

DOCUMENTS NEEDED:

1. Tax returns for the past 2 years including W-2's.
2. 4 recent paystubs.
3. Credit Counseling Certificates.
4. Copies of your most recent credit card bills, medical bills and any other outstanding bills and all mortgage information.
5. Kelly Blue Book value of all cars. (Can be obtained by going to: www.kbb.com)
6. The attached worksheets filled out.

Some suggestions before starting: please fill the worksheets out as completely as you can. Providing as much information as possible will help us process your case more quickly and efficiently. Keep in mind that you will have several opportunities to review and change this information before we file your Petition with the Court.

1. Do I have to list all of my creditors? Yes. You are required by law to list everyone to whom you owe money to. Your creditors will be treated differently according to your intention (for example, you may wish to keep your car and continue making payments for it), but all must be listed in your paperwork, including family members and friends.
2. Should I keep making payments to my creditors while you are working on my case? You must maintain payments to any creditors to whom you are paying for property that you plan to keep (for example, your house or car). If you know that you are, going to file bankruptcy within the next month or two, you can stop paying your credit card bills, medical bills, or any other bills that are considered "unsecured".
3. How soon will you have my paperwork filed with the Court? Your paperwork will be filed as soon as the following is complete:
 - a. All requested documents have been submitted to the office.
 - b. The fees must be paid in full prior to filing: \$299.00 for the courts filing fees and \$39 for the attorney out of pocket fees. (If you are not part of Hyatt Legal Plan your retainer will also be due before we can file your Petition with the Court);
4. Once I submit this paperwork to your office, will that stop any garnishments/ foreclosures/repossessions? No. You are not legally protected until your Petition has been filed with the Court.

Please call or email if you have any remaining questions about this worksheet.

Our firm pulls credit reports for all Bankruptcy clients for the reasons listed below. If you are married, we obtain credit reports for both you and your spouse. You will receive a printed copy of the report in by email or mail for your records.

1. Obtaining the credit report helps us get accurate creditor names, addresses, types of debt, balances due, and account numbers.
 2. Through your credit report, we may find creditors whom you have overlooked. For a debt to be discharged, it must be listed in your bankruptcy pleadings, so it's important that we find out about all debts.
 3. Credit reports can alert us to judgments against you as well as liens against your property, and the need to seek lien avoidance under §522(f), thus helping you protect your property in some cases.
 4. We may find out about co-signers to some of your debts, which are important to list in a bankruptcy.
 5. If you are married, there may be surprising items on your credit report or your spouse's, and the reports can help us determine whether you should file individually or jointly.
 6. We may find out about debts created by a former spouse, who may have forged your signature to obtain credit.
 7. Credit reports can alert us to mistakes on your credit record. The report will list the names and addresses of all three major credit bureaus whom you can contact to correct any mistakes or provide updated information.
 8. Credit reports often contain the names and addresses of collection agencies representing creditors, and we can notify these collection agencies about the bankruptcy so that collection efforts stop.
 9. If the IRS has a tax lien on your property, the credit report will alert us so that it can be dealt with properly.
 10. Knowing what is on your credit report can help you get credit approval for important purchases after your debts are discharged.
- ❖ Not every creditor reports debts to a credit bureau, so your credit report will not list all debts. You should be sure to let your attorney know about all debts you are aware of.

PERSONAL INFORMATION:

DEBTOR 1 INFORMATION:

Name:

Telephone #:

Email address:

Driver's License #:

SS #:

Address:

City/State/Zip code:

Have you lived at this address for at last 3 years?

If no, please list your previous address:

Address:

City/State/Zip code:

If you have a different mailing address, please list:

Address:

City/State/Zip code:

Have either you or your spouse used any other names in the past eight(8) years?

If yes, please list all names:

DEBTOR 2 (SPOUSE) INFORMATION:

Name:

Telephone #:

Email Address:

Driver's License #:

SS #:

Address:

City/State/Zip Code

Have you lived at this address for the last 3 years?

If no, please list your previous address:

Address:

City/State/Zip code:

If you have a different mailing address, please list:

Address:

City/State/Zip code:

1. MOTOR VEHICLES & ACCESSORIES:

<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Miles</u>
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Is this vehicle used for business purposes?

If yes, please state how much:

e. Do either of you have any title loans on any of your vehicles?

f. Are you behind on property taxes?

If yes, please state how much:

g. Are either of you required to pay child/spousal support?

If yes, are you behind? If yes, please state how much:

h. Any bad checks still circulating for either of you?

If yes, please state how much?

i. Are either of your wages being garnished?

If so who and how much?

j. Has anyone co-signed on a debt for either of you?

k. Have either of you co-signed on a debt for anyone?

l. Do either of you have any Judgments against you?

m. Are either of you presently named and/or involved in any type of lawsuit?

n. Do either of you owe any IRS or State taxes?

If yes, who? How much?

o. Do either of you have over \$500.00 in a savings account or CD?

If yes, who? How much?

p. Have either of you received any cash advances, payday loans, credit for luxury items or signature loans of \$550.00 or more within the past ninety (90) days?

q. Do either of you have a 401K loan?

If so, when will it be paid off?

7. REAL PROPERTY INFORMATION:

Property #1

Address: Value:

City/State/Zip code:

Please choose one for property type:

Residence Rental Business Land

Property # 2:

Address: Value:

City/State/Zip code:

Please choose one for property type:

Residence Rental Business Land

(If more space is needed due to additional properties, please write on back)

8. **INCOME INFORMATION:**

Gross wages **PER PAY CHECK** (Please specify how often each Debtor receives a paycheck or unemployment check).

DEBTOR 1:

Weekly: Every Two Weeks:

Twice Monthly: Monthly:

Other (Explain):

Amount of overtime per pay period (if any):

DEDUCTIONS PER PAY CHECK:

Federal & State Taxes: Social Security:

Insurance (Health, Life & AD&D):

Medicare:

Retirement (Voluntary / Mandatory):

Union Dues: Other (Explain):

OTHER INCOME PER MONTH:

If self-employed, regular income after expenses:

Income from real property: Interest and dividends:

Alimony & Child Support: Social Security / Disability:

Pension / Retirement: Unemployment:

Other income: (Explain):

DEBTOR 2 (SPOUSE):

Weekly: Every Two Weeks:

Twice Monthly: Monthly:

Other (Explain):

Amount of overtime per pay period (if any):

DEDUCTIONS PER PAY CHECK:

Federal & State Taxes: Social Security:

Insurance (Health, Life & AD&D):

Medicare:

Retirement (Voluntary / Mandatory):

Union Dues: Other (Explain):

OTHER INCOME PER MONTH:

If self-employed, regular income after expenses:

Income from real property: Interest and dividends:

Alimony & Child Support: Social Security / Disability:

Pension / Retirement: Unemployment:

Other income: (Explain):

Do you or your spouse anticipate any changes in income?

If YES, please explain.

9. MONTHLY EXPENSE INFORMATION:

See the attached sheet.

10. STATEMENT OF FINANCIAL AFFAIRS:

Each question must be answered, if it does not apply write N/A or None. If you are married you must include information for BOTH spouses whether or not you are both filing, unless you are separated and only one of you is filing.

a. *INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:* State the GROSS amount of income you have received from employment, trade, or profession, or from operation of a business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the present. State also the GROSS amounts received during the two years immediately preceding this calendar year. If you maintain, or have maintained, financial records on the basis of a fiscal rather than a calendar year, you may report fiscal year income. Identify the beginning and ending dates of the fiscal years. State income for each spouse separately.

DEBTOR 1:	DEBTOR 2 (SPOUSE):
2010 (YTD)	2010 (YTD)
2009	2009
2008	2008

b. *INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:* State the amount of income received by you other than from employment, trade, profession, or operation of a business during the two years immediately preceding the commencement of this case. Give particulars. State income for each spouse separately.

DEBTOR 1:	DEBTOR 2 (SPOUSE):
2010 (YTD)	2010 (YTD)
2009	2009
2008	2008

c. *REGULAR PAYMENTS, INDIVIDUAL/JOINT WITH PRIMARILY CONSUMER DEBTS:* Primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within ninety (90) days immediately preceding the commencement of this case if the overall total is \$600.00 or more.

d. *REGULAR PAYMENTS, NOT PRIMARILY CONSUMER DEBTS:* Primarily non-consumer debts: List all payments or other transfer to any creditor made within ninety (90) days immediately preceding the commencement of this case if the overall total is \$5,000.00 or more.

e. *INSIDERS, RELATIVES:* Both parties: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

f. *SUITS TO WHICH DEBTOR IS A PARTY:* List all suits and administrative proceedings to which you are or were a party within one year immediately preceding the commencement of this case.

g. *PROPERTY ATTACHED, GARNISHED OR SEIZED:*

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

h. *REPOSSESSIONS, FORECLOSURES AND RETURNS:* 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 commencement of this case.

i. *PROPERTY ASSIGNED FOR BENEFIT OF CREDITORS:*

Describe any assignment of property for the benefit of creditors made within one hundred and twenty (120) days immediately preceding the commencement of this case.

j. *PROPERTY IN HANDS OF CUSTODIAN OR RECEIVER:*

List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

k. *GIFTS:* List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members (less than \$200 in value per individual family member) and charitable contributions (less than \$100 per recipient).

l. *LOSSES:* List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case.

m. *PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:* List all payments made or property transferred by or on behalf of you 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 commencement of this case.

n. *ORDINARY TRANSFERS:* List all property, other than property transferred in the ordinary course of your business or financial affairs, transferred either absolutely or as security within two years immediately preceding the commencement of this case.

o. *TO SELF-SETTLED TRUST OR SIMILAR:* List all property transferred by you within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the you are a beneficiary.

p. *CLOSED FINANCIAL ACCOUNTS:* 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 commencement 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.

q. SAFE DEPOSIT BOXES: List each safe deposit or other box or depository in which you have or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

r. SETOFFS: List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within ninety (90) days preceding the commencement of this case.

s. PROPERTY HELD FOR ANOTHER PERSON: List all property owned by another person that you hold or control (including vehicles in your possession).

t. SPOUSES & FORMER SPOUSES: If you reside or 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 eight years immediately preceding the commencement of the case, identify the name of your spouse and any former spouse who resides or resided with you in the community property state.

u. RECEIVED NOTICE FROM GOVERNMENTAL UNIT: List the name and address of every site for which you have 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:

v. PROVIDED NOTICE TO GOVERNMENTAL UNIT: List the name and address of every site for which you 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.

w. JUDICIAL OR ADMINISTRATIVE PROCEEDINGS: List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law that 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.

Questions 11-17 discuss Businesses, Sole proprietorships, Partnerships and Corporations. If you have no interest in any sort of business operations mark "N/A for questions 11-17.

11. INDIVIDUAL, PARTNERSHIP, & CORPORATE DEBTORS:

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names, addresses, taxpayer id number(s), nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names, addresses, taxpayer id number(s), nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities,

within six years immediately preceding the commencement of this case.

12. BOOKS, RECORDS & FINANCIAL STATEMENTS:

- a. **BOOKEEPERS & ACCOUNTANTS:** List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
- b. **AUDITS & FINANCIAL STATEMENTS PERFORMED:** List all firms or individuals who within 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 debtor.
- c. **POSSESSION OF BOOKS OF ACCOUNTS & RECORDS:** List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
- d. **FINANCIAL STATEMENTS ISSUED:** List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

13. INVENTORIES:

- a. **LAST TWO (2) INVENTORIES TAKEN:** 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 basis of each inventory.
- b. **PERSONS HAVING POSSESSION OF RECORDS OF INVENTORIES:** List the name and address of the person having possession of the records of each of the inventories reported in above.

14. CURRENT PARTNERS, OFFICERS, DIRECTORS & SHAREHOLDERS:

- a. **NATURE & PERCENTAGE OF PARTNERSHIP INTERESTS:** If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
- b. **OFFICERS, DIRECTORS & SHAREHOLDERS OF CORPORATION:** If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

15. FORMER PARTNERS, OFFICERS, DIRECTORS & SHAREHOLDERS:

- a. **FORMER PARTNERS:** If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
- b. **FORMER OFFICERS, DIRECTORS, SHAREHOLDERS OF CORPORATION:** If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

16. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTIONS BY A CORPORATION:

- a. **WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTIONS BY A CORPORATION:** 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 during one year immediately preceding the commencement of this case.

17. TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

18. PENSION FUNDS: If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

SECURED CREDITOR INFORMATION:

Mortgages, Car Lenders, Property Taxes, Furniture, Appliances, Mechanic Liens or any other lender to whom collateral is pledged as security on the loan.

1. NAME (Mortgage): Date Incurred:
ADDRESS: Pay-off Amount:
CITY/STATE/ZIP: Value:
Monthly Payment Amount: ACCOUNT #:

Description of Collateral:

Are you behind: If Yes, how much & # of months behind:
Are you facing FORECLOSURE? If YES, what is the sale date?
Intention: KEEP / SURRENDER Creditor Phone #:

CO-SIGNER(If any):
NAME:
ADDRESS:
CITY/STATE/ZIP:

COLLECTION AGENT (If any):
NAME:
ADDRESS:
CITY/STATE/ZIP:

2. NAME (Mortgage): Date Incurred:
ADDRESS: Pay-off Amount:
CITY/STATE/ZIP: Value:
Monthly Payment Amount: ACCOUNT #:

Description of Collateral:

Are you behind: If Yes, how much & # of months behind:
Are you facing FORECLOSURE? If YES, what is the sale date?
Intention: KEEP / SURRENDER Creditor Phone #:

CO-SIGNER(If any):

COLLECTION AGENT (If any):

NAME:
ADDRESS:
CITY/STATE/ZIP:

NAME:
ADDRESS:
CITY/STATE/ZIP:

PRIORITY CREDITOR INFORMATION

IRS Taxes, State Taxes, Business Taxes; Child Support or Spousal Support (Domestic Support Obligations - DSO).

1. NAME: Date Incurred:
ADDRESS: Balance:
CITY/STATE/ZIP:
Monthly Payment: ACCOUNT #:

Are you behind: If Yes, how much & # of months behind:
Creditor Phone #:

CO-DEBTOR(S) if any:

NAME:

ADDRESS:

CITY/STATE/ZIP:

EXECUTORY CONTRACTS & LEASES

Residential Leases, Vehicle Leases, Cell Phone Contracts, Gym Memberships, Country Club Memberships, Service Contracts, Contracts for Deed, Rent to Own or any other contract that if broken you will be charged penalties.

- | | |
|-----------------|-------------------|
| 1. NAME: | Date Began: |
| ADDRESS: | Date Ending: |
| CITY/STATE/ZIP: | Type of Contract: |

ACCOUNT #:

Creditor Phone #:

Monthly Payment:

Are you in default?

If Yes, how much & # of months behind:

What is your intent with this contract/lease:

ASSUME (Keep) / REJECT (Break)

Type	Yes / No	Description & Location	Value
Cash on hand.			
Checking/ Savings Account, Certificates of Deposit, or any other bank accounts			
Security deposits held by utility companies or landlord			
Household goods, furniture, including audio, video and computer equipment			
Books, pictures, art objects, records, compact disks, collectibles			
Clothing			
Furs / Jewelry			
Sports, Photographic, hobby equipment, firearms			

Type	Yes / No	Description & Location	Value
Annuities			
Education IRA, as defined in 26 USC § 530(b)(1)			
Interest in pension or profit sharing plans			
Interest in insurance policies			
Stocks			
Interest in Partnership/Joint Ventures			
Bonds			
Accounts Receivable			
Alimony/Family Support owed to you, including tax refunds			
Other liquidated debts owed to you			

Type	Yes / No	Description & Location	Value
Equitable or future interests or life estates			
Interests in estate of decedent or life insurance plan or trust			
Other contingent/unliquidated claims, including counterclaims			
Patent, copyrights or other intellectual property			
Licenses, Franchises			
Automobiles, trucks, trailers & accessories			
Boats, motors & accessories			
Office equipment & supplies			
Machinery, fixtures, etc for business			

Type	Yes / No	Description & Location	Value
Inventory			
Animals			
Crops growing or harvested			
Farming equipment & implements			
Farm supplies, chemicals or feed			