it would cost you to replace your personal property.

#### (2) HOW TO DETERMINE CURRENT MONTHLY INCOME

In order to determine “current monthly income”, you must consider your income for the six (6) months immediately prior to the commencement of your Bankruptcy Petition. If you provide us with accurate payment advices and proof of all other sources of income from the six (6) months immediately prior to the commencement of the Bankruptcy Petition, we will assist you in determining your “current monthly income”.

#### (3) HOW TO DETERMINE THE AMOUNTS SPECIFIED IN SECTION 707(b)(2) AND IN A CHAPTER 13 CASE, HOW TO DETERMINE DISPOSABLE INCOME IN ACCORDANCE WITH SECTION 707(b)(2) AND RELATED CALCULATIONS

In order to determine these amounts, you should provide us with actual expenditures you make in each of the pertinent categories. We will compare your expenditures with the allowed amounts pursuant to current Internal Revenue standards in order to determine your “disposable income” in accordance with section 707(b)(2).

#### (4) HOW TO COMPLETE THE LIST OF CREDITORS, INCLUDING HOW TO DETERMINE WHAT AMOUNT IS OWED AND WHAT ADDRESS FOR THE CREDITOR SHOULD BE SHOWN

In order to determine your list of creditors, the amount owed and what address should be shown, we will need to see your bills for each creditor for a period of 90 days immediately prior to the commencement of your case. We may utilize a national list of creditors’ addresses for additional information. IT IS VITAL TO HAVE THE PROPER ADDRESS FOR EACH CREDITOR, AS WELL AS THE ACCOUNT NUMBER FOR EACH CREDITOR. FAILURE TO PROVIDE THIS INFORMATION MAY RESULT IN ANY NOTICE BEING GIVEN TO THAT CREDITOR BEING TREATED AS INVALID, RESULTING IN THAT DEBT NOT BEING DISCHARGED IN YOUR BANKRUPTCY CASE.

(5) HOW TO DETERMINE WHAT PROPERTY IS EXEMPT AND HOW TO VALUE EXEMPT PROPERTY AT REPLACEMENT VALUE AS DEFINED IN SECTION 506 OF THE U.S. BANKRUPTCY CODE

When you provide us with the complete list of your property, we will evaluate with you the applicable law of Washington as well as any other state in which you may have lived in recent years in order to determine which exemptions apply. We do not think that it will be very easy or appropriate for you to determine the exemptions to which you are entitled without appropriate and competent "Bankruptcy Assistance".

ACKNOWLEDGMENT AND RECEIPT

I acknowledge that I have received from Kimberly J. MacLeod, P.C. a copy of all four (4) of the following notices:

1. Notice mandated by section 342(b) of the Bankruptcy Code
2. Notice mandated by section 527(a) of the Bankruptcy Code
3. Notice mandated by section 527(b) of the Bankruptcy Code
4. Notice mandated by section 527( c) of the Bankruptcy Code

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

DATED:\_\_\_\_\_

\_\_\_\_\_  
Client

\_\_\_\_\_  
Client

Print Name:\_\_\_\_\_

Print Name:\_\_\_\_\_

Effective 4/19/2019