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Bankruptcy Worksheet

Instructions

Please answer these questions carefully. The information you give us will be used to compile the schedules the Court requires to have your bankruptcy case approved. Your answers will determine what will be on your bankruptcy petition. Any errors, omissions or misrepresentations may seriously affect the discharge of your debts (meaning that you may need to pay them despite your having filed for bankruptcy). Discuss this with your attorney.

There are many parts of the worksheet that will ask you to place a value on property that you own. Please use the following as a guideline for determining those values:

Warning: The F.B.I. investigates bankruptcy crimes. Federal Law provides criminal penalties for bankruptcy crimes, which include bribery, concealment of assets, false statements, fake claims, filing under fictitious name, and perjury. Title 18, United States Code, Sec. 152, et seq. provides penalties of up to 5 years imprisonment or a fine not more than \$250,000, or both.

Bankruptcy is a privilege provided by law to people who are deeply in debt and in need of a fresh start. Bankruptcy will discharge many of your debts and you will not have to pay them, except, in some cases, secured debts for the purchase of particular merchandise or debts on which you gave a mortgage or put other property as collateral.

The instructions in this questionnaire should answer most of your questions. In addition, we have tried to eliminate "legalese" (or lawyer talk) by using clear and simple language. Where terms are used that we feel might be unfamiliar to you, we try to provide clear definitions. Nonetheless, if you find any questions unclear, please call, as accuracy at this stage is of utmost importance.

Remember, these questions *must* be answered fully and accurately. If you absolutely cannot remember, find out, or guess with reasonable accuracy, answer "Unknown." The effort you expend now will help determine how quickly your bankruptcy can be filed and how complete your discharge will be.

Debtor 1

Debtor 2

Date _____

Date _____

YOU MUST PROVIDE THE **CURRENT VALUE** OF THIS PROPERTY

CURRENT value means the price someone would pay for these items considering the age and condition of the property at the time value as determined. (e.g. flea market or ebay) this stuff is NOT new. Don't use new value.

Living Room	# of items	Market Value	Bed Room #1	# of items	Market Value
Sofa			Bed		
Love Seat			Dresser		
Recliner			Chest of Drawer		
Side Chair			Night Stand		
Rocking Chair			Clock		
Coffee Table			Lamp		
Bookcase			TV		
TV			VCR / DVD		
VCR/ Tapes			Other (describe)		
DVD / DVD's			Other (describe)		
Stereo					
Enter. Center					
Lamps					
Bed Room #2	# of items	Market Value	Bed Room # 3	# of items	Market Value
Bed			Bed		
Dresser			Dresser		
Chest of Drawer			Chest of Drawer		
Night Stand			Night Stand		
Clock			Clock		
Lamp			Lamp		
TV			TV		
VCR /DVD			VCR / DVD		
Other (describe)			Other (describe)		
Other (describe)			Other (describe)		
Garage/Utility	# of items	Market Value	Kitchen/Dining	# of items	Market Value
Washer			Stove		
Dryer			Refrigerator		
Freezer			Dishwasher		
Lawn Mower			Microwave		
Weed Eater			Toaster		
Blower			Blender		
Garden Tools			Pots & Pans		
Electric Tools			Dishes		
Hand Tools			Glasses		
Other (describe)			Table/Chairs		
			Buffet		
			Small Appliances		
Bathroom			Other (describe)		
Towels					
Linens					
Toiletries/Sundries					

Clothing Husband	#of items	Market Value	Clothing Wife	#of items	Market Value
Suits			Suits		
Shirts			Shirts		
Pants			Pants		
Shoes			Dresses		
Coats			Skirts		
Neck Ties			Shoes		
Sock/Intimates			Purses		
Other (describe)			Intimates		
Other (describe)			Other(describe)		
Child Clothing			Jewelry		
Shirts			Watch		
Pants			Wedding Bands		
Dresses			Rings		
Skirts			Bracelets		
Shoes			Necklace		
Coats			Earrings		
Sock/Intimates			Costume Jewelry		
Other (describe)			Other (describe)		
Other (describe)			Other (describe)		
Collections	# of items	Market Value	Pictures/Art	# of items	Market Value
Coin Collection			Home Interior		
Card Collection			Pictures		
Stamp Collection			Other (describe)		
Doll Collection					
Antique Collection			Sports Equip./ Hobby Equip.	# of items	Market Value
Other (describe)			Bikes		
Other (describe)			Cameras		
			Video Cameras		
			Pool Table		
			Toys		
			CD's		
			Other (describe)		
Home Office	# of items	Market Value	Firearms	# of items	Market Value
Desk			(make & model)		
Computer					
Printer					
Books					
Other (describe)					
Other (describe)					

ASSETS AND QUESTIONS

1. Do you own any houses, property, land, or other real estate? Yes No
 - a. If yes, see attached sheet
2. Do own any cars, trucks, campers, trailers, boats or motorcycles? Yes No
 - a. If yes, see attached sheet
3. Besides car or house. Is there any ONE ITEM in your house worth more than \$1000? Yes
No
4. Do you have any bank accounts? Yes No
 - a. Provide bank names and type of account _____
 - b. Any loans, credit cards or overdraft protection at these banks? Yes No
5. Do you have any security deposits with your landlord or utility companies? Y N
6. Do you have any life insurance either at work or on your own? Yes No
7. Did you get a tax refund last year? If so, how much did you get? _____
8. Do you expect a refund this year? How much? \$ _____, if you have already received it, what did you spend it on? _____
9. Do you have a 401k, an IRA, a pension or retirement plan at work? Yes No
10. Do you own any stocks, bond, mutual funds? Yes No
 - a. Where is the account located? _____
11. Does anyone owe you any money? An ex-spouse or father/mother of your children? Or a customer or former business partner? Yes No
12. Have you met with a lawyer in the last two years about suing anyone? Yes No
 - a. Do you have the right to sue anyone for any accidents, damages, wrongful termination, discrimination, or medical malpractice? Yes No
13. Has anyone died recently? Are you expecting to receive any money, property or life insurance?
Yes No

14. Do you have any pets or Farm animals? Yes No

15. If you operate a business, do you have business equipment, trailers, tools, or machinery? Do you have furniture, fixtures or computers? Any inventory, materials or supplies? Any customers still owe you? Yes No

STATEMENT OF FINANCIAL AFFAIRS QUESTIONS:

1. Are you currently being sued? Yes No

Confirm we have Summons or a document with case number on it

2. Have you lives at a different address in the past 3 yrs? Yes No

3. In last 90 days, have you paid anyone or any creditor over \$600? Yes Nos

4. In the last FOUR years, have you given away or sold anything (property, vehicle, money or personal items) to anyone worth over \$1000? Yes no

a. What was it and When? _____

5. In the last year, have you given back any property, cars or furniture to one of your creditors?
Yes no

6. In the last year, has any of your creditors taken back a car, house or furniture from you? Yes
no

7. Was your tax refund, bank account or wages seized in the last year? Yes no

8. Have you gifted a church or charity over \$600 in the last two years? Yes no

9. Over the last two years, have you given over \$600 cash to a family member of friend? Or gave gifts more than \$600 in total? Yes No

10. Have you suffered a loss from a fire, theft or burglary, car accident, hurricane or flood in the last year? yes no

a. How much was lost? Covered by insurance? Date of loss _____

11. Have you consulted with anyone to help you with your debts? Yes no

12. Have you closed any financial accounts like a checking or savings account, a retirement plan or 401(k)/IRA in the last year? Yes no
13. Have you had a safe deposit box in the last year? Yes no
14. Did you store anything away from your house or at a storage unit in the last year? Yes No
15. Is your name on anyone else's house, property, bank account or car? EVEN if you don't consider it your property? Yes no
16. Have you co-signed for or is anyone joint with you on your debts? Yes no
17. Have you been self-employed or had a business in the last six years? Have you had an LLC, been an officer in a corporation or been in a partnership? Yes No
- Business Name _____
18. Do you have any student loans? Are they deferred or in forbearance? Yes No
- a. Are you enrolled in an income driven repayment plan? Yes No
- b. Do you work for a school, hospital, church, non-profit or any governmental agency? Yes No
- c. Do you need help with your student loans? Yes No
19. Do you owe any back taxes? What tax years? _____
20. Do you owe any past child support or spousal (support) maintenance?
- a. How much is owed? Who is it owed to? _____

Major Asset List – House and Cars

Real Estate – Houses, timeshares and funeral plots

Real Estate 1 Property address: _____

Who's on the deed? _____ What is it worth? \$ _____

When was it appraised? _____ Who did it? _____

What month and year did you purchase it? _____

First Mortgage company _____ when did you get? _____

How much do you owe? _____ when are payments due? _____

Interest rate _____% Are you current? yes no

If no, last month credited _____

Second Mortgage company _____ when did you get? _____

How much do you owe? _____ when are payments due? _____

Interest rate _____% Are you current? yes no If no, last month paid _____

Real Estate 2 Property address: _____

Who's on the deed? _____ When was it appraised? _____ Who did it? _____

First Mortgage company _____ when did you get? _____

How much do you owe? _____ when are payments due? _____

Interest rate _____% Are you current? yes no If no, last month paid _____

Second Mortgage company _____ when did you get? _____

How much do you owe? _____ when are payments due? _____

Interest rate _____% Are you current? yes no If no, last month paid _____

OVER →

Vehicles – cars, trucks, mobile homes, 4-wheelers, motorcycles, campers and boats

Vehicle 1 year _____ Make _____ Model _____

Miles _____ Value \$ _____ are you financing? Yes no

If yes, name of finance company _____ Address _____

Monthly Payment \$ _____ What is the payoff? \$ _____

when did you buy? _____ How many months remain? ____ Are you current? yes no

Vehicle 2 year _____ Make _____ Model _____

Miles _____ Value \$ _____ are you financing? Yes no

If yes, name of finance company _____ Address _____

Monthly Payment \$ _____ What is the payoff? \$ _____

when did you buy? _____ How many months remain? ____ Are you current? yes no

Taxes, child or spousal support and student loans. (Circle which you owe)

Creditor name _____ Amount owed \$ _____

Year(s) owed _____

Creditor name _____ Amount owed \$ _____

Year(s) owed _____

Dependents? (Gender and Age)
