

NOTICE OF BANKRUPTCY COURT DATE

DATE OF HEARING: _____ TIME: _____ Date this mailed: _____

Location of Hearing: 400 Poydras Street, 21st. Floor, New Orleans, La.
(Texaco Center - corner of Poydras & Magazine)
Attorney will meet you there!

Each hearing is set 30 minutes apart. **DO NOT BE LATE !**

If you miss your court hearing **YOUR CASE WILL BE DISMISSED**. Which means you must re-file again (and pay the entire filing fee all over again and will incur additional attorney's fees for the extra court appearance). If you find you cannot attend on the court date ==> you must call my office and leave a message, **AND** also notify me in writing not less than ten (10) calendar days before the court date.

YOU MUST BRING THE FOLLOWING DOCUMENTS WITH YOU:

0. **TWO forms of Identification** - Something with your picture, AND something *else* with your SS#
1. LEGAL DESCRIPTIONS of any property listed on Schedule-A of the Bankruptcy Petition. (You **MUST** bring this if you have real estate.) You may have already supplied this office with these legal descriptions, if so, they were automatically included when the petition was filed, so you do not have to bring them again)
2. INCOME TAX REFUNDS (checks or cash covering the refunds), **IF** you received the money **ON OR AFTER** the date of the bankruptcy petition filing.

IF YOU GET A TAX REFUND FOR LAST YEAR'S TAX RETURN you **MUST** turn that money over to the Bankruptcy Trustee.

ANY REFUND FOR THIS YEAR'S TAXES is **NOT** affected.

3. Information on any INHERITANCE you may be entitled to within 180 days before or after the filing date of the bankruptcy petition.
4. Information on any CONTRIBUTIONS TO A RETIREMENT OR PENSION PLAN made by you (debtor[s]) as an employEE, within one year prior to the filing date of the bankruptcy petition.
5. Copies of FEDERAL **AND** STATE TAX RETURNS for the last two years -- You **MUST** bring these even if you did not get a tax refund.
6. If you HOLD STOCK in a **CLOSELY HELD CORPORATION** you must bring either a FINANCIAL STATEMENT OR TAX RETURN for that corporation for last year.
7. If you **OPERATED A BUSINESS** you must bring a TAX RETURN FOR THAT BUSINESS for last year (unless it is included in your personal tax return).
8. Copies of BANK statements **AND** CREDIT CARD statements for the period covering the date the bankruptcy petition was **filed** **PLUS** for the 2 preceding months (a total of 3 months) ==> even if you have closed the accounts within the last 6 months, bring the last 3 monthly statements you received. These documents will be used to verify account balances as of the date of the filing of the petition.

**IF YOU FAIL TO BRING THESE ITEMS,
YOU WILL HAVE TO GO TO COURT A
SECOND TIME ! !**

(AND you **will** incur additional ATTORNEY'S FEES)

Form provided by:

THOMAS E. STIREWALT, JR.; ATTORNEY AT LAW; POB 1242; METAIRIE, LA. 70004
(504) 581-1974 (ans.mach.)

Form provided by:

THOMAS E. STIREWALT, JR.; ATTORNEY AT LAW; P.O. BOX 1242; METAIRIE, LA. 70004
(504) 581-1974 (answering machine)

INSTRUCTIONS FOR DEBTOR

READ THIS ENTIRE PACKET It may have been printed FRONT & BACK to save postage and file space.

FILL IN EVERY BLANK even if it does not apply - just put in n/a or draw a dash -- I have to know that you looked at every line of every item.

If you do not know exact dates --> put in the month/year;

If you do not know exact amounts --> put in an approximate amount, but **GUESS HIGH**

ALL addresses **MUST** be complete & include ZIPcode (the court will not accept less)

If there is not enough room, use separate paper, LABEL & NUMBER answer & staple to sheet.

Everything must be in **ALPHABETICAL ORDER** within each Creditor Schedule.

IF YOU HAVE BEEN SUED

- a. Supply me with a copy of any lawsuit papers you have in your possession.
- b. If you do not have any of the lawsuit papers, supply me with the names, addresses, phone numbers, court name, court case number, and aprox. date of being sued.

IF YOUR WAGES ARE BEING GARNISHED,

OR

IF ANY PROPERTY HAS BEEN SEIZED

Supply me with the names, addresses, phone numbers, etc. of the person/entity who is doing so, AND the name, address, & phone # of the person/entity from whom the wages were garnished or the property seized.

IN ADDITION TO BRINGING (SENDING) IN THIS COMPLETED PACKET

YOU MUST ALSO BRING (send) TO ME :

1. LEGAL DESCRIPTIONS of any property listed on Schedule-A of the Bankruptcy Petition. (You **MUST** bring this if you have **real estate**.) [You can find this in your act of sale]
2. Information on any **INHERITANCE** you may be entitled to within 180 days before or after the filing date of the bankruptcy petition.
3. Information on any **CONTRIBUTIONS TO A RETIREMENT OR PENSION PLAN** made by you (debtor[s]) as an employEE, within one year prior to the filing date of the bankruptcy petition.
4. Copies of **FEDERAL AND STATE TAX RETURNS** for the last two years -- You **MUST** bring these even if you did not get a tax refund.
5. If you **HOLD STOCK** in a **CLOSELY HELD CORPORATION** you must bring either a **FINANCIAL STATEMENT OR TAX RETURN** for that corporation for last year.
6. If you **OPERATED A BUSINESS** you must bring a **TAX RETURN FOR THAT BUSINESS** for last year (unless it is included in your personal tax return).
7. Copies of **BANK statements AND CREDIT CARD statements** for the period covering the date the bankruptcy petition was **filed PLUS** for the 2 preceding months (a total of 3 months) ==> even if you have closed the accounts within the last 6 months, bring the last 3 monthly statements you received. These documents will be used to verify account balances as of the date of the filing of the petition.

**YOUR BANKRUPTCY CANNOT BE STARTED UNTIL ALL
OF THIS INFORMATION IS TURNED IN TO ME !**

Important Notice: The ATTORNEY FEE quoted to you is based upon you filling out this questionnaire packet completely. **If you fail to completely fill out this packet/form**, it will require someone in my office to sit down and spend the time to complete it with you. **You will have to pay extra** if this happens. You will NOT have to pay extra for someone with my office to sit down with you and *review the completed form*, we need to do this anyway.

The ATTORNEY FEE is based/calculated on the average amount of time it will take to talk/explain to you about the bankruptcy process, review the completed packet, prepare the paperwork for filing at court, filing the paperwork, and attending the "first meeting of creditors" (counts as one court appearance), and maybe a couple of phone calls. IF an attorney makes more than one appearance in court, OR does more than the items listed in this paragraph, **it will cost you extra** (at the rate of \$150.00 per hour, with a two hour minimum, payable in advance).

Information about the **ATTORNEY WHO WILL BE REPRESENTING YOU**

IF you are filing for yourself, it is called "Pro Se" and you should just circle this sentence.

Usually, the attorney who gave you this form to fill out, will fill out this information about him(her)self.

Attorney's Name:

Attorney's Law Firm (Office) Name:

Attorney's Mailing or Street Address:

Attorney's City, State ZIP

Attorney's voice telephone number:

Attorney's FAX number:

Attorney's email address:

Attorney's **Louisiana Bar Roll Number:**

How much attorney's fee are you paying to this attorney? \$ _____

How much of this fee have you actually paid to this attorney? \$ _____

Was the source of the money paid from your wages or earnings or savings? Y / N

If NO, what was the source of the money? _____

Have you given the money for the **Filing Fee** to this attorney? Y / N

If NO, do you need to pay in installments? (installments are \$50.00 minimum) Y / N

Attorney Fee = \$ _____

+ Court Filing Fee = \$ _____

= Total Due = \$ _____ **(Send / Bring in with COMPLETED Questionnaire)**

[DO NOT MAIL CASH! USE A MONEY ORDER!]

INFORMATION ABOUT YOU

What is your **FULL** name? _____

IF you have been known by any other names during the past **6 years** from today, list them:

What is your **street number and name (and apt.#)**?

What is your **City, State, ZIP**?

What is the **name of the Parish you live in**?

What is your **social security number**?

Your DAYtime **phone** number = (area code _____)

Your NIGHTtime phone number =(area code _____)

Your FAX number =(area code _____)

Your EMAIL address = _____

What is your **SPOUSE'S FULL** name? _____

IF your spouse has been known by any other names during the past **6 years** from today, list them:

What is your **SPOUSE'S street number and name (and apt.#)**?

What is your **SPOUSE'S city, state, ZIP**?

What is the **name of the parish your SPOUSE lives in**?

What is your **SPOUSE'S social security number**?

Your SPOUSE'S DAYtime **phone** number = (area code _____)

Your SPOUSE'S NIGHTtime phone number =(area code _____)

Your SPOUSE'S FAX number =(area code _____)

Your SPOUSE'S email address= _____

IS YOUR SPOUSE FILING FOR BANKRUPTCY PROTECTION TOO ? Y / N

Have you lived here for more than 6 months? Y / N

Are these BUSINESS debts? Y / N

IF YES, what kind of business: sole proprietorship, partnership, corporation, limited liability

Are you filing a CHAPTER 7 (straight liquidation), or CHAPTER 13 (wage earner plan)? 7 / 13

Has (either) debtor filed for bankruptcy within the last 6 years? Y / N

Which name(s) filed under - _____

When? _____

Where? _____

Attorney's Name & Address: _____

SCHEDULE-A **REAL ESTATE OWNED**

Do you OWN, or are you BUYING, or did you SIGN FOR any REAL ESTATE, LAND, LOT, CONDOMINIUM, CO-OP ?
_____ If **NO**, put an "X" on this line and skip to next SCHEDULE.

IF YES, I will need the **LEGAL DESCRIPTION** for each one. Bring in a photocopy of the Act of Sale wherein you acquired an interest in the property.

ADDITIONALLY => For each piece of property fill out the following form (and on the next page(s):)

(real estate) PROPERTY # 1

Street Address:

City/St/ZIP:

Who else, besides you has an ownership interest in the property (include Name, Address, Phone) :

Date you acquired this property: _____ Purch.Price: \$ _____
Current market value: \$ _____ Date of last appraisal: _____

Is there a **FIRST MORTGAGE?**

Is this debt: community / husband only / wife only / joint with someone else

Monthly Payment: \$ _____ Behind? y/n How many months? _____

How much do you still owe? \$ _____ ACCOUNT/LOAN #: _____

Lender's Name:

Address:

Phone:

Collection Agency or Attorney?

Name:

Address:

Phone:

Have they sued you? y/n If yes, attach copy too.

Court Name:

Case #:

For how much? \$

Have they obtained a judgment against you? y/n If yes, attach copy.

Is there a **SECOND MORTGAGE?**

Is this debt: community / husband only / wife only / joint with someone else

Monthly Payment: \$ _____ Behind? y/n How many months? _____

How much do you still owe? \$ _____ ACCOUNT/LOAN #: _____

Lender's Name:

Address:

Phone:

Collection Agency or Attorney?

Name:

Address:

Phone:

Have they sued you? y/n If yes, attach copy too.

Court Name:

Case #:

For how much? \$

Have they obtained a judgment against you? y/n If yes, attach copy.

ANYTHING ELSE I SHOULD KNOW ABOUT THIS PIECE OF PROPERTY?

SCHEDULE-A REAL PROPERTY OWNED

(real estate) PROPERTY # 2

Street Address:

City/St/ZIP:

Who else, besides you has an ownership interest in the property (include Name, Address, Phone) :

Date you acquired this property: _____ Purch.Price: \$ _____

Current market value: \$ _____ Date of last appraisal: _____

Is there a **FIRST MORTGAGE?**

Is this debt: community / husband only / wife only / joint with someone else

Monthly Payment: \$ _____ Behind? y/n How many months? _____

How much do you still owe? \$ _____ ACCOUNT/LOAN #: _____

Lender's Name:

Address:

Phone:

Collection Agency or Attorney?

Name:

Address:

Phone:

Have they sued you? y/n If yes, attach copy too.

Court Name:

Case #:

For how much? \$

Have they obtained a judgment against you? y/n If yes, attach copy.

Is there a **SECOND MORTGAGE?**

Is this debt: community / husband only / wife only / joint with someone else

Monthly Payment: \$ _____ Behind? y/n How many months? _____

How much do you still owe? \$ _____ ACCOUNT/LOAN #: _____

Lender's Name:

Address:

Phone:

Collection Agency or Attorney?

Name:

Address:

Phone:

Have they sued you? y/n If yes, attach copy too.

Court Name:

Case #:

For how much? \$

Have they obtained a judgment against you? y/n If yes, attach copy.

ANYTHING ELSE I SHOULD KNOW ABOUT THIS PIECE OF PROPERTY?

SCHEDULE-A REAL PROPERTY OWNED

(real estate) PROPERTY # 3

Street Address:

City/St/ZIP:

Who else, besides you has an ownership interest in the property (include Name, Address, Phone) :

Date you acquired this property: _____ Purch.Price: \$ _____

Current market value: \$ _____ Date of last appraisal: _____

Is there a **FIRST MORTGAGE?**

Is this debt: community / husband only / wife only / joint with someone else

Monthly Payment: \$ _____ Behind? y/n How many months? _____

How much do you still owe? \$ _____ ACCOUNT/LOAN #: _____

Lender's Name:

Address:

Phone:

Collection Agency or Attorney?

Name:

Address:

Phone:

Have they sued you? y/n If yes, attach copy too.

Court Name:

Case #:

For how much? \$

Have they obtained a judgment against you? y/n If yes, attach copy.

Is there a **SECOND MORTGAGE?**

Is this debt: community / husband only / wife only / joint with someone else

Monthly Payment: \$ _____ Behind? y/n How many months? _____

How much do you still owe? \$ _____ ACCOUNT/LOAN #: _____

Lender's Name:

Address:

Phone:

Collection Agency or Attorney?

Name:

Address:

Phone:

Have they sued you? y/n If yes, attach copy too.

Court Name:

Case #:

For how much? \$

Have they obtained a judgment against you? y/n If yes, attach copy.

ANYTHING ELSE I SHOULD KNOW ABOUT THIS PIECE OF PROPERTY?

SCHEDULE - B **PERSONAL PROPERTY**

1. Cash on hand. \$_____ (should be about \$25.00)

2. **OPEN "BANK" ACCOUNTS:** (includes checking, savings, etc. at banks, savings & loans, credit unions)

#a

"Bank" Name:

Address (include ZIP) :

Phone: (area code _____)

Type of account: checking / savings / (other-->)_____

Date opened: _____ IF CLOSED: date closed =>

Account #: _____

Current Balance: \$_____ (knock it down to about \$40.00 on date of filing bankruptcy petition)

FULL Name(s) & Address of each person who could take money out:

+++++

#b

"Bank" Name:

Address (include ZIP) :

Phone: (area code _____)

Type of account: checking / savings / (other-->)_____

Date opened: _____ IF CLOSED: date closed =>

Account #: _____

Current Balance: \$_____ (knock it down to about \$40.00 on date of filing bankruptcy petition)

FULL Name(s) & Address of each person who could take money out:

+++++

#c

"Bank" Name:

Address (include ZIP) :

Phone: (area code _____)

Type of account: checking / savings / (other-->)_____

Date opened: _____ IF CLOSED: date closed =>

Account #: _____

Current Balance: \$_____ (knock it down to about \$40.00 on date of filing bankruptcy petition)

FULL Name(s) & Address of each person who could take money out:

IF YOU HAVE MORE THAN 3 ACCOUNTS, USE ADDITIONAL SHEETS

SCHEDULE - B PERSONAL PROPERTY

3. Security deposits with public utilities, phone, landlord, etc.

	Name	Address w/ ZIP	\$ on deposit
water:			
gas:			
elec:			
phone:			
landlord:			
Other:			

For the next 30 or so questions you will have to give a number for the CURRENT MARKET VALUE of the lump of stuff that question asks about -- this is a number that would reflect how much money you could get for all of it in a garage sale, NOT how much you paid for it! For many of these just write in the word NONE. You will be given the opportunity to ask questions about these when we have our face-to-face interview, for now, just do the best you can..

4. Household goods, and furnishings, including audio, video, and computer equipment.
(IF you own a stereo, or VCR, or computer, list it separately -- brand name, CURRENT USED market value. Most people say about \$500.00)
MARKET VALUE \$
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.
MARKET VALUE \$
6. Wearing apparel. (most people say about \$500.00 for each person)
MARKET VALUE \$
7. Furs & jewelry. (List your wedding/engagement rings, they are exempt)
MARKET VALUE \$
8. Firearms, sports/photographic/hobby equipment
(list specific valuable guns/cameras, otherwise, a lump value will do - List Firearm serial numbers!)
MARKET VALUE \$
9. Interests in insurance policies (i.e. policies that have a current CASH VALUE)
(list name of company, address of company, policy number, and cash surrender value; YOU MAY HAVE TO CONTACT YOU INSURANCE AGENT)
MARKET VALUE \$

10. **Annuities** MARKET VALUE \$
 (list name of company, address of company, policy number, and cash surrender value)
11. **Interests in IRA, ERISA, Keogh, or other pension/profit sharing plans.** MARKET VALUE \$
 (list name of company, address of company, policy number, and cash surrender value)
12. **Stock & interests in incorporated or unincorporated businesses.** MARKET VALUE \$
 (list name of company, address of company, certificate number, and cash surrender value - YOU MAY HAVE TO CONTACT YOUR STOCK BROKER)
13. **Interests in partnerships or joint ventures.** MARKET VALUE \$
 (list name of company, address of company, and cash surrender value)
14. **Government & corporate BONDS & other negotiable and non-negotiable instruments.** MARKET VALUE \$
 (list name of company, address of company, bond/certificate number, and cash surrender value)
15. **Accounts receivable** MARKET VALUE \$
 (list name of company, address of company, and value)
16. **Alimony, maintenance, support, & property settlements you are entitled to.** MARKET VALUE \$
 (list name of company/person, address of company/person, what for, and value)
17. **Other liquidated debts owed to you, including tax refunds.** MARKET VALUE \$
 (list name of company, address of company, what for, & value)
18. **If you have inherited anything, or are about to inherit anything, list those equitable and future interests, life estates, usufructs, and rights of power exercisable for the benefit of the debtor, OTHER THAN those listed in the schedule of REAL PROPERTY)** MARKET VALUE \$
 (list name of company/person, address of company/person, what for, & value)
19. **Do you have any interest/rights in the estate of a deceased person, or are named as a beneficiary of that deceased person's death benefit, life ins. policy, or a trust?** MARKET VALUE \$
 (list name of company/person, address of company/person, what for, & value)
20. **Do you have any contingent or unliquidated claims of any nature, including suits/claims against anyone, counter-claims, or set-offs?** MARKET VALUE \$
 (list name of company/person, address of company/person, what for, & value; IF SUIT FILED list case name, Court name, Court Case #, and attorneys involved)

21. Patents, copyrights, & other intellectual property. MARKET VALUE \$
(list name of company/person, address of company/person, what for, & value)

22. Licenses, franchises, & other general intangibles. MARKET VALUE \$
(list name of company/person, address of company/person, what for, & value)

23. Automobiles, trucks, trailers, and other vehicles and accessories. MARKET VALUE \$
(list year, make, model, mileage, condition [good/fair/poor], VIN, & value for EACH ONE)

Year	Make	Model	VIN	Mileage	Condition

24. Boats motors, & accessories. MARKET VALUE \$
(list year, make, model, mileage/hours, condition [good/fair/poor], VIN, & value for EACH ONE)

25. Aircraft & accessories. MARKET VALUE \$
(list year, make, model, mileage, condition [good/fair/poor], VIN, & value for EACH ONE)

26. Office equipment, furnishings, & supplies. MARKET VALUE \$
(list year, make, model, condition [good/fair/poor], & value for EACH ONE)

27. Machinery, fixtures, equipment, & supplies used in business. MARKET VALUE \$
(list year, make, model, mileage, condition [good/fair/poor], VIN, & value for EACH ONE)

28. Inventory. MARKET VALUE \$
(list year, make, model, mileage, condition [good/fair/poor], VIN, & value for EACH ONE)

29. Animals (farm, or extremely valuable animals) NOT THE FAMILY PET(S) MARKET VALUE \$
(list age, species, number, condition [good/fair/poor], & value for EACH ONE)

30. Crops - growing or harvested. MARKET VALUE \$
(list type, quantity, condition [good/fair/poor], & value for EACH ONE)

31. Farming equipment & implements. MARKET VALUE \$
(list year, make, model, mileage, condition [good/fair/poor], VIN, & value for EACH ONE)

32. Farm supplies, chemicals, & feed. MARKET VALUE \$
(list type, name, quantity, condition [good/fair/poor], & value for EACH ONE)

33. Other personal property of any kind not already listed. MARKET VALUE \$
(list each one specifically, including as necessary - year, make, model, condition [good/fair/poor], ser#, etc., & value for EACH ONE)

SCHEDULE - B PERSONAL PROPERTY

MOTOR VEHICLES This also includes boats, motor-homes, motor-cycles, air-craft, etc.

#1

Year: _____ Manufacturer: _____ Model Name: _____
VIN/Serial #: _____

Date you acquired this vehicle: _____ Purch.Price: \$ _____

Current market value: \$ _____ Date of last appraisal: _____

General condition: good / poor / _____

Present Location: (name, addr, ph, and reason why if not in your possession): _____

Who else, besides you, has an ownership interest in the vehicle (include Name, Address, Phone) :

Is there a **FIRST MORTGAGE?** Y / N **IF NO, Go to next form, IF YES,** continue filling out this form.

Is this debt: community / husband only / wife only / joint with someone else

Monthly Payment: \$ _____ Behind? y / n How many months? _____

How much do you still owe? \$ _____

Lender's Name:

Address (incl ZIP): _____

Phone: _____

ACCOUNT/LOAN #: _____

Collection Agency or Attorney?

Name:

Address (incl ZIP): _____

Phone: _____

Have they sued you? y / n If yes, attach copy too.

Court Name:

Case #:

For how much? \$ _____

Have they obtained a judgment against you? Y / N **IF YES,** attach copy.

SCHEDULE - B PERSONAL PROPERTY

MOTOR VEHICLES

Year: _____ Manufacturer: _____ Model Name: _____

VIN/Serial #: _____

Date you acquired this vehicle: _____ Purch.Price: \$ _____

Current market value: \$ _____ Date of last appraisal: _____

General condition: good / poor / _____

Present Location: (name, addr, ph, and reason why if not in your possession): _____

Who else, besides you, has an ownership interest in the vehicle (include Name, Address, Phone) :

Is there a **FIRST MORTGAGE?** Y / N **IF NO, Go to next form, IF YES,** continue filling out this form.

Is this debt: community / husband only / wife only / joint with someone else

Monthly Payment: \$ _____ Behind? y / n How many months? _____

How much do you still owe? \$ _____

Lender's Name:

Address (incl ZIP): _____

Phone: _____

ACCOUNT/LOAN #: _____

Collection Agency or Attorney?

Name:

Address (incl ZIP): _____

Phone: _____

Have they sued you? y / n If yes, attach copy too.

Court Name:

Case #:

For how much? \$ _____

Have they obtained a judgment against you? Y / N **IF YES,** attach copy.

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MAKE EXTRA PHOTOCOPIES OF THIS PAGE AS NECESSARY

SCHEDULE - D CREDITORS HOLDING SECURED CLAIMS

This is where you list all the people where you purchased items on "time" and still owe them payments. Such as furniture, stereos, t.v.'s, air conditioners, etc.; so if you fail to pay, they can repossess it. Where you signed some papers and maybe applied for credit (you probably signed a NOTE & CHATTLE MORTGAGE)

This schedule **DOES INCLUDE REAL ESTATE**, even though you already listed them, you **MUST LIST THEM AGAIN!**

This schedule **DOES NOT INCLUDE CREDIT CARDS**, you will list these later.

**If you do not supply COMPLETE MAILING ADDRESS (including ZIPcode)
the Court will NOT accept it!**

More explanation:

These sheets are designed to enter one secured creditor per page. Make as many sheets as you need. Number them at the top right as follows: "1 of 5", i.e. tell how many sheets there are.

When you list secured creditors, you are telling us about two things: first, about the creditor and what you owe, and, second, about the property which secures the debt.

Most credit card debts are not to be listed here. They are not secured debts. However, **Sears charges are secured.**

Life insurance policy loans are secured debts. Some creditors may get a lien without your consent -- the mechanic's lien of your car repairman, the construction lien of a builder, a bank's right of set-off against your accounts, or a pawn shop's possessory lien ("pledge"). If you have any doubts whether a debt is secured, list it here.

Please attach a copy of all loan papers you signed and all credit card rules you received. Also please attach a copy of your most recent statement for each debt.

If you are filing for Chapter 13: For each secured debt, we need to know the monthly payment, and if the payments are current or how far behind you are. If you want to keep the property, the amount of the monthly payment should also appear on the Budget Sheet.

You are asked for the "Property Type", which is either real estate (land and buildings) or "personal" (anything but real estate). For "personal property", write in the category number, using the "Key to Property Categories".

Of course, if you list a property on a secured claims sheet, you don't list it again on an "owned free and clear" sheet.

Sometimes a lender will take a lien against several properties, such as a second mortgage on your house and liens on your car, your stereo and your shop tools. When this happens, separately list each value, property type and category.

However, if there is a second mortgage or third mortgage on your house, or if any other property has more than 1 lien on it, enter each additional debt as a separate secured creditor, even if these additional debts are to the same lender. (But the mere fact that a debt is in arrears, or has had penalties added to it doesn't make it two debts.)

Market Value: What you could get at a distressed sale such as a sheriff's foreclosure auction.

Codebtor: in community property states, the spouse must be listed as codebtor, (including alias and maiden names) even if not a party to the bankruptcy filing.

SCHEDULE D - CREDITORS HOLDING **SECURED** CLAIMS _____ of _____ creditors

If you do not supply COMPLETE MAILING ADDRESS (including ZIPcode) the Court will NOT accept it!

What is the 'name' of this property? _____

(examples: if it is your home, then I would suggest something like 123 Main Street.
If it is your car, then something like 1999 Toyota Camrey 4-dr)

Lender's Name:

Address (incl. ZIP):

Phone: (incl. area code)

Date you acquired this property: _____

ACCOUNT/LOAN #: _____

Original Purch.Price: \$ _____

How much do you still owe? \$ _____

Monthly Payment: \$ _____ How many months BEHIND? _____

Current market value: \$ _____ Date of last appraisal: _____

[remember, current market value is what you could get today, at a distressed sale (e.g. sheriff's foreclosure auction)]

Intention (circle one) : Reaffirm Surrender Redeem Avoid None

Reason for claim (circle one): Common Law Deed of Trust Garnishment Judgment
Mechanic's Lien Mortgage Purchase Money Statutory
Other: _____

Is this debt: community / husband only / wife only / joint with someone else

IF JOINT with someone else: list their name(s), address (incl ZIP), phone, & percent ownership interest

Conditions: Is this debt => Contingent Unliquidated Disputed Subject to Setoff NoneOfThese

Anything unusual about this property? (such as high mileage, bad tires, leaky roof, flood damage, etc.)

Collection Agency or Attorney?

Name:

Address (incl ZIP):

Phone: (incl Area Code)

Have they sued you? Y/N If yes, attach copy of any papers.

Court Name/location:

Case #:

For how much? \$

Have they obtained a judgment against you? Y/N If yes, attach copy.

+++++

MAKE EXTRA PHOTOCOPIES OF THIS PAGE AS NECESSARY

SCHEDULE D - CREDITORS HOLDING **SECURED** CLAIMS _____ of _____ creditors

If you do not supply COMPLETE MAILING ADDRESS (including ZIPcode) the Court will NOT accept it!

What is the 'name' of this property? _____

(examples: if it is your home, then I would suggest something like 123 Main Street.
If it is your car, then something like 1999 Toyota Camrey 4-dr)

Lender's Name:

Address (incl. ZIP):

Phone: (incl. area code)

Date you acquired this property: _____

ACCOUNT/LOAN #: _____

Original Purch.Price: \$ _____

How much do you still owe? \$ _____

Monthly Payment: \$ _____ How many months BEHIND? _____

Current market value: \$ _____ Date of last appraisal: _____

[remember, current market value is what you could get today, at a distressed sale (e.g. sheriff's foreclosure auction)]

Intention (circle one) : Reaffirm Surrender Redeem Avoid None

Reason for claim (circle one): Common Law Deed of Trust Garnishment Judgment
Mechanic's Lien Mortgage Purchase Money Statutory
Other: _____

Is this debt: community / husband only / wife only / joint with someone else

IF JOINT with someone else: list their name(s), address (incl ZIP), phone, & percent ownership interest

Conditions: Is this debt => Contingent Unliquidated Disputed Subject to Setoff NoneOfThese

Anything unusual about this property? (such as high mileage, bad tires, leaky roof, flood damage, etc.)

Collection Agency or Attorney?

Name:

Address (incl ZIP):

Phone: (incl Area Code)

Have they sued you? Y/N If yes, attach copy of any papers.

Court Name/location:

Case #:

For how much? \$

Have they obtained a judgment against you? Y/N If yes, attach copy.

+++++

MAKE EXTRA PHOTOCOPIES OF THIS PAGE AS NECESSARY

SCHEDULE D - CREDITORS HOLDING **SECURED** CLAIMS _____ of _____ creditors

If you do not supply COMPLETE MAILING ADDRESS (including ZIPcode) the Court will NOT accept it!

What is the 'name' of this property? _____

(examples: if it is your home, then I would suggest something like 123 Main Street.
If it is your car, then something like 1999 Toyota Camrey 4-dr)

Lender's Name:

Address (incl. ZIP):

Phone: (incl. area code)

Date you acquired this property: _____

ACCOUNT/LOAN #: _____

Original Purch.Price: \$ _____

How much do you still owe? \$ _____

Monthly Payment: \$ _____ How many months BEHIND? _____

Current market value: \$ _____ Date of last appraisal: _____

[remember, current market value is what you could get today, at a distressed sale (e.g. sheriff's foreclosure auction)]

Intention (circle one) : Reaffirm Surrender Redeem Avoid None

Reason for claim (circle one): Common Law Deed of Trust Garnishment Judgment
Mechanic's Lien Mortgage Purchase Money Statutory
Other: _____

Is this debt: community / husband only / wife only / joint with someone else

IF JOINT with someone else: list their name(s), address (incl ZIP), phone, & percent ownership interest

Conditions: Is this debt => Contingent Unliquidated Disputed Subject to Setoff NoneOfThese

Anything unusual about this property? (such as high mileage, bad tires, leaky roof, flood damage, etc.)

Collection Agency or Attorney?

Name:

Address (incl ZIP):

Phone: (incl Area Code)

Have they sued you? Y/N If yes, attach copy of any papers.

Court Name/location:

Case #:

For how much? \$

Have they obtained a judgment against you? Y/N If yes, attach copy.

+++++

MAKE EXTRA PHOTOCOPIES OF THIS PAGE AS NECESSARY

SCHEDULE - E **PRIORITY CLAIMS**

Priority claims are debts owed to the Government (taxes, fines, water & sewer bills), to employees for Wages or fringe Benefits (including pension contributions), to customers who made Deposits for personal or household purchases, or to Farmers or fishermen for grain or fish you purchased.

Some priority debts, such as most taxes, will survive the bankruptcy and must be paid off later.
Please attach a copy of your most recent statement for each debt.

ALL ADDRESSES MUST BE "FULL" AND MUST INCLUDE ZIPcode!

DO YOU OWE ANYONE FOR WAGES, SALARIES, OR COMMISSIONS? Y / N

Who & addr	Why	Date	How much \$
------------	-----	------	-------------

DO YOU OWE ANY CONTRIBUTIONS TO AN EMPLOYEE BENEFIT PLAN? Y / N

Who & addr	Why	Date	How much \$
------------	-----	------	-------------

HAS ANYONE GIVEN YOU A DEPOSIT FOR WORK YOU HAVE NOT YET PERFORMED? Y / N

Who & addr	Why	Date	How much \$
------------	-----	------	-------------

DO YOU OWE ANY TAXES TO ANYONE? Y / N

Who & addr	Why	Date	How much \$
------------	-----	------	-------------

SCHEDULE - F **UNSECURED** CREDITORS

This is where you list CREDIT CARDS, DOCTORS, DENTISTS, HOSPITALS, INSURANCE AGENCIES, STORES (where you did not sign a chattle mortgage, and they cannot repossess ANY property)

If you are still making payments, **STOP !!!** (unless you intend to renew [reaffirm] the debt)

If you still have valid credit cards, cut them in half and return them to the issuer, now.

**If you do not supply COMPLETE MAILING ADDRESS (including ZIPcode)
the Court will NOT accept it!**

Please list all debts you have not already listed as a secured or priority debt.

These lists are used to give creditors notice of your bankruptcy. **A creditor must get notice of your bankruptcy, or his claim will not be discharged.**

You must be complete and accurate with all addresses.

If you are not sure of the exact amount owed, list your best guess (but guess high!). It is more important that a creditor get notice of your bankruptcy than that the amount listed as owed be 100% accurate.

Be sure to list such debts as child support and maintenance (alimony) arrearages, student loans, delinquent utility bills, loans you co-signed or guaranteed (even if the loan is not in default). Some of these debts are not dischargeable in bankruptcy, and other debts you might want to pay off in spite of the bankruptcy. Nonetheless, you should **list all** these **debts**.

If you want to reaffirm any debt -- take it on as a personal obligation which can be enforced against you in court -- please indicate in the "Reaffirm" box below.

Please **attach a copy of your most recent statement** for each debt.

+++++

SCHEDULE F - CREDITORS HOLDING **UNSECURED** CLAIMS

___ of ___

If you do not supply COMPLETE MAILING ADDRESS (including ZIPcode) the Court will NOT accept it!

Creditor's Name:

Address:

Phone:

Date account was originally opened (aprox) : _____

ACCOUNT/LOAN #: _____

How much do you still owe? \$ _____

Intention (circle one) : Reaffirm Surrender Redeem Avoid None

Reason for claim (circle one): Credit Card Signature Loan Dr./ Med bills Student Loan Open Account Other: _____ Store Account

Is this debt: community / husband only / wife only / joint with someone else

IF JOINT with someone else: list their name(s), address (incl ZIP), phone, & percent ownership interest

Conditions: Is this debt => Contingent Unliquidated Disputed Subject to Setoff NoneOfThese

Anything unusual about this property? (broken, worn out, flood damage, etc.)

Collection Agency or Attorney?

Name:

Address (incl ZIP):

Phone: (incl Area Code)

Have they sued you? Y / N If yes, attach copy of any papers.

Court Name/location:

Case #:

For how much? \$

Have they obtained a judgment against you? Y / N If yes, attach copy.

++++
MAKE EXTRA PHOTOCOPIES OF THIS PAGE AS NECESSARY

SCHEDULE F - CREDITORS HOLDING **UNSECURED** CLAIMS

___ of ___

If you do not supply COMPLETE MAILING ADDRESS (including ZIPcode) the Court will NOT accept it!

Creditor's Name:

Address:

Phone:

Date account was originally opened (aprox) : _____

ACCOUNT/LOAN #: _____

How much do you still owe? \$ _____

Intention (circle one) : Reaffirm Surrender Redeem Avoid None

Reason for claim (circle one): Credit Card Signature Loan Dr./ Med bills Student Loan Open Account Other: _____ Store Account

Is this debt: community / husband only / wife only / joint with someone else

IF JOINT with someone else: list their name(s), address (incl ZIP), phone, & percent ownership interest

Conditions: Is this debt => Contingent Unliquidated Disputed Subject to Setoff NoneOfThese

Anything unusual about this property? (broken, worn out, flood damage, etc.)

Collection Agency or Attorney?

Name:

Address (incl ZIP):

Phone: (incl Area Code)

Have they sued you? Y / N If yes, attach copy of any papers.

Court Name/location:

Case #:

For how much? \$

Have they obtained a judgment against you? Y / N If yes, attach copy.

++++
MAKE EXTRA PHOTOCOPIES OF THIS PAGE AS NECESSARY

SCHEDULE F - CREDITORS HOLDING **UNSECURED** CLAIMS

___ of ___

If you do not supply COMPLETE MAILING ADDRESS (including ZIPcode) the Court will NOT accept it!

Creditor's Name:

Address:

Phone:

Date account was originally opened (aprox) : _____

ACCOUNT/LOAN #: _____

How much do you still owe? \$ _____

Intention (circle one) : Reaffirm Surrender Redeem Avoid None

Reason for claim (circle one): Credit Card Signature Loan Dr./ Med bills Student Loan Open Account Other: _____ Store Account

Is this debt: community / husband only / wife only / joint with someone else

IF JOINT with someone else: list their name(s), address (incl ZIP), phone, & percent ownership interest

Conditions: Is this debt => Contingent Unliquidated Disputed Subject to Setoff NoneOfThese

Anything unusual about this property? (broken, worn out, flood damage, etc.)

Collection Agency or Attorney?

Name:

Address (incl ZIP):

Phone: (incl Area Code)

Have they sued you? Y / N If yes, attach copy of any papers.

Court Name/location:

Case #:

For how much? \$

Have they obtained a judgment against you? Y / N If yes, attach copy.

++++
MAKE EXTRA PHOTOCOPIES OF THIS PAGE AS NECESSARY

SCHEDULE F - CREDITORS HOLDING **UNSECURED** CLAIMS

___ of ___

If you do not supply COMPLETE MAILING ADDRESS (including ZIPcode) the Court will NOT accept it!

Creditor's Name:

Address:

Phone:

Date account was originally opened (aprox) : _____

ACCOUNT/LOAN #: _____

How much do you still owe? \$ _____

Intention (circle one) : Reaffirm Surrender Redeem Avoid None

Reason for claim (circle one): Credit Card Signature Loan Dr./ Med bills Student Loan Open Account Other: _____ Store Account

Is this debt: community / husband only / wife only / joint with someone else

IF JOINT with someone else: list their name(s), address (incl ZIP), phone, & percent ownership interest

Conditions: Is this debt => Contingent Unliquidated Disputed Subject to Setoff NoneOfThese

Anything unusual about this property? (broken, worn out, flood damage, etc.)

Collection Agency or Attorney?

Name:

Address (incl ZIP):

Phone: (incl Area Code)

Have they sued you? Y / N If yes, attach copy of any papers.

Court Name/location:

Case #:

For how much? \$

Have they obtained a judgment against you? Y / N If yes, attach copy.

++++
MAKE EXTRA PHOTOCOPIES OF THIS PAGE AS NECESSARY

SCHEDULE - G EXECUTORY CONTRACTS / UNEXPIRED LEASES

If you do not supply COMPLETE MAILING ADDRESS (including ZIPcode)
the Court will NOT accept it!

HAVE YOU SIGNED ANY RENTALS / LEASES for apartments, cars, furniture, anything? Y / N
BRING ME A COPY OF THE LEASE

Who & addr	For What	When	How Much per month	Who has 'it' now
------------	----------	------	--------------------	------------------

DO YOU HAVE ANY EXECUTORY CONTRACTS? Y / N

(If you do not know what this question means, then you most likely do not have any, so the proper response would be NO)

Who & addr	For What	When	How Much per month	Who has 'it' now
------------	----------	------	--------------------	------------------

+++++

SCHEDULE - H CO-DEBTORS

HAS ANYONE CO-SIGNED FOR YOU? Y / N

Who & addr	For what	When	With what lender & addr
------------	----------	------	-------------------------

HAVE YOU CO-SIGNED FOR ANYONE? Y / N

If yes, then go back to the schedule for UNSECURED CREDITORS and list **BOTH** the person(s) you co-signed for **AND** the person/company that lent the money as **TWO SEPARATE CREDITORS!**

STATEMENT OF FINANCIAL AFFAIRS

This is where you will supply information about your general financial affairs. There are 21 questions (some have sub-parts). Some of the information is a repeat of information you may have supplied earlier -- the court will require you to supply it again, so **do not** answer a question by saying "see answer given earlier" or something like that -- **write out the complete answer all over again**.

If a question does not apply to you, DO NOT leave it blank ! WRITE IN the word NO or NONE or N/A or a dash-type-line, so I will know you did not skip the question!

1. INCOME FROM EMPLOYMENT OR BUSINESS

Your (& your spouse's **IF both are declaring bankruptcy**) GROSS income from OPERATING A BUSINESS, WAGES, SALARY, or COMMISSIONS (before taxes etc.) for

THIS YEAR so far.

\$ Amount From Who/What (addr & zip)

Yours:

Spouse:

Your GROSS income from WAGES, SALARY, or COMMISSIONS (before taxes etc.) for

LAST YEAR.

\$ Amount From Who/What (addr & zip)

Yours:

Spouse:

Your (combined) GROSS income from WAGES, SALARY, or COMMISSIONS (before taxes etc.) for

THE YEAR BEFORE THAT.

\$ Amount From Who/What (addr & zip)

Yours:

Spouse:

2. OTHER INCOME (EXAMPLE: stock dividends) Y / N (child support received is NOT income!)

\$ Amount From Who/What (addr incl. zip)

This year, so far:

Yours:

\$

Spouse:

\$

Last year:

Yours:

\$

Spouse:

\$

Year before last:

Yours:

\$

Spouse:

\$

3. **PAYMENTS TO CREDITORS**

a. Within the **LAST 90 DAYS** have you paid any **single** creditor payments that **total \$600.00 or more?** (this includes credit cards, house/car payments, etc.) y / n

Who & addr	Date of payments	How much each p/mnt	Balance still owed	For What
------------	------------------	---------------------	--------------------	----------

b. List all payments made within **one year** immediately preceding today, which have been made to, on for the benefit of creditors who are or were insiders. (This ONLY applies to corporations declaring bankruptcy)

4.a. **Within the last year from today, have there been any lawsuits/claims made or concluded in which YOU HAVE BEEN SUED?** (including suits already listed in Schedules D, E, & F)

Y / N

This is where you would list suits for car accidents etc.

ATTACH A COPY OF THE SUIT PAPERS !

Who & addr	Why	When	How much	What court & #	Atty (addr/ph)
------------	-----	------	----------	----------------	----------------

Within the last year from today, have there been any lawsuits/claims made or concluded in which YOU HAVE SUED ANYONE? (including suits already listed in Schedules B & C)

Y / N

This is where you would list suits for car accidents etc.

ATTACH A COPY OF THE SUIT PAPERS !

Who & addr	Why	When	How much	What court & #	Atty (addr/ph)
------------	-----	------	----------	----------------	----------------

b. Describe / list all property, within the **last year from** today, that has been attached, OR garnished, OR seized under any legal process (and by whom).

5. List/describe all property that has been repossessed, sold at a foreclosure, or transferred to avoid foreclosure, or voluntarily returned to a seller, within the **last year from today** (and by/to whom).

- 6.a. Describe any assignment of property for the benefit of creditors made **within the last 120 days from today** (i.e. 4 months) -- in other words, did you give something of value (not money) to someone you owed money to in order to either pay them off or shut them up? If yes, then list their name, address, date of transfer, what was transferred, and why)

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official **within the last year from today**. (include the description of the property, the name, address, date(s) involved)

7. List all GIFTS or CHARITABLE CONTRIBUTIONS made **within the last year from today** except those ordinary and usual gifts to family members (totaling less than \$200.00 in value) and those charitable contributions totaling less than \$100.00 for each charity (includes church). List should include amount, date, name/addr of recipient.

8. List all losses from fire, theft, or other casualty or gambling **within the last year from today**. List should include amount, date, type of loss, and if it was covered (even in part) by insurance [you still may have lost the deductible].

9. OTHER THAN THE MONEY YOU HAVE PAID (or are about to pay) TO THE LAWYER for preparing THIS bankruptcy, have you paid anyone else (other lawyers, counseling services) for any consultations regarding bankruptcy, preparation of bankruptcy papers, or debt consolidation/counseling **within the last year from today**? If yes, for each one, list the name(s), addresse(s), date(s), amount(s), and what for

10. List all other property (real estate, and non-real estate), **other than** property transferred in the ordinary course of the business or financial affairs of the debtor, which was transferred either **absolutely** (completely out of your name), or as a security (like a mortgage) **within the last year from today.**

name address date amount property-description property-value why it was transferred.

11. **CLOSED FINANCIAL ACCOUNTS - in the last 12 MONTHS from today**

List checking, savings, certificates of deposit, share/brokerage accounts, etc. here.

Company & addr Type of acct Amount when closed Acct # Date closed

12. List each safe deposit or other box or depository in which the debtor has or has had securities, cash, or other valuables **within the last year from today.**

company name / address / ph box identification (number/letter).

13. List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor **within 90 days of today** (3 months). (e.g. the IRS kept your tax return because you owed back taxes from last year; the bank took your deposit but would not give you cash because you were overdrawn)

14. Are you holding any property (land, cash, car, bank accounts, etc.) that actually belongs to someone else? If yes, list the property's description, the name/addr of the true owner, and why you are holding it.

15. **ALL ADDRESSES - LAST TWO YEARS from today** starting with where you live now. IF you were using a different name, state the name it was under.

Street # & Name City State ZIP From --> To present day

16. Nature, Location & Name of Business:
- a. **INDIVIDUALS:** if you (or your spouse, if this is a joint bankruptcy) were an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional , OR owned 5% or more of the voting/equity securities of such a business, **within the last TWO years from today** -- List that business's name and address.

 - b. **PARTNERSHIP:** if the debtor is a partnership, list the names and addresses of all businesses in which it was a partner or owned 5% or more of the voting securities **within the last TWO years**.

 - c. **CORPORATION:** if the debtor is a corporation, list the names and addresses of all businesses in which it was a partner or owned 5% or more of the voting securities **within the last TWO years**.
17. Books, records, & financial statements
- a. List all bookkeepers and accountants who, within **SIX years from today** have either kept or supervised the keeping of the books of account and records of the debtor. (Unless you were in business, the answer is probably NONE -- this does NOT ask who did your tax returns) List names, addresses, and dates.

 - b. List all firms or individuals who, **within the last TWO years from today** have AUDITED your books of account and records, OR prepared a FINANCIAL STATEMENT. (Unless you were in business, the answer is probably NONE -- this does NOT ask who did your tax returns) List names, addresses, and dates.

 - c. List the name(s), and address(es), of all firms or individuals (other than yourself) who have possession of any of your books or records. ALSO, if any books/records are not available, state why. (again, unless you are a business, this probably will not apply to you, so the answer would be NONE)

 - d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a FINANCIAL STATEMENT was given **within the last TWO years from today**. (If you have applied for a loan, applied for a credit card, or purchased something like furniture or electronics "on time" during the last two years, you did submit a financial statement [the application itself was the financial statement!])

Name	address	date	for what?
------	---------	------	-----------

- 18.a. List the dates of the last two inventories taken of your property, the name/address of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. (Unless you are a business, or were involved in running a sole proprietorship, this will probably not apply to you, so the answer would be NONE)
- b. List the name/address of the person having possession of the records of each of the two inventories listed in 18.a. immediately above.
- 19.a. **If the debtor is a PARTNERSHIP**, for each partner; list their name/address, the nature and percentage of partnership interest.
- b. **If the debtor is a CORPORATION**, list the name/address of ALL the officers, ALL the directors, and EACH stockholder who owns/holds/controls 5% or more of the voting securities.
- 20.a. **If the debtor is a PARTNERSHIP** list the name/address of each partner who withdrew from the partnership **within the last year from today**.
- b. **If the debtor is a CORPORATION** list the name/address of each officer/director whose relationship was terminated with the corporation **within the last year from today**.
21. **If the debtor 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 exercised and any other perquisite **within the last year from today**.

Schedules I,J - **BUDGET**
INCOME

(Income 1)

Pay Period (Circle One)	DEBTOR	SPOUSE
	Weekly	Weekly
(every two weeks)=>	Bi-Weekly	Bi-Weekly
(Twice a month)=>	2@Month	2@Month
	Monthly	Monthly

Gross Pay per <u>Pay Period</u> . (each check you get)	\$ _____	\$ _____
Estimated <u>Overtime</u> per Pay Period	\$ _____	\$ _____

PAYROLL DEDUCTIONS PER PAY PERIOD

Payroll Taxes and Social Security	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Union Dues.	\$ _____	\$ _____
Other Deductions: _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

(Income 2)

Regular Income from Business, Profession or Farm. . .	\$ _____	\$ _____
Income from Real Property	\$ _____	\$ _____
Interest and Dividends.	\$ _____	\$ _____
Pension or Retirement Income.	\$ _____	\$ _____
Alimony & Support Received.	\$ _____	\$ _____
Social Security/ OR Other Government Assistance -- Explain: _____	\$ _____	\$ _____

Other **Monthly** Income: (if you get it once a year, divide by 12)

Line 1: _____	\$ _____	\$ _____
Line 2: _____	\$ _____	\$ _____
Line 3: _____	\$ _____	\$ _____

BUDGET - MONTHLY EXPENSES

(Expense 1)

	DEBTOR	SPOUSE
Rent/Mortgage/Lot-Rental	\$ _____	\$ _____
Property Insurance Included? . . .	Y / N	
Real Estate TAX Included?	Y / N	
Electricity and Heating Fuel.	\$ _____	\$ _____
Water and Sewer	\$ _____	\$ _____
Telephone	\$ _____	\$ _____
Other Utilities: _____	\$ _____	\$ _____
Line 2: _____	\$ _____	\$ _____
Line 3: _____	\$ _____	\$ _____
Home Maintenance.	\$ _____	\$ _____
Food.	\$ _____	\$ _____
Clothing.	\$ _____	\$ _____
Laundry and Dry Cleaning.	\$ _____	\$ _____
(Expense 2)		
Medical and Dental Expenses	\$ _____	\$ _____
Transportation (not including car payment).	\$ _____	\$ _____
Recreation, Clubs & Entertain., Newspapers, Magazines	\$ _____	\$ _____
Charitable Contributions.	\$ _____	\$ _____

INSURANCE PAYMENTS

Homeowner's or Renter's Insurance	\$ _____	\$ _____
Life Insurance.	\$ _____	
\$ _____		
Health Insurance.	\$ _____	
\$ _____		
Auto Insurance.	\$ _____	
\$ _____		
Other Insurance: _____	\$ _____	\$ _____
Line 2: _____	\$ _____	\$ _____
Line 3: _____	\$ _____	\$ _____
Describe Taxes not included with mortgage or payroll:	\$ _____	\$ _____

(Expense 3)

INSTALLMENT PAYMENTS

(Do not enter any installment payments that will be made to the Chapter 13 trustee.)

	DEBTOR	SPOUSE
Auto Installment Payments	\$ _____	\$ _____
Other Installments: _____	\$ _____	\$ _____
Line 2: _____	\$ _____	\$ _____
Alimony	\$ _____	\$ _____
Regular Expenses (of) from Business, Profession or Farm.	\$ _____	\$ _____
Other Expenses: _____	\$ _____	\$ _____
Line 2: _____	\$ _____	\$ _____
Line 3: _____	\$ _____	\$ _____

(Other)

Chapter 13 PLAN INFORMATION

Itemize Income changes of more than 10% expected in the next 12 months:

(Job)

DEBTOR & FAMILY INFORMATION

INDIVIDUAL DEBTOR

SPOUSE

Occupation: _____

Employer: _____

How Long?: _____

Address: _____

Line 2: _____

Marital Status: Married Single Divorced Separated Separate Expenses

DEPENDENTS:

Name:

Age:

Relationship:

Monthly \$Amt

(Payment Codes)

+ R / P / S / D *

* Payment Codes: R=receiving payments; P=making payments; S=spouse's dependent; D=expenses (non-statutory payments) for dependents not living at home

_____ _____ _____ _____ R / P / S / D

_____ _____ _____ _____ R / P / S / D

_____ _____ _____ _____ R / P / S / D

_____ _____ _____ _____ R / P / S / D

_____ _____ _____ _____ R / P / S / D

_____ _____ _____ _____ R / P / S / D

_____ _____ _____ _____ R / P / S / D

_____ _____ _____ _____ R / P / S / D