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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 <u>CURRENT VALUE</u> 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.

Sofa	Living Room	# of items	Market Value	Bed Room #1	# of items	Market Value
Chest of Drawer Side Chair Night Stand Rocking Chair Clock	Sofa			Bed		
Side Chair Night Stand Rocking Chair Clock Coffee Table Lamp Bookcase TV VV VCR / DVD VVR/ Tapes Other (describe) DVD / DVD's Other (describe) Stereo Enter. Center Lamps # of items Market Value Bed Room #2 # of items Market Value Bed Dresser Chest of Drawer Market Value Night Stand Clock Clock Lamp Lamp Lamp TV TV VCR / DVD Other (describe) Other (describe) Other (describe) Other (describe) Other (describe) Other (describe) Other (describe) Other (describe) Market Value Washer Stove Market Value Dryer Refrigerator Freezer Dishwasher Dishwasher Eatender Lawn Mower Microwave Microwave Weed Eater Blender Blender Ga	Love Seat			Dresser		
Clock	Recliner			Chest of Drawer		
Coffee Table	Side Chair			Night Stand		
Coffee Table	Rocking Chair			Clock		
TV				Lamp		
VCR/ Tapes Other (describe) Other (describe)	Bookcase			TV		
DVD / DVD's Stereo Stere	TV			VCR / DVD		
DVD / DVD's Stereo Stere	VCR/ Tapes			Other (describe)		
Stereo Enter. Center Enter. Center. Enter. Center. Enter. Center. Enter. Center. Enter. Center. Enter.	DVD / DVD's					
Enter. Center						
Bed Room #2						
Bed Room #2 # of items Market Value Bed Room #3 # of items Market Value Bed Dresser Dresser						
Bed Dresser Dresser Chest of Drawer Night Stand Night Stand Clock Clock Lamp TV	1					
Dresser Chest of Drawer Chest of Drawer Night Stand Night Stand Clock Clock Lamp TV TV TV VCR / DVD Other (describe) O	Bed Room #2	# of items	Market Value	Bed Room # 3	# of items	Market Value
Chest of Drawer Night Stand Night Stand Clock Lamp TV TV VCR / DVD Other (describe) Other (describe) Other (describe) Garage/Utility # of items Market Value Washer Dryer Freezer Lawn Mower Weed Eater Blower Garden Tools Electric Tools Hand Tools Other (describe) Gasaley Bathroom Tokes of Drawer Night Stand Night Stand Night Stand Night Stand Other (describe) Other (describe) Other (describe) Warket Value Kitchen/Dining # of items Market Value Kitchen/Dining # of items Market Value Kitchen/Dining # of items Market Value Kitchen/Dining # of items Market Value Microwave Microwave Dishwasher Dishwasher Dishes Blender Garden Tools Glasses Other (describe) Table/Chairs Buffet Bathroom Towels Other (describe)	Bed			Bed		
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 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) Small Appliances Towels Other (describe)	Dresser			Dresser		
Night Stand Clock Clock Lamp TV VCR /DVD Other (describe) Other (describe) Other (describe) Other (describe) Garage/Utility Washer Dryer Freezer Lawn Mower Weed Eater Blower Garden Tools Electric Tools Hand Tools Other (describe) Glasses Other (describe) Singlt Stand Clock						
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TV						
TV	Lamp			Lamp		
Other (describe) Other (describe) Other (describe) Other (describe) Garage/Utility # of items Market Value Washer Dryer Freezer Dishwasher Lawn Mower Weed Eater Blower Garden Tools Electric Tools Hand Tools Other (describe) Bathroom Towels Linens Other (describe) Other (describe) Other (describe) Other (describe) Other (describe) Linens						
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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 Bathroom Small Appliances Towels Other (describe) Linens	Garage/Utility	# of items	Market Value	Kitchen/Dining	# of items	Market Value
FreezerDishwasherLawn MowerMicrowaveWeed EaterToasterBlowerBlenderGarden ToolsPots & PansElectric ToolsDishesHand ToolsGlassesOther (describe)Table/ChairsBuffetBuffetBathroomSmall AppliancesTowelsOther (describe)	Washer			Stove		
FreezerDishwasherLawn MowerMicrowaveWeed EaterToasterBlowerBlenderGarden ToolsPots & PansElectric ToolsDishesHand ToolsGlassesOther (describe)Table/ChairsBuffetBuffetBathroomSmall AppliancesTowelsOther (describe)	Dryer			Refrigerator		
Weed EaterToasterBlowerBlenderGarden ToolsPots & PansElectric ToolsDishesHand ToolsGlassesOther (describe)Table/ChairsBuffetBuffetTowelsOther (describe)	Freezer					
Blower Blender Garden Tools Pots & Pans Electric Tools Dishes Hand Tools Glasses Other (describe) Table/Chairs Buffet Buffet Fowels Other (describe) Linens Other (describe)	Lawn Mower			Microwave		
Garden Tools Pots & Pans Electric Tools Dishes Hand Tools Glasses Other (describe) Table/Chairs Buffet Buffet Bathroom Small Appliances Towels Other (describe) Linens Other (describe)	Weed Eater			Toaster		
Electric Tools Hand Tools Glasses Other (describe) Table/Chairs Buffet Bathroom Small Appliances Towels Other (describe) Other (describe)	Blower			Blender		
Hand Tools Other (describe) Table/Chairs Buffet Bathroom Small Appliances Towels Other (describe) Linens	Garden Tools			Pots & Pans		
Other (describe) Table/Chairs Buffet Small Appliances Towels Linens Towels Towels Towels Towels Towels	Electric Tools			Dishes		
Buffet Bathroom Small Appliances Towels Other (describe) Linens	Hand Tools			Glasses		
Buffet Bathroom Small Appliances Towels Other (describe) Linens	Other (describe)			Table/Chairs		
Towels Other (describe) Linens						
Towels Other (describe) Linens	Bathroom			Small Appliances		
Linens						
				()		
	Toiletries/Sundries					

Clothing	#of	Market	Clothing	#of	Market
Husband Suits	items	Value	Wife Suits	items	Value
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)		
other (deserioe)			other (deseries)		
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			Sports Equip./	# of items	Market Value
Collection			Hobby Equip.		
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	" of items	mainet value	(make & model)	" of items	Maine Value
Computer			(make & model)		
Printer					
Books					
Other (describe)					
Other (describe)					

<u>Income</u>	<u>Budget</u>
Salary 1 (Take Home Pay)	\$
Salary 2 (Take Home Pay)	\$
Other Income - Specify	\$
<u>Expenses</u>	
Mortgage / Rent Expense	\$
Car/Truck Payment	\$
Insurance - Car	\$
Insurance - Homeowner's	\$
Insurance - Life	\$
Insurance - Health (not deducted from check)	\$
Home Owners Association	\$
Taxes (property)	\$
Taxes (self employment)	\$
Charitable Contributions	\$
Electric / Gas Expense	\$
Telephone Expense	\$
Water / Sewer / Trash Expense	\$
Cable / Satellite Television Expense	\$
Internet Expense	\$
Home Maintenance	\$
Food (Dining Out & Groceries)	\$
Clothing	\$
Laundry / Dry Cleaning expenses	\$
Child Care / Day care expense	\$
Medical / Medicine / Dental Expenses	\$
Gasoline / Transportation Expenses	\$
Pet Food / Supplies / Vet expenses	\$
Personal Care expenses	\$
Entertainment/Miscellaneous/Other	\$
<u>Total Expenses</u>	\$\$

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

Yes

no

11. Have you consulted with anyone to help you with your debts?

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 forebearance? 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 addre	ess:
Who's on the deed?	What is it worth? \$
When was it appraised?	Who did it?
What month and year did you purcha	ase it?
First Mortgage company	when did you get?
How much do you owe?	when are payments due?
Interest rate% Are yo	u 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 co	arrent? yes no If no, last month paid
Real Estate 2 Property addre	ess:
Who's on the deed?V	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 co	arrent? 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 co	arrent? yes no If no, last month paid
	OVER -

Vehicles – cars, trucks, mobile homes, 4-wheelers, motorcycles, campers and boats year Make Model Vehicle 1 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)