

Bankruptcy Worksheet

Your full name _____

List all names you have used in the last 8 years, including assumed business names

Your Social Security Number (List last 4 digits ONLY) _____

Full name of spouse (only if spouse is filing a joint petition with you) _____

List all names spouse has used in the last 8 years, including assumed business names

Spouse's Social Security Number (List last 4 digits ONLY) _____

Your current address (include city, state, COUNTY, and zip)

List your complete mailing address, if it is different than your street address

Your day time phone number _____

REAL ESTATE

LIST ALL REAL PROPERTY IN WHICH YOU HAVE AN INTEREST, INCLUDING PROPERTY YOU OWN OR ARE BUYING, PROPERTY OWNED AS A CO-TENANT, COMMUNITY PROPERTY, OR PROPERTY IN WHICH YOU HAVE A LIFE ESTATE.

Property address _____

What is the current value of this property? _____

Do you intend to keep this property and continue payments? _____

PERSONAL PROPERTY OWNERSHIP

List all personal property, of whatever kind below. If you have no property in one or more categories put "none". Do not list leased property in this section. If property you own is being held for you by someone else, list that person's name and address under Description and Location of property.

TYPE OF PROPERTY DESCRIPTION/LOCATION VALUE

1. CASH ON HAND

2. CHECKING, SAVINGS,
FINANCIAL ACCOUNTS,
CERTIFICATES OF DEPOSIT,
SHARES IN BANKS, SAVING
AND LOAN, THRIFT, BUILDING,
AND LOAN, HOMESTEAD
ASSOCIATIONS OR CREDIT
UNIONS, BROKERAGES OR
COOPERATIVES

<u>TYPE OF PROPERTY</u>	<u>DESCRIPTION/LOCATION</u>	<u>VALUE</u>
3. SECURITY DEPOSITS WITH PUBLIC UTILITIES, TELEPHONE COMPANIES, LANDLORDS AND OTHERS		
4. HOUSEHOLD GOODS AND FURNISHINGS, INCLUDING AUDIO, VIDEO AND COMPUTER EQUIPMENT		
5. BOOKS, PICTURES AND OTHER ART OBJECTS, ANTIQUES, STAMP AND COIN COLLECTIONS OR COLLECTIBLES, RECORDS, TAPES, CDs		
6. WEARING APPAREL		
7. FURS AND JEWELRY		
8. FIREARMS AND SPORTS, PHOTOGRAPHIC, AND OTHER HOBBY EQUIPMENT		
9. INTEREST IN INSURANCE POLICIES. NAME INSURANCE COMPANY OF EACH POLICY AND ITEMIZE SURRENDER OR REFUND VALUE OF EACH		
10. ANNUITIES. ITEMIZE AND NAME EACH ISSUER		
11. INTERESTS IN AN EDUCATION IRA OR QUALIFIED STATE TUITION PLAN		
12. INTERESTS IN IRA, ERISA, KEOGH OR OTHER PENSION OR PROFIT SHARING PLANS. ITEMIZE.		
13. STOCK AND INTERESTS IN INCORPORATED AND UNINCORPORATED BUSINESSES. ITEMIZE.		
14. INTERESTS IN PARTNERSHIPS OR JOINT VENTURES. ITEMIZE.		
15. GOVERNMENT OR CORPORATE BONDS AND OTHER NEGOTIABLE AND NON-NEGOTIABLE INSTRUMENTS		

16. ACCOUNTS RECEIVABLE

<u>TYPE OF PROPERTY</u>	<u>DESCRIPTION/LOCATION</u>	<u>VALUE</u>
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**17. ALIMONY, MAINTENANCE,
SUPPORT AND PROPERTY
SETTLEMENTS TO WHICH YOU ARE
OR MAY BE ENTITLED**

**18. OTHER LIQUIDATED DEBTS
OWED TO YOU, INCLUDING TAX
REFUNDS.**

**19. EQUITABLE OR FUTURE
INTEREST, LIFE ESTATES AND RIGHTS
OR POWERS EXERCISABLE FOR YOUR
BENEFIT.**

**20. CONTINGENT AND NON-CONTINGENT
INTERESTS IN THE ESTATE OF A DECEDENT,
DEATH BENEFIT PLAN, LIFE INSURANCE PLAN OR TRUST**

**21. OTHER CONTINGENT AND UNLIQUIDATED
CLAIMS OF EVERY NATURE, INCLUDING TAX
REFUNDS, COUNTERCLAIMS, AND RIGHTS TO
SET OFF CLAIMS. ITEMIZE.**

**22. PATENTS, COPYRIGHTS, AND OTHER
INTELLECTUAL PROPERTY. GIVE DETAILS.**

**23. LICENSES, FRANCHISES, AND OTHER
GENERAL INTANGIBLES**

**24. CUSTOMER LISTS OR OTHER
COMPILATIONS CONTAINING
PERSONALLY IDENTIFIABLE
INFORMATION**

**25. AUTOMOBILES, TRUCKS,
TRAILERS OTHER VEHICLES**

**26. BOATS, MOTORS, AND
ACCESSORIES**

27. AIRCRAFT AND ACCESSORIES

**28. OFFICE EQUIPMENT, FURNISHINGS,
AND SUPPLIES**

**29. MACHINERY, FIXTURES, EQUIPMENT,
AND SUPPLIES USED IN BUSINESS**

30. INVENTORY

31. ANIMALS

**32. CROPS-GROWING OR
HARVESTED**

33. FARMING EQUIPMENT AND IMPLEMENTS

34. FARM SUPPLIES, CHEMICALS, FEED

**35. ALL OTHER PROPERTY OF ANY KIND NOT
ALREADY LISTED.**

SECURED DEBTS

List name, mailing address, zip code and last 4 digits of account number of all creditors holding claims secured by your property. List all secured debts such as judgment liens, garnishments, statutory liens, auto loans, mortgages, deeds of trust, and other security interests.

Name of Creditor _____
Address _____
Account number _____ date debt incurred _____
Amount owed _____ describe type of lien _____
Replacement value of collateral _____ Do you wish to keep collateral and pay debt? ___

Name of Creditor _____
Address _____
Account number _____ date debt incurred _____
Amount owed _____ describe type of lien _____
Replacement value of collateral _____ Do you wish to keep collateral and pay debt? ___

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Address _____
Account number _____ date debt incurred _____
Amount owed _____ describe type of lien _____
Replacement value of collateral _____ Do you wish to keep collateral and pay debt? ___

PRIORITY DEBTS

List below all debts of the following type: Domestic support obligations; all federal, state, county, or other taxes owed; Wages salaries, commissions you owe to others; money you owe to employees' benefit plans; deposits individuals have given you for purchase, lease, or rental of property; claims of farmers and fisherman; and claims against you for personal injury or death while you were intoxicated.

Name of Creditor _____
Address _____
Account number _____ date debt incurred _____
Amount owed _____ type of debt _____

Name of Creditor _____
Address _____
Account number _____ date debt incurred _____
Amount owed _____ type of debt _____

Name of Creditor _____

Address _____
Account number _____ date debt incurred _____
Amount owed _____ type of debt _____

UNSECURED DEBTS

List ALL other debts below. State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims.

Name of Creditor _____
Address _____
Account number _____ date debt incurred _____
Amount owed _____ What debt was for _____

Name of Creditor _____
Address _____
Account number _____ date debt incurred _____
Amount owed _____ What debt was for _____

Name of Creditor _____
Address _____
Account number _____ date debt incurred _____
Amount owed _____ What debt was for _____

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Account number _____ date debt incurred _____
Amount owed _____ What debt was for _____

LEASES AND CONTRACTS List all unexpired leases and contracts below, include timeshare interests.

Describe the lease or contract and what it is for _____

Name and address of other party to contract

CO-DEBTORS

List all parties below who are also liable for debts listed. Include all guarantors and co-signers. If you resided in a community property state including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) within the past 8 years, and were married, list the spouse's name and address under the co-debtor section below. Include all names and trade names the co-debtor has used in the last 8 years.

Name and address of co-debtor _____

Name and address of creditor _____

CURRENT INCOME

Marital status _____ Name, age, of dependents and how they are related to you

Occupation and name of employer _____

How long employed? _____ Address of employer _____

Spouse Occupation and name of employer _____

How long employed? _____ Address of employer _____

List below your average or projected income at the time this case will be filed.

<u>Your Income</u>	<u>Spouse's Income</u>
\$	\$
<u>Estimated monthly overtime</u>	<u>Estimated monthly overtime</u>
\$	\$
<u>Payroll deductions: (Monthly)</u>	<u>Payroll deductions: (Monthly)</u>
<u>Taxes and Social Security</u>	<u>Taxes and Social Security</u>
\$	\$
<u>Insurance</u>	<u>Insurance</u>
\$	\$
<u>Union dues</u>	<u>Union dues</u>
\$	\$
<u>Other deductions (specify)</u>	<u>Other deductions (specify)</u>
\$	\$

<u>OTHER INCOME SOURCES</u>	<u>OTHER INCOME SOURCES</u>
You Income from business, profession, or farm \$	Spouse Income from business, profession, or farm \$
Income from real property \$	Income from real property \$
Income from interest and dividends \$	Income from interest and dividends \$
Alimony, maintenance support income \$	Alimony, maintenance support income \$
Social Security or government assistance (specify type of assistance) \$	Social Security or government assistance (specify type of assistance) \$
Pension or retirement income \$	Pension or retirement income \$
Other monthly income (specify type) \$	Other monthly income (specify type) \$

AVERAGE INCOME OVER PAST 6 MONTHS

List your gross monthly income received in the last six months, divided by 6. End with the month prior to you bankruptcy filing.

Example: If you are filing in February average the prior six months ending with January 31.

January	\$1,500.00	
February	\$1,200.00	
March	\$1,500.00	
April	\$1,000.00	
May	\$1,500.00	
June	<u>\$1,200.00</u>	
Total	\$7,900.00	divided by 6 = \$1317.00.

1. Six month average gross wages tips bonuses salary and commissions for past six months: \$
2. Six month average income from operation of business, profession or farm: \$
3. Six month average rent and real property income: \$
4. Six month average income from rent and real property: \$
5. Six month average income from interest, dividends and royalties: \$
6. Six month average income from pension and retirement (don't include Social Security): \$
7. Six month average income from child support or spousal support: \$
8. Six month average amount from any other person or entity that regularly pays your or your dependent's household expenses: \$
9. Six month average income from Unemployment Compensation: \$
10. Six month average income from all other sources: \$

MONTHLY EXPENSES

List your monthly expenses below. If you and your spouse are filing bankruptcy together but do not live together attach a separate list of spouse's monthly expenses.

Rent or mortgage (include lot rented for mobile home)	\$
Are real estate taxes included in mortgage? If not, list here	\$
Is property insurance included in mortgage? If not list here	\$
Electricity and heating fuel	\$
Water and sewer	\$
Telephone	\$
Other utilities (specify)	\$
Home maintenance (repairs and upkeep)	\$
Food	\$
Clothing	\$
Laundry and dry cleaning	\$
Medical and dental	\$
Transportation (not including car payments)	\$
Recreation, clubs, entertainment, newspapers, magazines	\$
Charitable contributions	\$
Insurance (not deducted from wages or included in mortgage payments)	\$
Homeowners or renters	\$
Life	\$
Health	\$
Auto	\$
Other insurance (specify)	\$
Taxes (not deducted from wages or included in mortgage(specify type of taxes	\$
Alimony, maintenance, support you pay	\$
Support paid to additional dependents not living with you	\$
Installment payments (auto)	\$
Other installment payments (specify)	\$
Expenses from business, profession, farm operation	\$
Other expenses (specify)	\$

If you expect an increase or decrease in any of the above categories in the next year describe

STATEMENT OF FINANCIAL AFFAIRS

1. Gross income from employment, trade, profession, or business (including all part-time activities as an employee or in an independent trade or business):

2006 you _____ source of income:

2006 spouse _____ source of income:

2007 you _____ source of income:

2007 spouse _____ source of income:

2008 (year to date) you _____ source of income:

2008 (year to date) spouse _____ source of income:

2. Income other than from employment, trade, profession or operation of business you have received in the last two years:

Amount _____ source _____ year _____

3. List all payment made on loans, installment purchases and other debts, where the payments total more than \$600.00 to any creditor, made in the last 90 days.

Name/address of creditor date of payment amount paid amount still owed

3b. List all payment made within the last year to creditors who are or were insiders. ("Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor.)

Name/address of creditor date of payment amount paid amount still owed
and relationship to you

4. List all suits and administrative proceedings you have been a party to in the last year.

Caption of suit and type of proceeding court and location status
case number

4b. List all property that has been attached, garnished or seized within the last year

Name and address of creditor date of seizure description/value of property

5. List all property that has been repossessed, foreclosed upon, transferred through a deed in lieu of foreclosure or returned to the seller in the last year

name and address of creditor date description/value of property

6. Describe any property you have assigned to creditors in the last 120 days

name and address of creditor date terms of assignment

6b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within the last year

Name and address name and location of court date description/value

of custodian

case title and number

of property

7. List all gifts or charitable contribution made in the last year (except usual and ordinary gifts to family less than \$200.00 in value per person and charitable contributions totaling less than \$100.00 per recipient)

name and address

relationship, if any

date

description/value

8. List all losses from fire, theft, casualty or gambling in the last year.

description/value of property
date of loss

describe circumstances and insurance payments you received

9. List all payments made or property transferred by you or on your behalf, to any person, including attorneys, by you or on your behalf, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of bankruptcy petitions within the last year.

Name and address

date

amount of money or description/value of property

10. List all other property you have transferred in the last two years, either absolutely or as security.

Name and address

relationship to you

date

description of property and value received

10b. List all other property you have transferred in the last ten years into a trust or similar device where you are the beneficiary

Name of trust

dates of transfer

Amount of money or description and value of property

11. List all financial accounts and instruments held in your name or for your benefit that were closed, sold or otherwise transferred in the last year. Include checking, savings, 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.

name and address

type of account and account number

amount of final balance

date

12. List all safe deposit boxes or depositories in which you have held cash, securities or other valuables in the last year.

name and address

names of persons with access

contents date of

bank or depository and address transfer or surrender

13. List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within the last 90 days.

name and address date amount of set off

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

name and address _____ description/value of property location of property

15. If you have moved within the last three years, list all other address you have occupied and vacated.

address name used dates of occupancy

16. If you have resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) within the past 8 years, identify the name of your spouse and of any former spouse who resides or resided with you in the community property state.

17. Environmental Information. For the purposes 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.

"Site" means any locations, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by you, 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 Environmental Law.

17a. List the name and address of every site for which you have received notice in writing by a governmental unit that it you may be liable or potentially liable under or in violation of an Environmental Law. Indicate the government unit, the date of the notice, and if known, the Environmental Law.

Site Name and Address	Name and address of governmental unit	Date of notice	Environmental Law
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17b. List the name and address of every site for which you provided notice to a governmental until of a release of Hazardous Material. Indicate the governmental until to which notice was sent and the date of

the notice.

Site Name and Address	Name and address of governmental unit	Date of notice	Environmental Law
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17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you are or were a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and address of	Docket number	Status or disposition governmental unit
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18a. If you have been in business in the last six years, as defined below, there are additional questions you must answer. Contact our office and request a business statement.

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

Individuals list the names, addresses, taxpayer I.D. numbers, nature of the business, and the beginning and ending dates of all business in which you were an officer, director, partner, or managing executive of a corporation; a partnership, a sole-proprietor, or self employed within the past six years.

If you are or were a partnership, list the names addresses, taxpayer ID numbers, nature of the business, and the beginning and ending dates of all business in which you were a partner or owned 5% or more of the voting or equity securities, within the past six years.

If you are or were a corporation list the names addresses, taxpayer ID numbers, nature of the business, and the beginning and ending dates of all business in which you were a partner or owned 5% or more of the voting or equity securities, within the past six years.

Please answer yes or no: I (we) have been in business as defined above within the past 6 years: _____

Prior Bankruptcies

If you have filed bankruptcy within the past 8 years give date, case number and location where that case was filed

Pending Bankruptcies

If your spouse, partner or affiliate has a bankruptcy pending give person's name, case number, filing date and the relationship to you.

PLEASE REVIEW YOUR WORKSHEET. IF IT IS INCOMPLETE YOUR PREPARATION WILL BE DELAYED. IF YOU DO NOT ANSWER ALL QUESTIONS WE WILL HAVE TO RETURN THE WORKSHEET TO YOU. PLEASE BE SURE ALL QUESTIONS ARE ANSWERED. IF A QUESTION DOES NOT PERTAIN TO YOUR SITUATION PUT "NONE" DO NOT LEAVE ANY QUESTIONS UNANSWERED.