

Paul Benson
Attorney at Law
2650 Washington Blvd Suite 202
Ogden Utah 84401
Phone (801) 627-1323
Fax (801) 337-0724
paulbenson@paulbensonlaw.com

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 bankruptcy). Discuss this with your attorney.

Where space permits, answer the questions on this questionnaire. However, do not let the size of the space available determine the extent of your response. If additional space is necessary, use a separate sheet or the back of this form, identifying by number and letter the question answered. A question asking for a date, or when something happened, can usually be answered with the month and year only. A question asking for an address must include the ZIP code, along with a complete street or post office box address.

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 guidelines for determining those values:

Personal Property & Household Goods: When filling out this part of the worksheet, use a “replacement value” without deductions for cost of sale or marketing. That means the price a retail merchant would charge for property of that kind considering the age and condition for the property at the time the value is determined (consignment shops, eBay, etc.). Cars should be valued by the Kelly Blue Book. Your attorney will look this up for you.

Real Property: When valuing real property (land and any structures built on it), indicate the appraised tax value from your yearly property tax statement or, alternatively, base the value upon what similar properties in your area are bringing.

The instructions in this questionnaire should answer most of your question. 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.

Documents Needed

You will need to bring the following documents to our office when you come in to go over your completed worksheet. It is very important that you bring these items with you. Please provide **copies** of all important documents, files will be shredded after discharge.

- 1. Certificate of Credit Counseling (The certificate is only good for 180 days)
- 2. Current statements and bills from all creditors with credit reports from www.annualcreditreport.com or www.creditkarma.com
- 3. Tax returns for last four (4) years and corresponding state income tax returns for the Debtor, Joint Debtor and any dependant 18 and over.
- 4. Pay stubs for the last six (6) months from all current employers, and/or profit and loss statements from both the Debtor, Joint Debtor, and any dependant that is over the age of 18,(This information is required from the non-filing spouse as well.)
- 5. Copies of any promissory notes, Deeds of Trust, property tax statements, or contracts on any real estate you own or are buying.
- 6. All judgments or court orders entered against you or in your favor. Please check your county recorder's office for any liens against your property.
- 7. All legal documents pertaining to divorces or lawsuits which are pending or which been finalized in the past 24 months.
- 8. Proof of Insurance. If the policy is new, please provide the “binder” which is issued until the policy is in full force. If the policy is not new, then please provide the declarations page. Insurance information must state, at a minimum, the names of the insured’s (you and other drivers in the case of car insurance), the policy number, the collateral that is insured, and the loss payee (the company(ies) that have liens on the property).
- 9. Copies of all life insurance policies that have a cash value. You do not need to bring copies of term life policies.
- 10. Copies of any notes or retail installment contracts from banks, credit unions, finance companies or other lenders. Also, any security agreements or other documents listing your property as collateral for the purchase of cars, furniture, mobile homes, other personal property or cash loans.
- 11. All executor contracts; for instance, leases, contracts for sale or deed and lease-purchase contracts.

Recommended Counseling Providers

<p><u>Cricket Debt Counseling</u> www.cricketdebt.com Attorney Code: 619483 Pre-filing 1st Class: \$36.00 Post-filing 2nd Class: \$24.00 Available by phone Phone (866)719-0400</p>	<p><u>Evergreen Financial Counseling</u> www.evergreenclass.com Telephone 1-800-5813513 \$19.99 per household online \$24.99 for telephone class</p>	
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Client Information

Chapter 7 Chapter 13

Primary Debtor Male Female

Spouse/Joint Debtor Male Female

Last Name First Middle Name

Last Name First Middle Name

Home Address

Home Address

Mailing Address (If Different)

Mailing Address (If Different)

City/State/Zip Code

City/State/Zip Code

County of Residence

County of Residence

Social Security/Tax ID Number

Social Security/Tax ID Number

Date of Birth

Date of Birth

Means of Contact: Enter all contact information and check which you would *prefer* we use.

Home Telephone: _____

Debtor Work: _____ Ext: _____ Cell: _____

Spouse Work: _____ Ext: _____ Cell: _____

Other: _____ Email: _____

Emergency Contact Information: **only** to be used when we are unable to reach you at any of the above contacts. Discretion will be used.

Name: _____ Relationship: _____

Address: _____

Telephone or Other Contact: _____

Aliases/Other Names used in last six(6) years and dates used:

Primary Debtor				Joint Debtor/Spouse			
1.	_____	<input type="checkbox"/> aka	<input type="checkbox"/> fka	1.	_____	<input type="checkbox"/> aka	<input type="checkbox"/> fka
		<input type="checkbox"/> dba	<input type="checkbox"/> fdba			<input type="checkbox"/> dba	<input type="checkbox"/> Fdba
2.	_____	<input type="checkbox"/> aka	<input type="checkbox"/> fka	2.	_____	<input type="checkbox"/> aka	<input type="checkbox"/> fka
		<input type="checkbox"/> dba	<input type="checkbox"/> fdba			<input type="checkbox"/> dba	<input type="checkbox"/> fdba

Marital Status: Single Married Divorced Widowed Life Partner

Dependants

If married and filing individually, please include your spouse/partner as a dependant (use additional sheets if necessary.)

Name	Age	Relationship
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Garnishments

1. _____		
Who is Garnishing	Address	Phone Number
2. _____		
Who is Garnishing	Address	Phone Number
3. _____		
Who is Garnishing	Address	Phone Number

**Occupation
Primary Debtor**

	Job #1	Job #2
Occupation	_____	_____
Employer	_____	_____
How Long?	_____	_____
Address	_____	_____
City/State/Zip	_____	_____
Telephone #	_____	_____

	Spouse/Joint Debtor	
	Job #1	Job #2
Occupation	_____	_____
Employer	_____	_____
How Long?	_____	_____
Address	_____	_____
City/State/Zip	_____	_____
Telephone #	_____	_____

Prior Bankruptcies

Please indicate any bankruptcy filings within the last eight (8) years. Also indicate any pending bankruptcies for a spouse, joint debtor, or business partner (use additional sheets if necessary).

Chapter	Location (City, State)	Date Filed	Case Number	Debtor Name	Discharged/ Dismissed?

Real and Personal Property

Please complete the following worksheet. Your responses will assist us in determining the most beneficial approach to your case. We will ask that you assign a value to your real property. When valuing real property (land and any structures built on it), indicate the appraised tax value from your yearly property tax statement or, alternatively, base the value upon what similar properties in your area are bringing.

Indicate who owns each item by checking the appropriate box for each piece of property.

H=Husband W=Wife J=Joint C=Community

YOUR HOMESTEAD

Surrender?

Address	Total Amount Owed	\$
	Market Value	\$
	Type of Loan (VA, FHA, Conventional)	
	1 st Lienholder Name	
	1 st Lienholder Phone	
Extended Description	Any additional lienholders and contact numbers	
	Who owns it?	
	<input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Joint <input type="checkbox"/> Community	

OTHER REAL PROPERTY OR NON-REAL PROPERTY SUCH AS TRAILER/MOBILE HOME

Surrender?

Address	Total Amount Owed	\$
	Market Value	\$
	Type of Loan (VA, FHA, Conventional)	
	1 st Lienholder Name	
	1 st Lienholder Phone	
Extended Description	Any additional lienholders and contact numbers	
	Who owns it?	
	<input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Joint <input type="checkbox"/> Community	

Personal Property

When filling out this part of the worksheet, use a “replacement value” without deductions for cost of sale or marketing. That means the price a retail merchant would charge for property of that kind considering the age and condition for the property at the time the value is determined (consignment shops, eBay, etc). Cars should be valued by the N.A.D.A. Official Used Car Guide. Your attorney will look this up for you.

Please use additional sheets if you are asked to list each piece of property separately.

Indicate who owns each item by entering one of the following in the column labeled “Owner”:

H=Husband W=Wife J=Joint C=Community

Type of Property	Value	Liens		
1. Cash on Hand	\$	\$		
Description:				
Owner?				
2. Checking/Savings Accounts, Thrift Accounts, CD’s, etc.				
Type of Account <i>Ex. Wells Fargo checking account #</i>	Owner	Value		
		\$		
		\$		
		\$		
		\$		
3. Security Deposits with Landlords, Utilities, etc. Holder’s Name; Reason for Deposit				
<i>Ex. Village View apartments, damage deposit</i>	Owner	Value		
		\$		
		\$		
		\$		
4. Household Goods and Furnishings				
Items	Quantity	Owner	Value	Liens
<input type="checkbox"/> Television			\$	\$
<input type="checkbox"/> Entertainment Center			\$	\$
<input type="checkbox"/> Stereo Receiver			\$	\$
<input type="checkbox"/> DVD Player			\$	\$
<input type="checkbox"/> VCR			\$	\$
<input type="checkbox"/> CD Player			\$	\$
<input type="checkbox"/> Record Player			\$	\$
<input type="checkbox"/> Speakers			\$	\$
<input type="checkbox"/> Recliner			\$	\$
<input type="checkbox"/> Coffee Tables			\$	\$
<input type="checkbox"/> End Tables			\$	\$
<input type="checkbox"/> Lamps			\$	\$
<input type="checkbox"/> Piano			\$	\$
<input type="checkbox"/> Other Musical Instrument:			\$	\$
<input type="checkbox"/> Computer Equipment			\$	\$

<input type="checkbox"/> Dinner Table			\$	\$
<input type="checkbox"/> Dining Chairs			\$	\$
<input type="checkbox"/> Stove/Oven			\$	\$
<input type="checkbox"/> Dishwasher			\$	\$
<input type="checkbox"/> Microwave			\$	\$
<input type="checkbox"/> Refrigerator			\$	\$
<input type="checkbox"/> Freezer			\$	\$
<input type="checkbox"/> Dresser			\$	\$
<input type="checkbox"/> Armoire			\$	\$
<input type="checkbox"/> Nightstand			\$	\$
<input type="checkbox"/> Mirror			\$	\$
<input type="checkbox"/> Bed			\$	\$
<input type="checkbox"/> Couch			\$	\$
<input type="checkbox"/> Kitchen Items			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$

5. Books, Pictures, Music, Art, and Other Collections

Items	Quantity	Owner	Value	Liens
<input type="checkbox"/> Pictures			\$	\$
<input type="checkbox"/> Fine Art			\$	\$
<input type="checkbox"/> Antiques			\$	\$
<input type="checkbox"/> Figurines			\$	\$
<input type="checkbox"/> Statues			\$	\$
<input type="checkbox"/> Sports Cards			\$	\$
<input type="checkbox"/> Sports Memorabilia			\$	\$
<input type="checkbox"/> Movies			\$	\$
<input type="checkbox"/> Music			\$	\$
<input type="checkbox"/> Books			\$	\$
			\$	\$

6. Clothing

	Quantity	Owner	Value	Liens
<input type="checkbox"/> Shoes			\$	\$
<input type="checkbox"/> Wearing Apparel			\$	\$

7. Furs and Jewelry

	Quantity	Owner	Value	Liens
<input type="checkbox"/> Engagement Rings			\$	\$
<input type="checkbox"/> Wedding Rings			\$	\$

8. Firearms, Sports, Photographic, and/or Hobby Equipment				
	Quantity	Owner	Value	Liens
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$

9. Cash Value of Insurance Policies (The amount of cash to which you have access. Do not include “term” policies.)

Issuer of Policy and Type <i>Ex. First State life insurance</i>	Owner	Value	Liens
		\$	\$
		\$	\$
		\$	\$
		\$	\$

10. Annuities			
Issuer	Owner	Value	Liens
		\$	\$
		\$	\$
		\$	\$

Indicate who owns each item by entering one of the following in the column labeled “Owner”:
H=Husband **W**=Wife **J**=Joint **C**=Community

11. Education IRAs or State Tuition Plans (Must provide proof)			
Account <i>Ex. First State life insurance</i>	Owner	Value	Liens
		\$	\$
		\$	\$
		\$	\$

12. IRAs, ERISHA, Keogh, or Other Pension Plans			
Company/Issuer	Owner	Value	Liens
		\$	\$
		\$	\$
		\$	\$

13. Stocks and/or Interests in Business(es)				
Company	No. Shares	Owner	Value	Liens
			\$	\$
			\$	\$
			\$	\$

14. Interests in Partnerships or Joint Ventures				
Description	% Interest	Owner	Value	Liens
			\$	\$
			\$	\$
			\$	\$

15. Government and/or Corporate Bonds			
Company or Govt. Entity	Owner	Value	Liens
		\$	\$
		\$	\$

16. Accounts Receivable				
Account and/or Name of Person		Owner	Value	Liens
			\$	\$
			\$	\$
			\$	\$

17. Alimony, Maintenance, or Other Support or Settlements				
Item		Owner	Value	Liens
			\$	\$
			\$	\$

18. Other Liquidated Debts including Tax Refund(s)				
Tax Year	Name of Filer (if tax refund)	Owner	Value	Liens
			\$	\$

19. Future Interests, Life Estates, etc.				
Item	% Interest	Owner	Value	Liens
			\$	\$

20. Interest in Estate of Decedent, Death Benefit Plan, Insurance, or Trust				
Item	% Interest	Owner	Value	Liens
			\$	\$

21. Other Contingent and Unliquidated Claims Not Listed				
Item		Owner	Value	Liens
			\$	\$

22. Patents, Copyrights, and Other Intellectual Property				
Patent number(s), product(s), etc.		Owner	Value	Liens
			\$	\$

23. Licenses, Franchises, or other Intangibles				
Item		Owner	Value	Liens
			\$	\$

24. Customer Lists or Other Lists Containing Personal Information of Others (<input type="checkbox"/> List attached)				
Item		Owner	Value	Liens
			\$	\$

25. Automobiles, Motorcycles, Trailers, Mobile Homes, other Vehicles				
Make, Model, Year and Mileage		Owner	Value	Liens/ Lien Holder
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$

26. Boats, Motors, and Accessories				
Year, Make, and Model or Engine Type		Owner	Value	Liens
			\$	\$
			\$	\$

27. Aircraft and Accessories				
Year, Make, and Model or Accessory	Owner	Value	Liens	
		\$	\$	
		\$	\$	

28. Office Equipment, Furniture, and Supplies (<input type="checkbox"/> Statement attached)				
Item	Quantity	Owner	Value	Liens
			\$	\$
			\$	\$
			\$	\$

29. Tools of Trade, Machinery, Fixtures, and Equipment/Supplies Used in Business (<input type="checkbox"/> Statement attached)				
Item	Quantity	Owner	Value	Liens
			\$	\$
			\$	\$
			\$	\$

30. Inventory (<input type="checkbox"/> Statement attached)				
Item	Quantity	Owner	Value	Liens
			\$	\$
			\$	\$

31. Animals (Pets, farm animals, etc)				
Animal	Quantity	Owner	Value	Liens
			\$	\$
			\$	\$

32. Crops Growing or Harvested				
Crop	Quantity	Owner	Value	Liens
			\$	\$
			\$	\$

33. Farming Equipment or Implements				
Item	Quantity	Owner	Value	Liens
			\$	\$
			\$	\$
			\$	\$
			\$	\$

34. Farming Supplies, Chemicals, and Feed				
Item	Quantity	Owner	Value	Liens
			\$	\$
			\$	\$
			\$	\$

35. Other Personal Property (items not already listed.)				
Item	Quantity	Owner	Value	Liens
			\$	\$
			\$	\$
			\$	\$

UTAH EXEMPTION LIST

How to Use This Table of Exemptions

The following is a summary of the Utah exemptions that can be claimed to exempt both real and personal property in a bankruptcy petition. Utah residents who file bankruptcy generally use the Utah exemptions; however, special rules apply as to which state or federal exemptions may be used if an individual's domicile has not been continuously located in Utah for the two year period prior to filing a bankruptcy petition.

Exempt property is not subject the claims of unsecured creditors and may be kept by an individual, subject to the rights of secured creditors and lien holders. Please note that not all of an individual's property may have a matching exemption. Also, an individual must own an interest in the property to claim the property as exempt.

An individual may exempt the equity value interest (the difference between what the property is worth and what is owed on it) in property that remains after liens and other creditors' interests are considered. However, any equity value interest in property above the exemption amount may be subject to the claims of unsecured creditors.

For example, an individual owns a home that he or she lives in. That fair market value of the home is \$150,000 and there is a \$135,000 mortgage on the house. This means that the individual's equity or value that this individual has in the house is \$15,000 (\$150,000 - \$135,000 = \$15,000). If a homestead exemption of \$15,000 (or any amount greater than \$15,000) exists, the entire equity in the house may be claimed as exempt.

Description	Exempt Amount	Utah Code Annotated
Fraternal benefits – money or other benefit, charity, relief, or aid	100%	§31A-9-603
Workers' compensation benefits	100%	§34A-2-422
Military property issued to or owned by members of the National Guard	100%	§39-1-47
Specific partnership property	100%	§48-1-22(2)(c)
Retirement system – State of Utah	100%	§49-11-612
Crime victim compensation	100%	§63-25A-421
Wages – 75% or 30 times federal minimum wage		§70C-7-103
Homestead: Primary personal residence, not exceeding 1 acre OR Homestead: Real property other than primary personal residence	\$30,000 each debtor \$5,000 each debtor	§78B-5-503(2) §78B-5-503(2)
Water rights necessary for homestead, either in he form of corporate stock or otherwise	100%	§78B-5-503(4)
Proceeds from sale of homestead to the extent of the homestead exemption	Same limits as property would have	§78B-5-503(5)
Burial plot for the individual and the individual's family	100%	§78B-5-505(1)(a)(i)
Health aids reasonably necessary to enable the individual or dependent to work for sustain health	100%	§78B-5-505(1)(a)(ii)
Disability, illness or unemployment benefits	100%	§78B-5-505(1)(a)(iii)
Medical, surgical, or hospital care benefits to extent used to pay for that care	100%	§78B-5-505(1)(a)(iv)
Veterans' benefits	100%	§78B-5-505(1)(a)(v)
Child support (money or property received) and right to receive money or property for child support	100%	§78B-5-505(1)(a)(vi)
Alimony or separate maintenance received (or right to receive) to extent necessary for support	100%	§78-5-505(1)(a)(vii)

Household goods and wearing apparel: one washer, dryer, refrigerator, freezer, stove, microwave oven, sewing machine	100%	§78B-5-505(1)(a)(viii)(A)
Carpets	100%	§78B-5-505(1)(a)(viii)(B)
Provisions sufficient for 12 months for individual or family use	100%	§78B-5-505(1)(a)(viii)(C)
Wearing apparel (not including jewelry or furs)	100%	§78B-5-505(1)(a)(viii)(D)
Beds and bedding	100%	§78B-5-505(1)(a)(viii)(E)
Art – family portraits, art created by debtor or family, except works of art held by the debtor as part of a trade or business	100%	§78B-5-505(1)(a)(ix)
Personal injury or wrongful death proceeds to the extent proceeds are compensatory	100%	§78B-5-505(1)(a)(x)
Life insurance benefits-Proceeds of life insurance policy insuring life or spouse or children and payable to debtor (or certain trusts), provided policy in existence for one year	100%	§78B-5-505(1)(a)(xi)
Life insurance benefits-Proceeds of life insurance policy insuring life of debtor and payable to spouse or children (or certain trusts), provided policy in existence for one year	100%	§78B-5-505(1)(a)(xii)
Unmatured life insurance contract; no exemption for any payments made on contract in prior one year	100%	§78B-5-505(1)(a)(xiii)
Certain retirement plans – does not include amounts contributed or benefits accrued within one year prior to bankruptcy	100%	§78B-5-505(1)(a)(xiv)
Retirement plan under a domestic relations order – payable to an alternate payee (as defined in section 414(p) of the US IRS Code of 1986)	100%	§78B-5-505(1)(a)(xv)
Household goods: sofas, chairs, and related furnishings	\$1000 each debtor	§78B-5-506(1)(a)
Household goods: dining and kitchen tables and chairs	\$1000 each debtor	§78B-5-506(1)(b)
Animals, books, and musical instruments	\$1000 each debtor	§78B-5-506(1)(c)
Firearms	\$250 each debtor	§78B-5-506(1)(e)
Heirlooms or other items of particular sentimental value to the individual	\$1000 each debtor	§78B-5-506(1)(d)
Tools of trade, implements or professional library, not exceeding \$5,000 in aggregate value	\$5,000 each debtor	§78B-5-506(2)
Vehicle – not exceeding \$3,000 in value of one motor vehicle	\$3,000	§78B-506(3)
Proceeds of exempt property sold, taken by condemnation, lost, damaged, or destroyed		§78B-5-507(1)

Creditors Packet

Use this form for creditors that are not listed on credit reports or if you do not have a paper bill for them.
 Make extra copies of these pages as needed.

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

Creditor Name and Address	Acct#	Date incurred:
	Purpose/Being collected for:	
	Describe Collateral (if any):	
	Collateral Value:	Amount of Claim:
	Who's debt:	Other

DOMESTIC SUPPORT OBLIGATION

Please list here the name of the recipient(s) of any child support or alimony you are obligated to pay even if you are current on your payments. If there are more than one recipient please copy this page and complete it for each recipient. We must have the actual address of the recipient, not the address for the Payment Center.

Recipient's Name: _____

Address: _____

Telephone #: _____

Whose Obligation? Husband Wife Joint

Date of Most Recent Order: _____

Are you current on your payments? Yes No

Recipient's Name: _____

Address: _____

Telephone #: _____

Whose Obligation? Husband Wife Joint

Date of Most Recent Order: _____

Are you current on your payments? Yes No

Leases and Contracts
(Attach additional sheets if necessary)

QUESTION		
Please state "Yes" or "No" in the box at the left indicating whether or not you have unexpired leases or executor contracts of any kind? Leases include apartment leases, car leases, etc. Executory contracts include contracts for services, contracts for deed, contracts for sale, cell phone contracts, etc. If "Yes", please list all parties to the contract or lease, describe the nature of the interest, and attach copies of the lease or contract to this package . Please indicate whether you wish to assume (keep) or reject (end) the contract or lease by circling " Y " or " N " when asked.		
DESCRIPTION (Type of Contract/Lease) ASSUME? Y or N	NAME AND ADDRESS OF PARTY ON CONTRACT/LEASE:	NAME AND ADDRESS OF PARTY ON CONTRACT/LEASE
DESCRIPTION (Type of Contract/Lease) ASSUME? Y or N	NAME AND ADDRESS OF PARTY ON CONTRACT/LEASE:	NAME AND ADDRESS OF PARTY ON CONTRACT/LEASE
DESCRIPTION (Type of Contract/Lease) ASSUME? Y or N	NAME AND ADDRESS OF PARTY ON CONTRACT/LEASE:	NAME AND ADDRESS OF PARTY ON CONTRACT/LEASE
DESCRIPTION (Type of Contract/Lease) ASSUME? Y or N	NAME AND ADDRESS OF PARTY ON CONTRACT/LEASE:	NAME AND ADDRESS OF PARTY ON CONTRACT/LEASE

Monthly Income

	Primary Debtor		Spouse/Joint Debtor	
	Job #1	Job #2	Job # 1	Job #2
Pay Interval (monthly, semi-monthly, weekly, bi-weekly)	_____	_____	_____	_____
Gross \$/Month	\$ _____	\$ _____	\$ _____	\$ _____
<u>Deductions</u>				
FIT/State	\$ _____	\$ _____	\$ _____	\$ _____
FICA/Medicare	\$ _____	\$ _____	\$ _____	\$ _____
Insurance	\$ _____	\$ _____	\$ _____	\$ _____
Union Dues	\$ _____	\$ _____	\$ _____	\$ _____
Retirement	\$ _____	\$ _____	\$ _____	\$ _____
Other (1)* (see below)	\$ _____	\$ _____	\$ _____	\$ _____
Income from other sources:				
Business	\$ _____		\$ _____	
Property Rental	\$ _____		\$ _____	
Interest/Dividends	\$ _____		\$ _____	
Alimony/Support	\$ _____		\$ _____	
Govt. Assistance	\$ _____		\$ _____	
Retirement/Pension	\$ _____		\$ _____	
Other(2)** (see below)	\$ _____		\$ _____	
Monthly Net Income	\$ _____		Monthly Net Income \$ _____	

TOTAL MONTHLY HOUSEHOLD INCOME: \$ _____

Please describe any anticipated changes in household income during the next 12 months.

*Other (1) Calculate the total amount of all other deductions and enter it in the "Other (1)" entry above. Please detail each item and amount below.

Debtor	Spouse
_____	_____
_____	_____

*Other (2) Calculate the total amount of all other sources of income and enter it in the "Other (2)" entry above. Please detail each item and amount below:

Debtor	Spouse
_____	_____
_____	_____

Monthly Expenses

For variable expenses, figure how much you typically spend in a year and divide by twelve. Medical expenses should not include insurance premium. Do not include any expenses that are deducted from your pay. If home insurance and property taxes are included in your mortgage payment, do not list them separately.

	Mortgage/Rent:	\$	Include taxes and insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No", specify amounts below.
	Property Tax:	\$	
	Insurance:	\$	If you have renter's insurance, include it here.
	H.O.A.:	\$	Any homeowner's association dues
<u>Utilities</u>			
	Electricity:	\$	
	Gas:	\$	
	Water/Sewer:	\$	
	Cable T.V.:	\$	
	Internet:	\$	
<u>Telephone</u>			
	Home:	\$	
	Mobile:	\$	
	Pager:	\$	
	Home Maintenance:	\$	
	Food & Toiletries:	\$	
	Clothing:	\$	
	Personal Products/Services:		
	Laundry/Dry Cleaning:	\$	
<u>Out of pocket</u>			Do not include monthly ins. Premiums or items deducted from your pay.
<u>Medical</u>			
	Medical:	\$	Regular doctor visits or other regular services paid out of pocket.
	Dental:	\$	Regular dental visits or payments made out of pocket.
	Prescription:	\$	
	Transportation:	\$	Fuel, oil, registration, annual maintenance, etc. Not vehicle payments.
	Recreation:	\$	Clubs, entertainment, newspapers, magazines, etc.
	Charity:	\$	Do not include items deducted from your paycheck.
<u>Insurance</u>			Do not include if these payments are deducted from your paycheck.
	Life:	\$	
	Auto:	\$	
	Health:	\$	
	Other:	\$	<input type="checkbox"/> Check this box if you used the back or attached additional pages.
	Taxes:	\$	Do not include taxes deducted from pay or included in mortgage pmt.
	Specify:		
<u>Installments</u>			
	Auto 1:	\$	
	Auto :2:	\$	
	Other:	\$	<input type="checkbox"/> Check this box if you used the back or attached additional pages.
	Childcare/ Children:	\$	
	Education expenses:		
	Support Payments:	\$	Alimony, maintenance, and support paid to others.
	Other Support:	\$	Support of dependants not living in your home (see next page for college).
	Business:	\$	
SUB-TOTAL:		\$	

Statement of Financial Affairs

ALL QUESTIONS ARE TO BE ANSWER COMPLETELY AND HONESTLY. Intentionally omitting or giving false information may be a punishable felony. Further, filing false documents is grounds for the court to deny a discharge, meaning that your creditors can still pursue you.

EACH QUESTION MUST BE ANSWERED. IF THE ANSWER TO ANY QUESTION IS “NONE” OR THE QUESTION IS NOT APPLICABLE, WRITE “NONE” OR “NOT APPLICABLE” IN THE ANSWER BOX.

Information about Spouses.

Spouses filing jointly should fill out a single statement on which the information for both spouses is combined.

If the case is to be filed under **Chapter 12** or **Chapter 13**, a married client must furnish information for both spouses whether or not the spouse also files, unless the spouses are separated and the absent spouse does not join in filing.

Business Clients.

An individual client engaged in business as a sole proprietor, partner, family farmer or self-employed professional, should provide the information requested on this statement concerning all activities as well as the individual's personal affairs.

Questions 1-18 are to be completed in all cases. Clients that are or have been in business, as defined below, also must complete Questions 19-25.

If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

You. “You” means you, the client. If both husband and wife file, “you” includes both of you. If only one spouse files, “you” may include the non-filing spouse – please read the instructions for the question. If you own an interest in a corporation, “you” does not include the corporation.

In business A client is “in business” for the purpose of this form if the client is a corporation or partnership. An individual client is “in business” for the purpose of this form if the client is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed.

Insider The term “insider” (or payee) includes, but is not limited to: relatives of the client; general partners of the client and their relatives; corporations of which the client is an officer, director or person in control; officers, directors, and any person in control of a corporate client and their relatives; affiliates of the client and the insiders of such affiliates; any managing agent of the client. 11 U.S.C. § 101.

1. Income from employment or operation of a business

State the **gross** amount of income received from employment, trade or profession, or from operation of your business from the beginning of this calendar year to the date this case was filed. State also the **gross** amounts received during the **two years** immediately preceding this calendar year. (A client that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the client's fiscal year.) *If a joint case is filed, state income for each spouse*

separately. (Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

YEAR (YTD)	INCOME AMOUNT		SOURCE (if more than one)
	Debtor	\$	
	Spouse	\$	
	Debtor	\$	
	Spouse	\$	
	Debtor	\$	
	Spouse	\$	
	Debtor	\$	

2. Income other than from employment or operation of business for past 24 months.

State the amount of income received by the client *other than* from employment, trade, profession, or operation of the client's business during the **two years** immediately preceding the filing of this case. Give particulars. If husband and wife file jointly, state income for each spouse separately. (Married clients filing under Chapter 12 or Chapter 13 must state income for each spouse whether or not a joint case is filed, unless the spouses are separated and joint petition is not filed.)

YEAR (YTD)	INCOME AMOUNT		SOURCE (if more than one)
	Debtor	\$	
	Spouse	\$	
	Debtor	\$	
	Spouse	\$	
	Debtor	\$	
	Spouse	\$	
	Debtor	\$	

3. Payments to creditors (Complete a., b., as appropriate, and c.)

a. *Individual or joint debtors with primarily consumer debts.* List all payments to any creditors totaling more than \$600.00 made within 90 days immediately preceding the filing of this case. (Married clients filing under Chapter 12 or Chapter 13 must state income for each spouse whether or not a joint case is filed, unless the spouses are separated and joint petition is not filed.)

NAME OF CREDITOR	PAYMENTS	TOTAL OF ALL PMTS.	OWING

b. Debtor whose debts are **not** primarily consumer debts. List each payment or other transfer to any creditor made within the last 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfers is more than \$5,000. (*Married clients filing under Chapter 12 or Chapter 13 must state income for each spouse whether or not a joint case is filed, unless the spouses are separated and joint petition is not filed.*)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	PMT. AMOUNT OR TOTAL OF ALL PMTS.	AMOUNT STILL OWING

c. **Payments to insiders within past year.** List all payments made within **one year** immediately preceding the filing of this case to or for the benefit of creditors who are or were insiders. (NOTE: “**Insider**” is defined on the first page.) (*Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.*)

NAME AND ADDRESS OF PAYEE AND RELATIONSHIP TO YOU	DATES OF PAYMENTS	PMT. AMOUNT OR TOTAL OF ALL PMTS.	AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. **In which you were a party in the last 12 months.** List all suits to which you are or were a party within **one year** immediately preceding the filing of this bankruptcy case. (*Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.*)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION

b. **Property seized in past 12 months.** Describe all property that has been attached, garnished or seized under any legal or equitable process for the benefit of another within **one year** immediately preceding the filing of this case. (*Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.*)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED (CREDITOR)	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns in past 12 months

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the filing of this case. *(Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the filing of this case. *(Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the filing of this case. *(Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE, TITLE & NO.	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts within the past 12 months

List all gifts or charitable contributions made within **one year** immediately preceding the filing of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. If you listed charitable contributions as a monthly expense, information regarding such contributions must be provided below. *(Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO CLIENT, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT

8. Losses: Fire, theft, gambling or casualty losses within past 12 months

List all losses from fire, theft, or other casualty or gambling within **one year** immediately preceding the filing of this case **or since filing this case.** (*Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.*)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE. GIVE PARTICULARS	DATE OF LOSS

9. Payments related to debt counseling or bankruptcy within past 12 months.

List all payments made or property transferred by or on behalf of the client to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the filing of this case.

NAME AND ADDRESS OF PAYEE	NAME OF PAYOR IF OTHER THAN CLIENT	DATE OF PAYMENT	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Any and all other transfers

a. List all other property of any kind, other than property transferred in the ordinary course of the business or financial affairs of the client, transferred either absolutely or as security within **two years** immediately preceding the filing of this case. (*Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.*)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO CLIENT	DATE TRANSFERRED	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all other property transferred by the debtor within 10 years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

TRUST OR OTHER DEVICE	DATE TRANSFERRED	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Financial accounts and instruments (CDs, etc.) closed, sold, or transferred within the past 12 months

List all financial accounts and instruments held in your name or for your benefit which were closed, sold or otherwise transferred within **one year** immediately preceding the filing of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. *(Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF INSTITUTION	AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Acct. No:		
Acct. No:		

12. Safe deposit boxes where you had things in past 12 months

List each safe or other box or depository in which you have or had securities, cash, or other valuables within **one year** immediately preceding the filing of this case. *(Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY & DATE OF TRANSFER OR SURRENDER, IF ANY	CONTENTS
Date Transferred/Surrendered:	

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within **90 days** preceding the filing of this case. *(Married clients filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

14. Property held for another person

List all property owned by another person that you hold or control

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY
	Value:
LOCATION OF PROPERTY:	
NAME AND ADDRESS OF OWNER	DESCRITPION AND VALUE OF PROPERTY
	Value:
LOCATION OF PROPERTY:	

15. Prior Addresses

If you have moved within the **three years** immediately preceding the filing of this case, list all premises which you occupied during that period and vacated prior to the filing of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME(S) USED	DATES OF OCCUPANCY

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **eight-year period** immediately *preceding* the commencement of this 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.

NAME AND ADDRESS OF CURRENT/FORMER SPOUSES

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	ENVIRONMENTAL LAW VIOLATION
NAMES AND ADDRESSES OF GOVERNMENTAL AUTHORITY(S)	DATE OF NOTICE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	ENVIRONMENTAL LAW VIOLATIONS
NAMES AND ADDRESSES OF GOVERNMENTAL AUTHORITY(S)	DATE OF NOTICE

c. List all judicial or administrative proceedings, including settlements or orders, under an Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAMES AND ADDRESSES OF GOVERNMENTAL AUTHORITY(S)	DOCKET NUMBER	STATUS OR DISPOSITION

18. Nature, location and name of business

a. If you are an **individual**, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the client was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the filing of this case, or in which the client owned five (5) percent or more of the voting or equity securities within the last **six years** immediately preceding the filing of this case.

If the client is a **partnership**, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the client was a partner or owned five (5) percent or more of the voting or equity securities, within **six years** immediately preceding the filing of this case.

If the client is a **corporation**, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the client was a partner or owned five (5) percent or more of the voting or equity securities within the **six years** immediately preceding the filing of this case.

NAME, ADDRESS, AND TAXPAYER I.D.	NATURE OF BUSINESS	BEGINNING AND ENDING DATES OF OPERATION.
Tax I.D. No.:		From: To:
Tax I.D. No.:		From: To:
Tax I.D. No.:		From: To:

b. Identify any business listed in response to subdivision “a”, above, that is “single asset real-estate”. “Single asset real-estate” means real property constituting a single property or project, other than residential real property with fewer than four (4) residential units, which generates substantially all of the gross income of a debtor and on which no substantial business is being conducted by a debtor other than the business of operating the real property and activities incidental thereto having aggregate, non-contingent, liquidated secured debts in an amount no more than \$4,000,000.00.

NAME AND ADDRESS

Business Section

Complete this section if you have owned more than 5% of a business or been an officer, director or manager of a business within the past 72 months.

The following questions are to be completed by every client that is a corporation or partnership and by any individual client who is or has been, within the **six years** immediately preceding the filing of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(AN INDIVIDUAL OR JOINT CLIENT SHOULD COMPLETE THIS PORTION OF THE STATEMENT **ONLY** IF THE CLIENT IS OR HAS BEEN IN BUSINESS, AS DEFINED ABOVE, WITHIN THE SIX (6) YEARS IMMEDIATELY PRECEDING THE FILING OF THIS CASE.)

19. Books, records and financial statements

a. **Bookkeepers and accountants within the past 24 months.** List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of your books or account and records.

NAME AND ADDRESS	DATE(S) SERVICES RENDERED

b. **Auditors and preparers of financial statements within the past 24 months.** List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the client.

NAME AND ADDRESS	DATE(S) SERVICES RENDERED

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

NAME AND ADDRESS
Is this person available <input type="checkbox"/> Yes <input type="checkbox"/> No Please Explain: <div style="border: 1px solid black; height: 30px; width: 100%; margin-top: 5px;"></div>

d. **People who received financial statements within the past 24 months.** List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the filing of this case by the client.

NAME AND ADDRESS	DATE(S) SERVICES RENDERED

20. Inventories

a. **Last two inventories.** List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and value basis (market or other) of each inventory.

DATE OF INVENTORY	SUPERVISOR	DOLLAR AMOUNT (Specify cost, market or other)

b. List the name and address of the person having possession of the records of each of the two inventories reported in “a”, above.

NAME AND ADDRESSES OF CUSTODIAN(S) OF INVENTORY RECORDS
Date of Inventory:

21. Current Partners, Officers, Directors and Shareholders

a. **Partners of a partnership.** If your business is a **partnership**, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST
	Percentage Interest: %
	Percentage Interest: %

b. **Officers, Directors and Shareholders of a Corporation.** 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 five (5) percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE OF OFFICER
	Percentage Interest: %
	Percentage Interest: %

22. Former partners, officers, directors and shareholders who withdrew in the past 12 months.

a. If your business is a **partnership**, list each member who withdrew from the partnership within **one year** immediately preceding the filing of this case.

NAME AND ADDRESS OF MEMBER	DATE OF WITHDRAWAL

b. If your business is a **corporation**, list all officers, or directors who relationship with the corporation terminated within **one year** immediately preceding the filing of this case.

NAME AND ADDRESS
<p>Date of termination:</p>
<p>Date of termination:</p>

23. Withdrawals and distributions from a partnership or corporation within past 12 months,

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, etc. – exercised and any other perquisite during **one year** immediately preceding the filing of this case.

NAME & ADDRESS OF RECIPIENT AND RELATION TO YOU/YOUR BUSINESS	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<p>Relation:</p>		
<p>Relation:</p>		

24. Tax Consolidation Group. If your business is a **corporation**, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which your business has been a member at any time within the **six-year** period preceding the filing of the case.

NAME OF PARENT CORPORATION
<p>Taxpayer I.D. No.:</p>

25. Pension Funds. If your business is to be the debtor (filer of bankruptcy), list the name and federal taxpayer identification number of any pension fund to which your business, as an employer, has been responsible for the contributing at any time within the past **six-year** period immediately preceding the filing of the case.

NAME OF PENSION FUND

NOTICE REQUIRED BY 11 USC 527 (b)
IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR
BANKRUPTCY PETITION BEARER.

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 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 available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you can 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 to have 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 a chapter 7 or a 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 REQUIRED BY 11 USC 527 (a)(2)

(1) all information that the assisted person is required to provided with a petition and thereafter during a case under this title is required to be complete, accurate, and truthful.

(2) all assets and all 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 506² must be stated in those documents where requested after reasonable inquiry to establish such values:

(3) current monthly income, the amounts specified in section 707 (b)(2)³, 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

(4) information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

¹11 USC 101 (3) The term “assisted person” means any person whose debts consist primarily of consumer debts ad the value of whose nonexempt property is less than \$150,000.

²11 USC 506 (a)(2) If the debtor is an individual in a case under chapter 7 or 13, such value with respect to personal property securing an allowed claim shall be determined based on the replacement value of such property as of the date of the filing of the petition without deduction for costs of sale or marketing. With respect to property acquired for personal, family, or household purposes, replacement value shall mean the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined.

³11 USC 707(b)(2) (A)(i) In considering under paragraph (1) whether the granting of relief would be an abuse of the provisions of this chapter, the court shall presume abuse exists if the debtor’s current monthly income reduced by the amounts determined under clauses (ii), (iii), and (iv), and multiplied by 60 is not less than the lesser of— (I) 25 percent of the debtor’s nonpriority unsecured claims in the case, or \$6,000, whichever is greater;

or **(II)** \$10,000. **(ii) (I)** The debtor's monthly expenses shall be the debtor's applicable monthly expense amounts specified under the National Standards and Local Standards, and the debtor's actual monthly expenses for the categories specified as Other Necessary Expenses issued by the Internal Revenue Service for the area in which the debtor resides, as in effect on the date of the order for relief, for the debtor, the dependents of the debtor, and the spouse of the debtor in a joint case, if the spouse is not otherwise a dependent. Such expenses shall include reasonably necessary health insurance, disability insurance, and health savings account expenses for the debtor, the spouse of the debtor, or the dependents of the debtor. Notwithstanding any other provision of this clause, the monthly expenses of the debtor shall not include any payments for debts. In addition, the debtor's monthly expenses shall include the debtor's reasonably necessary expenses incurred to maintain the safety of the debtor and the family of the debtor from family violence as identified under section 302 of the Family Violence Prevention and Services Act, or other applicable Federal law. The expenses included in the debtor's monthly expenses described in the preceding sentence shall be kept confidential by the court. In addition, if it is demonstrated that it is reasonable and necessary, the debtor's monthly expenses may also include an additional allowance for food and clothing of up to 5 percent of the food and clothing categories as specified by the National Standards issued by the Internal Revenue Service. **(II)** In addition, the debtor's monthly expenses may include, if applicable, the continuation of actual expenses paid by the debtor that are reasonable and necessary for care and support of an elderly, chronically ill, or disabled household member or member of the debtor's immediate family (including parents, grandparents, siblings, children, and grandchildren of the debtor, the dependents of the debtor, and the spouse of the debtor in a joint case who is not a dependent) and who is unable to pay for such reasonable and necessary expenses. **(III)** In addition, for a debtor eligible for chapter 13, the debtor's monthly expenses may include the actual administrative expenses of administering a chapter 13 plan for the district in which the debtor resides, up to an amount of 10 percent of the projected plan payments, as determined under schedules issued by the Executive Office for United States Trustees. **(IV)** In addition, the debtor's monthly expenses may include the actual expenses for each dependent child less than 18 years of age, not to exceed \$1,500 per year per child, to attend a private or public elementary or secondary school if the debtor provides documentation of such expenses and a detailed explanation of why such expenses are reasonable and necessary, and why such expenses are not already accounted for in the National Standards, Local Standards, or Other Necessary Expenses referred to in sub clause (I). **(V)** In addition, the debtor's monthly expenses may include an allowance for housing and utilities, in excess of the allowance specified by the Local Standards for housing and utilities issued by the Internal Revenue Service, based on the actual expenses for home energy costs if the debtor provides documentation of such actual expenses and demonstrates that such actual expenses are reasonable and necessary. **(iii)** The debtor's average monthly payments on account of secured debts shall be calculated as the sum of— **(I)** the total of all amounts scheduled as contractually due to secured creditors in each month of the 60 months following the date of the filing of the petition; and **(II)** any additional payments to secured creditors necessary for the debtor, in filing a plan under chapter [13](#) of this title, to maintain possession of the debtor's primary residence, motor vehicle, or other property necessary for the support of the debtor and the debtor's dependents, that serves as collateral for secured debts; divided by 60. **(iv)** The debtor's expenses for payment of all priority claims (including priority child support and alimony claims) shall be calculated as the total amount of debts entitled to priority, divided by 60. **(B) (i)** In any proceeding brought under this subsection, the presumption of abuse may only be rebutted by demonstrating special circumstances, such as a serious medical condition or a call or order to active duty in the Armed Forces, to the extent such special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative. **(ii)** In order to establish special circumstances, the debtor shall be required to itemize each additional expense or adjustment of income and to provide— **(I)** documentation for such expense or adjustment to income; and **(II)** a detailed explanation of the special circumstances that make such expenses or adjustment to income necessary and reasonable. **(iii)** The debtor shall attest under oath to the accuracy of any information provided to demonstrate that additional expenses or adjustments to income are required. **(iv)** The presumption of abuse may only be rebutted if the additional expenses or adjustments to income referred to in clause (i) cause the product of the debtor's current monthly income reduced by the amounts determined under clauses (ii), (iii), and (iv) of subparagraph (A) when multiplied by 60 to be less than the lesser of— **(I)** 25 percent of the debtor's nonpriority unsecured claims, or \$6,000, whichever is greater; or **(II)** \$10,000. **(C)** As part of the schedule of current income and expenditures required under section [521](#), the debtor shall include a statement of the debtor's current monthly income, and the calculations that determine whether a presumption arises under subparagraph (A)(i), that show how each such amount is calculated. **(D)** Subparagraphs (A) through (C) shall not apply, and the court may not dismiss or convert a case based on any form of means testing— **(i)** if the debtor is a disabled veteran (as defined in section [3741 \(1\)](#) of title [38](#)), and the indebtedness occurred primarily during a period during which he or she was— **(I)** on active duty (as defined in section [101 \(d\)\(1\)](#) of title [10](#)); or **(II)** performing a homeland defense activity (as defined in section [901 \(1\)](#) of title [32](#)

**UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With Limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code available to Individual Consumer Debtors

Chapter 7: Liquidation (\$ 306.00 filing fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
2. Under Chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose of which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay non-dischargeable taxes; domestic support and property settlement obligations most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$281.00 filing fee)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts 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.
2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and

restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts from acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1046.00 filing fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules and the rules of the local court.

DISCLOSURE STATEMENT

The following has been disclosed to the client:

1. Taxes:

The trustee may take tax refunds of any nature if there is one due to the debtor at time of filing or within the next six months. If a refund was received prior to the filing date, the trustee may ask for proof of where it was spent, and receipts. After the bankruptcy is discharged, the trustee may continue to administer the case. In certain cases the trustee can and will re-open a bankruptcy if assets are found later. **For Chapter 13 Bankruptcies** you will be required to turn over any tax returns to the trustee for the next three years. You are allowed to keep the first thousand dollars any amount over the first thousand must be turned over to the trustee or your case will be dismissed.

2. **Plan Payments:** For Chapter 13 Bankruptcies You **MUST** send your payments to the Trustee promptly, the suggestion is to send it in no later than ten (10) days prior to the 25th of the month. This will hopefully keep the Trustee from having cause to dismiss your case for non-compliance for later or non-receipt of that month's payment.
3. **Additional Attorney Fees:** Mr. Benson will be requesting attorney fees for any services that will not be involved in a plan payment after a confirmation of a plan.
4. **Secured Items:** I understand that if I do not pay my secured items (House, Cars, RC Willey, Best Buy, Les Schwab etc.) they may be repossessed or foreclosed on. I understand that I will keep my secured items current.
5. **Payments to friends and family members:** I understand that any payments made to family and friends can be requested to be turned over to the trustee. Do not pay any family or friends without first consulting with Paul.
6. **Surrender House:** You may be responsible for additional fees from the city for maintenance of the house and utilities until the house is foreclosed upon.
7. **Mortgage Lenders:** Mortgage lenders do not always send reaffirmation agreements for real property. Mr. Benson is not responsible for reaffirmation agreements that are not sent from mortgage lenders. Mr. Benson usually does not recommend signing real property reaffirmation agreements. You will be given credit for house payments made after the bankruptcy, it will go towards your principal and interest to your loan. There is no guarantee that payments will be recorded to your credit bureaus, with or without a reaffirmation agreement. The bankruptcy does not remove the lien from the mortgage company on your house.
8. **Money owed:** I understand that I must tell Mr. Benson about any large amounts of money owed to me such as bonus', inheritance's, etc.
9. **Additional fees** will be for motions of any kind.
10. **Do not file any motions or answers** with the court without consulting with your Attorney doing so will result in a motion to withdraw as counsel.
11. **Do not call the trustee** who is assigned to your case they will not speak to you and this will upset them.
12. **Abatements:** If the debtor(s) falls delinquent in making any schedule plan payments, the debtor(s) must file a motion to abate said payment or payments, if it is feasible, and with a Court Order, the debtor(s) can contact the attorney in order to try and approve this matter through the Court on until a Motion to Dismiss is filed by the Trustee.
13. **Hearings:** The bankruptcy court will send out a Form 341 Notice of Hearing that

you **must** read completely, as Mr. Benson is not required to send a second notice of the Confirmation Hearing because it is listed on the 341 Form.

14. Monthly Receipts:

You may be required to verify with the Trustee your monthly expenses which you have listed in Schedules I and J.

15. Pay Stubs:

You will be required to provide the Trustee with the last 60 days of pay stubs. Bonuses and overtime that are listed in the paperwork in the initial filing must be reflected. If your Attorney does not have the last 60 days of pay stubs your case will not be filed.

16. Bank Statements:

The Trustee can require you to turn over any money that is in your bank accounts on the day of filing. Do not deposit money in your bank account on the day of filing. If we do not hear confirmation of a low balance in your bank account your case will not be filed.

17. Bank Accounts:

Make sure your name is not on anyone else's bank account. It is considered an asset of yours.

You will receive a form letter from the Trustee one (1) or two (2) weeks before your meeting of creditors asking you to bring copies of the above mentioned information and any additional information pertaining to you and your case. You will be required to provide your drivers license and your social security card. If you do not have these, obtain copies immediately.

18. Transfers, Gifts, or Sales of assets previous to filing the petition:

The Trustee may require you to turn over items that may be of value for the benefit of your creditors. This may include trucks, cars, boats, RV's, ATV's, motorcycles, etc. The Trustee may also require the return of money paid or items transferred to relatives or creditors in the last two (2) years.

19. Consultation before the hearing:

The debtor acknowledges having had a consultation with Mr. Benson. If there is a joint filing, both parties should have met with the Attorney.

20. Notification of Lien's:

Please inform Mr. Benson's office of any and all liens against personal and real property. If these liens are not disclosed to Mr. Benson, they may survive the Bankruptcy. Additional fees will be required to remove the liens.

21. Full disclosure of assets, information, and creditors on the original packet:

If the trustee requires an amendment to any paperwork that was not filled out completely before the filing of the petition, statements, and schedules with the court, additional fees will be charged.

22. Money earned:

Money earned but not yet received is property of the bankruptcy estate and may required to be turned over to the trustee.

23. Contracts for ongoing services:

If you wish to discontinue these services after the bankruptcy is complete and not be responsible for cancelation fees, you must cancel the service before we file. If any of these services are not canceled you may be responsible for the cancelation fees and any fees for services used after the filing date.

24. I (we) have read the bankruptcy information sheet provided by the US Trustee.

25.I (we) have listed all Assets, Transfers within the last two years, and Liabilities on the bankruptcy forms.

26. I (we) understand that I (we) must inform Mr. Benson if there are any changes to phone numbers or addresses.
27. I (we) understand that I (we) must attend the 341 meeting of Creditors, if the Debtor(s) fails to attend the hearing, payment of additional fees will be required to re-file or object to dismissal of the bankruptcy.
28. I (we) understand that a Financial Debt Education class is required to receive a discharge. If he class is not taken within forty-five (45) days of the hearing, the case will be closed without a discharge and a fee will need to be paid for the attorney to file a Motion to Re-open the case.
29. I (we) understand that Mr. Benson is not responsible for inaccuracies reported from the Credit Bureaus.
30. I (we) understand that services performed in contracts after the bankruptcy is filed are not included, and you may be responsible for those fees and charges.
31. I (we) understand that the needed items for the 341 meeting are as follows:
 - Driver's License or Picture ID
 - Social security cards
 - Bank Statements covering the two months prior to filing and also the month of filing (most important), These must include daily balances of your account.
 - Pay Stubs: The Trustee needs to see your most recent pay stub from your current employer.
 - **Not bringing these documents to your 341 Meeting could make your experience unpleasant and stressful. It may also make receiving a discharge difficult.

Signature of Debtor

Date

Signature of Co-Debtor

Date

DISCLOSURE STATEMENT FOR CHAPTER 7 OVER-MEDIAN CASES

By signing this Disclosure statement I/we, the debtor(s), acknowledge and understand that by nature of filing an over-median Chapter 7 Bankruptcy, the successful granting of the Chapter 7 Bankruptcy is **not** guaranteed. I/We promise to provide our attorney with the sufficient proof of expenses and post-petition income, if needed, within a reasonable time frame. I/We also understand that if the Chapter 7 is **not** permitted, I/we will then convert to a Chapter 13 Bankruptcy within the given time frame if we wish to continue.

Print Name:

Signature

Date

Print Name:

Signature

Date

DOMESTIC SUPPORT OBLIGATION QUESTIONNAIRE
(To be completed by individuals in a Chapter 13 bankruptcy cases)

Domestic support obligations are generally defined as debts owed to a spouse, former spouse or child for alimony, maintenance or support, including such debts owed to a governmental collection agency such as the Office of Recovery Services.

The Trustee is required to provide certain notices to the holders of domestic support obligations and to any governmental child support collection agency that may be assisting the individual claim holder.

Please fill out the form below and bring the completed form to the first meeting of creditors. Failure to do so could ultimately lead to the dismissal of your bankruptcy case.

Check Applicable Statement:

I do ***not*** owe a domestic support obligation (If this box is checked, you may sign this questionnaire without completing the remaining questions.)

I do owe a domestic support obligation (If this box is checked, please complete the rest of this questionnaire with a separate entry for each domestic support obligation owed and sign below.)

Name of individual or entity to whom domestic support obligation is owed and last known address and telephone number of such a person:

Name: _____

Address: _____

Phone: _____

If a joint case, identify which of the two debtors owes this obligation: _____

If you owe a domestic support obligation to more than one person, please list the information requested above for each claim holder on an attached sheet.

I/We declare under penalty of perjury that the answers to the above questions/statements concerning domestic support obligations are true, complete and correct to the best of my/our knowledge, information and belief.

Debtor 1 Signature: _____ Date: _____

Debtor 2 Signature: _____ Date: _____

If you have any questions as to what is a domestic support obligation, whether you owe a domestic support obligation, or how to answer any of the questions on this form, please talk to your attorney.

Financial Agreement with Paul Benson, Attorney

In a Chapter 7 you must pay in full before your case can be filed.

Chapter 7 – The service included in a Chapter 7 include:

1. **Consultations** with Attorney (Initial consultation, 2nd consultation to review questionnaire, preparation of bankruptcy statements and schedules, 3rd consultation to sign bankruptcy paperwork).
2. **Phone Consultations** (up to four phone consultations with the client).
3. **Negotiating reaffirmation agreements** at the first meeting of creditors.
4. **Providing phone confirmation** of bankruptcy filing to enquiring creditors.
5. **Correspondence** to client regarding the progress of the case.
6. **Notices of change of address.**
7. **Phone consultations and correspondence** with the Trustee and OUST.
8. **Sending Notices** of bankruptcy filing as appropriate.
9. **Attendance** at meeting of Creditors.

Please select from the following all that apply:

Consumer Case Base Fee an additional \$335.00 filing fee is required in all chapter 7 cases.

_____ **\$700.00 Individual/Joint**

_____ \$100.00 Additional Fee – Foreclosure Pending

_____ \$100.00 Additional Fee – More than 30 Creditors

_____ \$400.00 Additional Fee – Substantial Business Activity/Debt

_____ \$200.00 Additional Fee – Excess of Utah Median

_____ \$50.00 Adding a Group of Creditors After a Case is Filed

_____ \$60.00 Additional Fee – Pulling credit Reports from All Bureaus

_____ \$400.00 Additional Fee – Emergency Bankruptcy Completed Under One Week

Business Case Base Fee an additional \$335.00 filing fee is required in all chapter 7 cases.

_____ **\$1250.00 – No Assets**

_____ **\$1450.00 – Assets**

_____ \$100.00 Additional Fee – Foreclosure Pending

_____ \$100.00 Additional Fee – More than 30 Creditors

_____ \$150.00 Additional Fee – Adding a Group of Creditors After a Case is Filed

_____ \$60.00 Additional Fee – Pulling credit Reports from All Bureaus

_____ \$400.00 Additional Fee – Emergency Bankruptcy Completed Under One Week

In a chapter 13 you must pay the down payment indicated below before your case can be filed

Chapter 13 – The services included in a Chapter 13 include:

1. **Consultations** with Attorney (Initial consultation, 2nd consultation to review questionnaire, preparation of bankruptcy statements and schedules, 3rd consultation to sign bankruptcy paperwork).
2. **Phone Consultations** (up to four phone consultations with the client).
3. **Providing phone confirmation** of bankruptcy filing to enquiring creditors.
4. **Correspondence** to client regarding the progress of the case.
5. **Notices of change of address.**
6. **Phone consultations and correspondence** with the Trustee and OUST.
7. **Sending Notices** of bankruptcy filing as appropriate.
8. **Attendance** at meeting of Creditors and Confirmation Hearing.
9. **Proof of Claims** Review, preparation of claims objection documents, and other normal post confirmation services for a period of 6 months.

A portion of your fee will come out of your regular monthly payments to the court to go toward the attorney's fees. **However, in the event you do not make all of your payments to the court, you will still owe the attorney the difference between what the court has paid him and the cost of his services.**

Other Additional Fees

The fees below are charges for services this office performs, which are not included in the standard bankruptcy fees.

Re-Filing Fee \$400.00 or more depends on how many changes that is required.

- This fee arises when the client(s) need to have the bankruptcy re-filed for any reason.
(Example: Client did not show up to the bankruptcy court meeting).
- This fee applies to the filing fee, motion, and order documents that need to be prepared to submit to the bankruptcy court.

Conversion Fee \$500.00

- This fee arises when the client(s) needs to have the bankruptcy converted for any reason.
- Chapter 13 → Chapter 7, or Chapter 7 → Chapter 13
- This fee applies to the filing fee and motion and order documents that need to be prepared to submit to the bankruptcy court.

Adding a Group of Creditors After a Case is Filed \$50.00

- This fee arises when the client(s) needs to have creditors added to the bankruptcy after the case has already been filed. The fee applies to the court fee to amend the case as well as the time to prepare the documents.

Pulling Credit Reports through CIN \$60.00

- This fee arises when the client(s) has not been able to provide us with a credit report and would still like the bureaus to be reviewed for the bankruptcy. Our office pulls the credit report from all bureaus through our software.

Pulling Credit Reports through AnnualCreditReport.com \$20.00

- This fee arises when the client(s) does not have access to the internet or does not have a printer and would still like the bureaus to be reviewed for the bankruptcy. This fee applies to the time, paper, and ink used in obtaining these reports.

Phone calls/faxes/letters to creditors \$25.00

- This fee arises when the client(s) asks us to correspond with the creditor for any other reason than giving out case numbers, filing dates, or standard bankruptcy information.

Continued Meeting with the Trustee \$250.00

- This fee arises when the Trustee requires you and your attorney to appear in his office after your initial 341 meeting **due to the client(s) error.**

Amendments to the Bankruptcy Paperwork \$100.00

- This fee arises if the Trustee deems it necessary to amend the bankruptcy paperwork **due to the client(s) error.**

Trustee Directives \$100.00

- This fee arises when the Trustee requires an amendment or additional documentation be submitted due to the client not completely filling out the questionnaire in full.
- This fee also could arise when **the client(s) does not bring the correct documentation** to the bankruptcy court hearing as specified in the packet.

Lien Removal on Real Estate before the Discharge of the Bankruptcy \$350.00

- This fee arises when the client(s) wants to have the removal of lien on real property. Based on Complexity

Lien Removal on Real Estate after a Discharge of the Bankruptcy \$700.00

- This fee arises when the client(s) wants to have the removal of a lien on real property, but the bankruptcy case is closed. The fee applies to re-opening the bankruptcy to schedule a hearing date to have the lien removed. Based on complexity.

Motion and Order for Telephonic Hearing \$100.00

- This fee arises when **the client(s) cannot appear** in person and must appear telephonically for the Meeting of Creditors. The attorney needs to be informed in a timely manner in order to complete the paperwork and have it turned into the court. The success of motion being approved by the court is not guaranteed as the action needs to be endorsed by the trustee.

Motion and Order to Reschedule Hearing \$100.00

- This fee arises when **the client(s) cannot appear** in person and would like to reschedule the Meeting of Creditors. The attorney needs to be informed in a timely manner in order to complete the paperwork to have it turned into the court. The attorney needs to be informed in a timely manner in order to complete the paperwork to have it turned into the court.

Reopening a bankruptcy case to submit additional documentation \$500.00

- This fee arises when the client(s) does not submit the second credit counseling class in a timely manner. The case is then closed without a discharge and will need to be reopened to submit the class.
- This fee could also arise if the/a reaffirmation agreement is not submitted before the case is closed.

Motions to proceed with a Short Sale \$500.00

- This fee arises if the client(s) has real property that has the potential of being short sold and would like it to be pulled out of the bankruptcy estate.
- This fee applies to the filing fee and motion and order documents that need to be prepared to submit to the bankruptcy court.

Other Motions or Court Matters Will Require Additional Attorney's Fees and/or Filing Fees.

MOST CLIENTS WILL NOT NEED ANY OF THESE SERVICES