

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

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

690 S. Salem, Ste. 301, Conway, AR 72034, 501-932-0383, Fax 501-932-0384

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.**

BUDGET: Please list all monthly expenses. Some people leave off tobacco, child care, monthly checking fees, pet expenses, etc. You must also list your monthly income. In a Chapter 7 case, your expenses **should** be 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 eight 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 used within the last 8 years, if any: _____

In the last year have you taken a large (over \$750) cash advance on a credit card or charged over \$1,000 on one card?
Yes ___ No ___
If yes, on which card(s) and how long ago? _____

DO NOT BANK AT A BANK WHERE YOU HAVE ANY DEBTS UNLESS YOU ARE CURRENT AND CAN STAY CURRENT ON THOSE DEBTS. IF YOU ARE FILING A CHAPTER 13, YOU MUST HAVE COURT APPROVAL TO FINANCE ANYTHING AFTER THE CASE IS FILED, I HELP YOU WITH THAT PROCESS.

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.): _____

***ATTACH ANY CONTRACTS FOR THE SALE OR RENT OF ANY LAND YOU ARE SELLING OR RENTING OUT ***
***IF YOU ARE BUYING A MOBILE HOME, I NEED TO HAVE A COPY OF THE TITLE THAT SHOWS THE LIEN OF THE FINANCE COMPANY**

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REQUIRED DOCUMENT LIST FOR FILING

1. I MUST have the paycheck stubs or other proof of income like business profit/loss sheets or social security or unemployment records for you (and your spouse and any other income-generating person in your household, if any) for the 6 months ending the month before you file. One of the easiest ways to do this is to have your employer print you up a sheet from their records. Also, you might want to bring in your bank statements for that 6 month period if you have any non-standard income like self-employment.

2. Bank statements for the 2 months ending the month before we file on your main bank account (if any). I have to have this to check expenses under the new code.

3. Any letters or legal papers from attorneys or law firms collecting debts against you, if you have them.

4. If you have had a business in the last 2 years, a list of all people who owe you any money for any reason incident to that business, even if you do not think you can collect it and even if you do not intend to sue.

5. A copy of any divorce decree that requires you to pay any child support, alimony, or that requires you to pay any portion of a debt that dated from the marriage. You should be aware that such obligations are not dischargeable as to your ex-spouse even if you can get rid of the obligation to repay the debt to the creditor itself.

6. Federal tax returns for 2006 and 2007 with W-2s or 1099s. Very important!

7. If your income is over \$40,000 per year(+\$8,500 for each extra member of the household), please get a detail of any high expenses you have for medical expenses and/or food expenses if you have special dietary needs. I need children's school expenses also.

8. If possible, a credit report if you are unsure of what debts you might owe or lack contact information on your debts. The best place to obtain one is online with a check card at www.experian.com. I cannot obtain this for you, unfortunately.

9. If you have a mobile home or a 4 wheeler or a car financed and you are filing a chapter 7, go to where you get your car tags and get a printout of proof that the finance company properly registered their lien with the State of Arkansas and your county.

Please bring these all at one time so that it is easier for me to organize. Thanks!

By the way, every time that this process frustrates you, pick up the phone and call and complain to both Arkansas senators! They voted to make you do this!

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VERY IMPORTANT, WHEN YOU DROP OFF THE FORMS, KEEP THIS SHEET

Mandatory credit counseling certificate information:

This is a third-party required course to file a bankruptcy and then another course to get a discharge. You get a certificate for each person filing. It can be done usually in part of a day and costs around \$50-70 depending on whether you are an individual or a couple for the pre-filing cert. and around \$30-60 for the post-filing cert.

The first certificate is good as long as you file less than 6 months after it is dated.

In Person, Telephonic, and Internet

Family Service Agency Inc. (this is the most reputable organization in my opinion)

628 West Broadway, Suite 203

North Little Rock, Arkansas 72114

800-255-2227

ARKANSAS LOCATIONS

North Little Rock Administrative Office

628 West Broadway, Suite 203

North Little Rock, AR 72114

P.O. Box 16615

Little Rock, AR 72231-6615

Phone: 501-753-0202; Fax: 501-812-4309

Conway Branch Office

740 S. Salem, Ste. 104

Conway, AR 72032

Phone: 501-450-9399, Fax: 513-9148

Hot Springs Branch Office

1401 Malvern Ave., Suite 100

Hot Springs, AR 71913

Phone: 501-321-1238 Fax: 624-5636

Little Rock Branch Office

300 S. Rodney Parham, Suite 6

Little Rock, AR 72205

Phone: 501-219-2208, Fax: 501-219-2214

Pine Bluff Branch Office

211 West 3rd, Suite 215

Pine Bluff, AR 71601

Phone: 870-536-6003; Fax: 870-535-4741

Fort Smith Branch Office

Arkansas Federal Credit Union

7887 Phoenix Avenue

Fort Smith, AR 72903

Phone: 479-484-0311; Fax: 479-484-0317

Russellville Satellite Office

Bank of the Ozarks

2305 East Parkway

Russellville, AR 72802

Phone: 479-858-6172; Fax: 479-880-9802

Jacksonville Satellite Office

Arkansas Federal Credit Union Bldg.

2424 Marshall Rd.

Jacksonville, AR 72076

Phone: 501-982-7009

Also, if you can't get them to see you quickly and have internet, there is a list of other agencies that have internet and phone options as opposed to meeting in person:

http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm#AR

Don't forget you need a pre-bankruptcy certificate to file, and then after the case is filed you also need a Financial Management certificate which would come from the same place. Get the Financial Management course as soon after the bankruptcy is filed as you can, as these places are busy and you don't want to have to reopen a case to file one. You don't have to wait for your court date to do the 2nd course, it can be done the day after the case is filed if you can.

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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 : Be specific here- Everybody has this even if it is just costume jewelry and a watch			
8. Firearms, Sports Equipment, Cameras, & Hobby Equipment:			
9. Life Insurance Policies (List Cash Value for whole life, put \$0.00 value for term life):			
10. Annuities:			
11. Education-specific IRAs:			
12. IRA, Pension, Profit Sharing, & 401K Plans:			
13. Stocks, Bonds, interests in any business:			
14. Interest in partnerships or joint ventures: Tax Refunds & Other Debts Owed to You:			
15. Government or corporate bonds, any other negotiable or non-negotiable instruments:			
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: Counterclaims, Setoffs, etc.:			
21. Other debts that might be owed to you now where you are unsure of the exact value, including tax refunds , counterclaims, setoffs: Can you sue anybody? Put it here:			
22. Patents & Copyrights & any other intellectual property:			
23. Licenses & Franchises & other general intangibles:			
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 also!:			
26. Boats, Motors, & Accessories:			
27. Aircraft & Accessories:			
28. Office Equipment, Furnishings, Supplies			
29. Business Machinery, Fixtures, etc Farming Equipment & Implements:			
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 (I have to have rough dates of use for debts over \$1,000, ie 2003-2004):

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 & Address:	Amount Owed, Dates of use:	Account Number:	Property pledged on note, if any, :	Co-Debtor Name & Address, if any:
1	\$ Date:			
2	\$ Date:			
3	\$ Date:			
4	\$ Date:			
5	\$ Date:			
6	\$ Date:			
7	\$ Date:			
8	\$ Date:			
9	\$ Date:			
10	\$ Date:			

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Creditors Name & Address:	Amount Owed:	Account Number:	Property pledged on note, if any:	Co-Debtor Name & Address, if any:
11	\$ Date:			
12	\$ Date:			
13	\$ Date:			
14	\$ Date:			
15	\$ Date:			
16	\$ Date:			
17	\$ Date:			
18	\$ Date:			
19	\$ Date:			
20	\$ Date:			

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

SSN (Self): _____	SSN (Spouse): _____
Job Description: _____	Job Description: _____
Employer: _____	Employer: _____
How long employed? _____	How long employed? _____
Employer Address: _____	Employer Address: _____
Employer Phone #: _____	Employer Phone #: _____

Dependents (children under 18 or tax dependents of any type) that reside with you:

Relationship: _____	Age: _____	Relationship: _____	Age: _____
Relationship: _____	Age: _____	Relationship: _____	Age: _____
Relationship: _____	Age: _____	Relationship: _____	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 Assistance:	\$ _____	\$ _____
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.):	\$
---	----

<u>LALUNDRY & DRY CLEANING</u> (Include Soap, Bleach, etc.):	\$
---	----

<u>MEDICAL & DENTAL EXPENSES</u> (Not Covered by Insurance):	\$
---	----

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

<u>NEWSPAPERS, MAGAZINES, ETC.:</u>	\$
--	----

<u>CHARITABLE CONTRIBUTIONS:</u>	\$
---	----

INSURANCE(Don't list items deducted from payroll here):

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

<u>TAXES</u> (Such as Personal Property - Averaged Monthly):	\$
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<u>INSTALLMENT PAYMENTS</u> (On Secured Property-don't list items that are to be paid in the chapter 13 plan or that you don't plan to keep if your case is a chapter 7):	\$
--	----

Auto:	\$
-------	----

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

Child Expenses for School (activities, fees, etc.) \$

<u>ALIMONY or CHILD SUPPORT</u> (Paid to Others Outside Paycheck):	\$
---	----

<u>TOBACCO, HAIRCUTS, CHILD CARE, etc.:</u>	\$
--	----

Be Specific:

<u>REGULAR EXPENSES FOR BUSINESS</u> (Itemize):	
--	--

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

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

<u>TOTAL MONTHLY EXPENSES:</u>	\$
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Do you have any reasonable expectation that your expenses will increase or decrease over the next year? Please explain:

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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?

_____ 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 _____

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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 _____

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 _____

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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. **Very important:** 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 attach another sheet with the names, taxpayer Ids, and d/b/a names of the business in the comment section below. Also include information on who has done your taxes and/or bookkeeping within the last 2 years on the business. 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 _____, Date _____ X _____, Date _____ (spouse, if jointly filed case)

Finally, Please, Please, Please, call or email your senators and let them know what a difficult time you have had putting together all of this information, much of which is in my opinion a waste of time. Let them know that credit counseling was not helpful to you in any way in preventing your bankruptcy and that you don't appreciate having to pay for something that used to be free. Also, let them know you don't think taxpayers should pay billions of extra tax dollars and attorney fees for a bankruptcy system that congress has made difficult for no better reason than that congress was paid by credit card companies to pass the bill that the banking lobby drafted. The new bankruptcy code is recognized by virtually all judges and even bank attorneys (really!) as one of the worst written piece of #\$\$%@ laws in U.S. History. Let them know you vote and you're unhappy with the power given to the banking industry at taxpayer expense:

Blanche Lincoln, 501-375-2993, email blanche.lincoln@lincoln.senate.gov

Mark Pryor, 501-324-6336, email senator.pryor@pryor.senate.gov

Vic Snyder was the ONLY member of congress who voted against this bill, and whatever your party affiliation, I hope that his courage and concern for consumers is appreciated by all. By the way, except for Snyder, congressmen and senators in Arkansas take lots of money from the people who have brought you loansharks on every street corner in Arkansas.