

BANKRUPTCY PROFESSIONAL CENTER, James O. Wyre II, Attorney at Law

Email: jameswyre@sbcglobal.net, website: www.bankruptcyjw.com

NAME: _____

CHAPTER: _____

RUSH: Y N WHY? _____

INSTRUCTIONS FOR BANKRUPTCY FORMS - PLEASE READ CAREFULLY!

YOUR CASE CANNOT BE FILED UNTIL THESE FORMS ARE RETURNED! IF THESE FORMS ARE NOT FILLED OUT ACCURATELY, IT WILL DELAY THE PREPARING AND/OR FILING OF YOUR BANKRUPTCY. ERRORS IN THE FORMS COULD RESULT IN ADDITIONAL CHARGES. **YOU MUST BE CURRENT ON CHILD SUPPORT TO DO CHAPTER 13, AND I NEED TO KNOW IF YOU HAVE ANY CHILD SUPPORT OR ALIMONY OBLIGATIONS.**

LIST OF CREDITORS: The list of creditors must include **ALL** your creditors, even ones you plan on keeping. **IT IS PERJURY IF YOU DO NOT LIST THEM ALL!** We will need an exact amount of the debt on cars, mortgages, etc. That means the actual current payoffs **minus interest!** Do not forget to list ex-spouse's or family members' debts you have cosigned (even if someone else is making the payments), items sold or bought on contract, items sold to someone that took over the payments, etc. If you have questions, **PLEASE ASK!**

STATEMENT OF FINANCIAL AFFAIRS: The Statement of Financial Affairs are the exact questions the petition asks for, and they must be correct to complete the petition. **Number one asks you to list your current income for the calendar year to date. The last two years should be obtained from your tax returns.** **I ALSO NEED THE TAX RETURNS ATTACHED. I ALSO NEED YOUR LAST 60 DAYS WORTH OF PAYSTUBS!!!**

BUDGET: Please list all monthly expenses. Some people leave off tobacco, child care, etc. You must also list your monthly income. In a Chapter 7 case, your expenses **must** equal or be more than your income. In a Chapter 13 case, your income **must** be more than your expenses.

List **any names you have had in the last six years**, or any names that are on your debts that are different from what you have listed before: _____

Have you filed a bankruptcy within the last eight years? Yes ___ No ___. If yes, please list the chapter, where the case was filed, when, and the case number, if available _____

Previous business names, if any: _____

In the last year have you taken a large (over \$500) cash advance on a credit card or charged over \$1,000 on one card?

Yes ___ No ___

If yes, on which card(s)? _____

DO NOT BANK AT A BANK WHERE YOU HAVE ANY DEBTS UNLESS YOU ARE CURRENT AND CAN STAY CURRENT ON THOSE DEBTS.

HAVE YOU FILED ALL TAX RETURNS REQUIRED BY LAW? YES ___ NO ___

If your answer is No, please file them as soon as possible, especially if you have a chapter 13 case. Unfiled taxes can cause your case to be dismissed. If you fail to file tax returns in the future, especially if you have a business, or fail to pay postpetition taxes, your case may be dismissed if it is a Chapter 13.

Please explain your living arrangements (for example: living in frame home on own land, living in mobile home on parent's land, living in house provided by employer, etc.):

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PLEASE ATTACH ANY CONTRACTS FOR THE SALE OR RENT OF ANY LAND YOU ARE SELLING OR RENTING

PLEASE LIST ALL PROPERTY YOU OWN AND THE VALUE OF EACH ASSET, EVEN IF VALUE IS \$0.00. IF YOU HAVE THE RIGHT TO SUE ANYBODY FOR DAMAGES, YOU MUST LIST IT EVEN IF YOU DON'T WANT TO SUE.

1. Value Cars, Trailers, Boats, and Other Vehicles at Retail Value.
2. Value Houses & Land at Fair Market Value **from a licensed realtor, in writing.**
3. Value Everything else at Wholesale/Yardsale/Quicksale Value

	VALUE:	DEBT OWED:	None
Real Property (Land & Buildings), I do need a legal description if you have one: PLEASE LIST YOUR LIVING ARRANGMENTS REGARDLESS OF YOUR INTENTION WITH THEM.			
1. Cash on Hand (not in a bank account, this means dead presidents in the pocket):			
2. Checking/Savings (List Bank names) DO NOT FORGET CREDIT UNIONS:			
3. Security Deposits for Rent, Utilities, etc.:			
4. Household Goods, Furnishings, electronics, please list how many TVs, VCRs, etc., :			
5. Books, Pictures, Antiques/Collectibles worth over \$500, :			
6. Clothing:			
7. Furs & Jewelry (put wedding rings in #4): Be specific here			
8. Firearms, Sports Equipment, Cameras, & Hobby Equipment:			
9. Life Insurance Policies (List Cash Value			
10. Annuities:			
11. Education-specific IRAs:			
12. IRA, Pension, Profit Sharing, & 401K			
13. Stocks, Bonds, interests in any business:			
14. Interest in partnerships or joint ventures:			
15. Government or corporate bonds, any other			
16. Accounts Receivable:			

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	VALUE:	DEBT OWED:	None
17. Alimony, Support, Property Settlements (List who owes you back child support):			
18. Other debts owed to you now that are in specific amounts, like tax refunds :			
19. Life Estates & Future Interests, Inheritance, Trusts, etc.:			
20. Possible and/or present rights to receive anything from someone's death or a trust:			
21. Other debts that might be owed to you now where you are unsure of the exact value, including tax refunds , counterclaims, setoffs:			
22. Patents & Copyrights & any other intellectual property:			
23. Licenses & Franchises & other general			
24. Customer lists of consumers you sell stuff to that have private info like SSN, email, etc:			
25. Autos, Trucks, Trailers & Motorcycles & 4 wheelers(List year, make, & model, & mileage) List each of the creditors for this section in the list of debts!: .:			
26. Boats, Motors, & Accessories:			
27. Aircraft & Accessories:			
28. Office Equipment, Furnishings, Supplies			
29. Business Machinery, Fixtures, etc			
30. Farm Supplies, Chemicals, & Feed:			
31. Animals (don't forget pets or livestock):			
32. Crops - Growing or Harvested:			
33. Farming Equipment & Implements:			
34. Farm supplies, chemicals, & feed:			
35. Other personal property not listed above:			

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LIST OF CREDITORS:

Please print clearly. **List all debts you have, even those you want to pay and keep.** DO NOT LEAVE ANY ADDRESSES BLANK! ACCOUNT NUMBERS ARE ABSOLUTELY MANDATORY! YOU MUST USE THE MOST RECENT ADDRESS GIVEN WITHIN THE LAST 60 DAYS. Blank sections will delay your bankruptcy.

Creditors Name	Amount	Account	Property pledged on note,	Co-Debtor Name &
1	\$			
2	\$			
3	\$			
4	\$			
5	\$			
6	\$			
7	\$			
8	\$			
9	\$			
10	\$			

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EMPLOYMENT (*Be sure to complete employer's address section*): **SSN IS REQUIRED!**

SSN (Self): _____ Job Description: _____ Employer: _____ How long _____ Employer Address: _____ Employer Phone #: _____	SSN (Spouse): _____ Job Description: _____ Employer: _____ How long _____ Employer Address: _____ Employer Phone #: _____
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Dependents (children under 18) that reside with you:

Name: _____	Age: _____	Name: _____	Age: _____
Name: _____	Age: _____	Name: _____	Age: _____
Name: _____	Age: _____	Name: _____	Age: _____

INCOME INFORMATION

<u>GROSS SALARY & WAGES</u>	<u>SELF</u>	<u>SPOUSE</u>
Current monthly income:	\$ _____	\$ _____
Estimated Monthly Overtime:	\$ _____	\$ _____
<u>PAYROLL DEDUCTIONS</u>		
Taxes & Social Security:	\$ _____	\$ _____
Insurance:	\$ _____	\$ _____
Union Dues:	\$ _____	\$ _____
Other Deductions:	\$ _____	\$ _____
TOTAL MONTHLY NET PAY:	\$ _____	\$ _____

OTHER INCOME

Farm or Business:	\$ _____	\$ _____
Property Rental:	\$ _____	\$ _____
Interest & Dividends:	\$ _____	\$ _____
Child Support Paid to You:	\$ _____	\$ _____
Social Security or Government	\$ _____	\$ _____
Pension or Retirement Income:	\$ _____	\$ _____
Other Income	\$ _____	\$ _____
_____	\$ _____	\$ _____

Please list any increase or decrease of more than 10%(take-home) you expect to happen within one year:

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<u>RENT OR MORTGAGE PAYMENT</u> (include Mobile Home Lot):	\$
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Are Taxes & Insurance Included? Yes _____ No _____

UTILITIES

Gas/Electricity:	\$
Water/Sewer:	\$
Telephone:	\$
Cable:	\$
Other Utilities:	\$

<u>HOME MAINTENANCE:</u>	\$
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<u>FOOD:</u>	\$
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<u>CLOTHING</u> (Include diapers, etc.):	\$
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<u>LALUNDRY & DRY CLEANING</u> (Include Soap, Bleach, etc.):	\$
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<u>MEDICAL & DENTAL EXPENSES</u> (Not Covered by Insurance):	\$
---	----

<u>TRANSPORTATION</u> (Gas & Upkeep on Vehicle - Not Vehicle	\$
---	----

<u>NEWSPAPERS, MAGAZINES, ETC.:</u>	\$
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<u>CHARITABLE CONTRIBUTIONS:</u>	\$
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INSURANCE:

Homeowners or Renters:	\$
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Life:	\$
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Health:	\$
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Auto:	\$
-------	----

Other:	\$
--------	----

<u>TAXES</u> (Such as Personal Property - Averaged Monthly):	\$
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<u>INSTALLMENT PAYMENTS</u> (On Secured Property):	\$
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Auto:	\$
-------	----

Other:	\$
--------	----

<u>ALIMONY or CHILD SUPPORT</u> (Paid to Others Outside Paycheck):	\$
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<u>TOBACCO, HAIRCUTS, CHILD CARE, etc.:</u>	\$
--	----

REGULAR EXPENSES FOR BUSINESS (Itemize):

1.	\$
----	----

2.	\$
----	----

3.	\$
----	----

<u>TOTAL MONTHLY EXPENSES:</u>	\$
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STATEMENT OF FINANCIAL AFFAIRS

PLEASE ANSWER AS ACCURATELY AS POSSIBLE! **THIS SECTION IS IMPORTANT AND MUST BE COMPLETE!**

1. List the amount of GROSS INCOME received from employment or operation of business (TAKE FROM PAY STUBS & TAX RETURNS) **IF MARRIED, LIST INCOME FOR HUSBAND IN FIRST BLANK, WIFE IN SECOND BLANK**

Year to Date \$ _____ \$ _____ Last Year \$ _____ \$ _____

Two Years Ago \$ _____ \$ _____

2. List any INCOME from another source other than number 1 for the past two (2) years (like unemployment, social security, disability, or child support) **IF MARRIED, USE FIRST BLANK FOR HUSBAND, SECOND FOR WIFE:**

Year to Date \$ _____ \$ _____ Last Year \$ _____ \$ _____

Two Years Ago \$ _____ \$ _____ WHAT TYPE OF INCOME WAS

IT? _____

3. a) Have you made payments totaling \$600.00 or more to any one creditor **within the past 90 days**? If yes, please list Creditor and amount (e.g. If your house or car or any other payment is at least \$200 a month, and you have paid it over the last 90 days, list it). **ALSO LIST CHILD SUPPORT PAID IN THE LAST 90 DAYS AND ANY PAYMENTS ON CREDIT COUNSELING. IF YOU NEED MORE SPACE, ATTACH ANOTHER SHEET. IF THE CREDITOR WAS TOTALLY PAID OFF, I NEED TO KNOW THE ADDRESS**

_____ None _____

b) Have you made **any** payments to **any relatives, friends, partners, or corporations** in which you were an officer **over the last year**? If yes, please list who, their address, and the amount paid.

_____ None _____

4. a) Have you been involved in any way in a lawsuit or an administrative claim **within the last year**? If yes, please list the name of the creditor, **case number**, and location of the court. List all lawsuits (**INCLUDING DIVORCE ACTIONS**):

None _____

ATTACH A COPY OF ALL LAWSUITS UNLESS I ALREADY HAVE A COPY!

5. Has any of your property been attached, garnished, seized, **repossessed**, foreclosed on, or returned **within the past year**. If yes, please list the name of the creditor, the date(s), and the item.

_____ None _____

6. a) Have you made any mortgage or property assignments within the past **120 days**? Most people can answer no to this question, it basically means have you given a bank or person a mortgage against property for some reason within 120 days?

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_____ None _____
b) Has any of your property been given to a custodian, receiver, or court appointed official **within the past year**? Are you involved in any way with a trust either as trustee or as beneficiary?

_____ None _____

7. Have you given any gifts or **charitable contributions (please include your church with address)** worth more than \$100 to anybody or any organization **within the past year**? I must have the name and address, but they will not be contacted.

_____ None _____

8. Have you suffered any losses from fire, theft, accident, or gambling **within the past year**? Attach details.

_____ None _____

9. Other than our office, have you made any payments to any debt counselors? **Don't forget your mandatory counseling.**

_____ None _____

10. Have you transferred or sold **any property within the last 2 years** except for transfers in the ordinary course of financial affairs? If yes, please list to whom given or sold, their address, amount received, and the date of the sale/transfer. For real estate, I must have a closing statement. If you need more room, attach an extra page. **ALSO, list any property transferred to a self-settled trust or any trust of which you are a beneficiary.**

_____ None _____

11. Have you closed **any** bank accounts or financial accounts of any type- checking, savings, CDs, or other accounts **within the past year**? If yes, please list the Bank, Date of Closing, Final Balance, and Type of Account **and last 4 digits of account number.**

_____ None _____

12. Do you have access to a safe deposit box, or have you had access to one **within the past year**? If yes, please list the institution, contents, and the names of people with access.

_____ None _____

13. Has any creditor taken your funds and reduced your debt by that amount **within the last 90 days** (e.g. your bank)? This is called an setoff. Note that garnishments go in section 5 above.

_____ None _____

14. Do you hold any property that belongs to someone else in your house or yard (like your dad's lawnmower or anything you have borrowed)? If yes, please list the property, its value, who it belongs to, their address, and why you have it.

_____ None _____

Item _____ Value \$ _____ Owner _____
Address _____ Reason _____
Item _____ Value \$ _____ Owner _____
Address _____ Reason _____

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15. Have you lived anywhere else besides the address you are currently at within the past **three (3) years**? If yes, please list all addresses, names used, and the dates you resided there.

Address _____ Names Used _____

From ___/___/___ To ___/___/___

Address _____ Names Used _____

From ___/___/___ To ___/___/___

Address _____ Names Used _____

From ___/___/___ To ___/___/___

16. ***Most people can ignore this question, unless you have recently lived in the states listed.** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **eight-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state: _____

17. ***Most people can ignore this question.** Are you involved in any way with responsibility for Hazardous Material, other than as an employee (with NO ownership interest) for a business that handles such materials?

18. Have you or your spouse owned a business, been an officer in a corporation, involved in a partnership, or had any interest in any business of any kind **within the last 6 years**? ___ YES ___ NO. If yes, please ask my office for the business form, and list the names, taxpayer Ids, and d/b/a names of the business in the comment section below. Are you a landlord with a single unit comprising less than 4 sub-units?

If you have any comments or concerns that you have not discussed with me, please put them in the space below:

I certify that the information provided on these forms and attachments is true and correct to the best of my knowledge:

X _____

X _____ (spouse, if jointly filed case)