Cameron Law Bankruptcy Worksheet - Version 22

Twenty Ways to Hinder Your Bankruptcy

Because we all want to pay our debts, we often make legal errors in an attempt to make things right. Ask us before you do ANYTHING out of the ordinary. Also, for many people, the thought of filling out this paperwork and bankruptcy makes them want to turn off the lights, curl into the fetal position, and go to sleep. While we understand both reactions, it will not help you. This is written in an over dramatic way to make this point: ***You can hinder and delay your own bankruptcy if you don't follow the directions***.

We have discovered twenty popular ways clients sabotage their own bankruptcies. This does not mean their bankruptcies are dismissed, although that is possible. Generally it means it slows down the process (sometimes up to a year), they sometimes lose items they want to keep, or they incur additional charges. Read this carefully so you will not be one of them.

1) *Sabotage by not reading ALL the directions before answering the questions.*

2) *Sabotage by not answering questions in the worksheet and/or e-mail, or not answering the questions completely.* Unfortunately we need a lot of information to do your bankruptcy properly. In order to keep our rates as low as possible we need you to answer completely each question on the worksheet and each question that we e-mail you.

3) *Sabotage by dawdling on your paperwork and /or payments*. The longer you take to fill out your paperwork or send in payments, the more time you let your creditors have to plan and act against you.

4) *Sabotage by not putting down the correct value of vehicles or homes.* If you undervalue a vehicle or home you will be caught.

5) *Sabotage by "forgetting" to put down property of value.* You must list everything you own.

6) *Sabotage by "forgetting" a debt.* You must list everything you owe. You cannot keep a credit card – or anything or any other debt - out of your bankruptcy.

7) *Sabotage by mislabeling ownership of debt or property.* If property is owned by more than one person it is owned JOINTLY. Most often, if it is owned jointly, it is owned jointly with a spouse. On the worksheet you must put "J" if owned jointly WITH YOUR SPOUSE, "H" if the husband owns it and NOT the wife, and "W" if the wife owns it and NOT the husband. If it is owned jointly with someone who IS NOT a spouse, then please explain in the margin.

8) *Sabotage by changing ownership of a debt or property*. Changing the ownership of property, including having a lien placed on property, in some cases is fine, and in some cases may force you to wait a year to file bankruptcy. Do not try to pay off a debt, quit claim deed a property, or give away anything of value without consulting us first.

9) *Sabotage by not informing your attorney about judgments or any legal action taken against you before or during the bankruptcy.* We can't fight what we do not know about. Go down to the county courthouse where the property is located and research if there are any judgments against you attached to your home, vehicle, or other property.

10) *Sabotage by listening to a friend's advice.* It seems obvious, yet many people put more faith in their friends' understanding of bankruptcy law than their bankruptcy attorney's. Unless your friend is a bankruptcy attorney, following her advice could be VERY costly.

11) *Sabotage by not changing banks* If you owe money to a bank or credit union and have a checking or savings account there, STOP depositing money in that bank. Bring your balance as close to zero as possible, but don't forget about any checks that you might have written that have not yet cleared. Open an account at a different bank to which you owe no money. If you don't, they may take what you owe them from your account or freeze your account so you can't use it.

12) *Sabotage by borrowing money* Do NOT borrow any more money, accept cash advances, or charge anything. This includes using credit cards!

13) *Sabotage by (re)paying family members or friends* Do NOT repay any money to family members or friends. It can be considered a preference payment or fraudulent transfer.

14) *Sabotage by selling or giving away property*. Do NOT sell anything. Do NOT give anything away.

15) *Sabotage by buying luxuries*. Do NOT buy anything other than ordinary household goods (groceries, cleaning supplies, etc.) during the 90 days before filing bankruptcy without asking us first. Do not buy or have a consensual lien placed on anything 90 days before a bankruptcy.

16) *Sabotage by paying unsecured debt that will be discharged in a bankruptcy*. If you cannot afford to pay all of your bills, make payments on your unsecured debts your last priority. They are going to be discharged in a bankruptcy anyway. Mortgage, vehicles, utilities, and food all take precedence.

17) *Sabotage by advertising the fact you are filing bankruptcy*. Do not tell your creditors before you file – you are just letting them know they have to act fast.

18) *Sabotage by not showing up for your 341 meeting or other meetings/court.* If you do not show up, your case will probably be dismissed and you will have to start all over again. Bring your driver's license, Social Security Card, and all other paperwork we instruct you to bring. Don't bring children (most Trustees frown on it), a cell phone, or anything that can be construed as a weapon.

19) *Sabotage by informing your attorney of something for the first time in front of the Trustee*. Surprising your attorney at the 341 meeting will never help your case.

20) *Sabotage by not providing the documentation requested*. If we, the trustee, or the judge ask for any documentation and you do not provide it, your case could be dismissed (or worse).

A Few Basic Notes:
Please write clearly and neatly. Do not feel confined to the spaces provided. Feel free to use additional sheets of paper as necessary.

Summary
Relax. Life is difficult right now, and filling out your bankruptcy paperwork may seem overwhelming. Remember, though, that once your paperwork is completed, you will be well on your way to a fresh start. Try to relax and realize that there is light at the end of the tunnel, and you're quickly approaching it.

Thank you for taking the time to review the NC Personal Bankruptcy Worksheet before sending it to us. You will find that your efforts will save you a lot of time and prevent delay of the processing of your bankruptcy petition.

Please do not hesitate to email or call us if you have any questions.
Thank you for your continued trust in our services. We sincerely hope you are happy with our services and will want to recommend Cameron Law (http://www.NC-Bankruptcy.com) to others.

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Hummingbird Credit Counseling Courses (required)

PRE-FILING CREDIT COUNSELING COURSE

This credit counseling course must be completed BEFORE your bankruptcy case is filed. The notarized form and fee must be received by Cameron Law BEFORE your bankruptcy case will be filed.

1. Go to http://www.hummingbirdcreditcounseling.org/

2. Click on "Bankruptcy Certifications".

3. Click on "Before Bankruptcy".

4. Change state to "North Carolina".

5. Read page and click on "I Agree".

6. When you begin you will be given a session ID number. WRITE DOWN THIS NUMBER.

7. Follow instructions and complete credit counseling. When you finish you will receive a control ID number. WRITE DOWN THIS NUMBER.

8. Print out the "application form" to have it notarized. . Note: You will need your control ID number to fill out the form.

9. Fax the notarized application form to Cameron Law at 866-851-2599. On a separate sheet please write down your control ID number.

10. Mail the original notarized application form to Cameron Law.

11. Do not submit any money to Hummingbird. Your fee will be paid through money you pay to Cameron Law.

POST-FILING FINANCIAL MANAGEMENT COURSE

This financial management course must be completed AFTER your bankruptcy case is filed.

1. Go to http://www.hummingbirdcreditcounseling.org/

2. Click on "Bankruptcy Certifications".

3. Click on "After Bankruptcy".

4. Change state to "North Carolina".

5. Read page and click on "I Agree".

6. Follow instructions and complete financial management course. When you finish you will receive a control ID number. WRITE DOWN THIS NUMBER.

7. Print out the "application form" to have it notarized. Note: You will need your control ID number to fill out the form.

8. Fax the notarized application form to Cameron Law at 866-851-2599. On a separate sheet please write down your control ID number.

9. Mail the original notarized application form to Cameron Law.

10. Do not submit any money to Hummingbird. Your fee will be paid through money you pay to Cameron Law.

Cameron Law

Main Office: 1719 Crag Burn Ln., Raleigh, NC 27604
(919) 627-7748

I, (name & SSN) _______________________________________ and (spouse's name & SSN -if applicable)____

have gone to a courthouse and looked up any judgments against my spouse and I (if applicable) for each and every county in which I (we, if married & filing jointly)

a) own real property,
b) are purchasing real property,
c) have vehicles registered,
d) have lived

We have a total of __________judgments against us. **Complete copies of all are stapled to this document.** Included is the complete copy of all judgments including the Case, Book and Page numbers, or if not available, the Case and Abstract numbers.

I (we, if married & filing jointly) will also notify Sheree Cameron, Esq. of Cameron Law, immediately in writing, if any judgment is filed against me or my spouse after the signing of this document, but before the discharge of the bankruptcy. A copy of the judgment will immediately be forwarded to Sheree Cameron, Esq.

I (we, if married & filing jointly) understand that no judgment may be voided unless Sheree Cameron, Esq. of Cameron Law is notified in writing BEFORE FILING BANKRUPTCY; and I understand that any judgment not voided survives the bankruptcy. Furthermore, I (we, if married & filing jointly) also understand that not all judgments are voidable, and some judgments may survive bankruptcy no matter what my attorney does.

Debtor's Signature ______________________________ **Date / /** **Joint Debtor's Signature (if filing)** ______________________________ **Date / /**

List all Felonies; Violation of Security Laws; and any Intentionally Serious Bodily Injury or Death Convictions:

Debtor's Name (use another page if necessary)	Type of Felony; Violation of Security Laws; intentionally causing serious bodily injury or death	Date of Conviction

These are all the Felonies; Violation of Security Laws; and any Intentionally Serious Bodily Injury or Death Convictions of both myself, and my spouse (if is filing).

Debtor's Signature ______________________________ **Date / /** **Joint Debtor's Signature (if filing)** ______________________________ **Date / /**

Cameron Law Personal Bankruptcy Worksheet for N.C. V.21

Section 1 Basic Information

Part A. Name and Address

Last Name:________________________First________________________Middle__________________

Have you used any other names in the past eight years? ☐ No ☐ Yes If yes, list other names: ______________________________

Home Phone Number:__________ Work____________________ Cell:______________________ Other: __________________

Email Address: ____________________________________ Social Security Number: ___ ___ ___ - ___ ___ - ___ ___ ___ ___

Address: ____

City______________________________ State: NC Zip: ______________ County:__________________________

1) Have you lived at this address for at least 180 days? ☐ No ☐ Yes 2) Have you lived at this address for at least 730 days (2 years)? ☐ No ☐ Yes

If you answered no to either of the last two questions, please list your COMPLETE former physical address below:

If you have a different **mailing** address, please list:

City:__________________ State:______________Zip:___________

If you are filing jointly with your spouse, fill in the following information about your spouse:

Last Name:________________________First________________________Middle__________________

Have you used any other names in the past eight years? ☐ No ☐ Yes If yes, list other names: ______________________________

Home Phone Number:__________ Work____________________ Cell:______________________ Other: __________________

Email Address: ____________________________________ Social Security Number: ___ ___ ___ - ___ ___ - ___ ___ ___ ___

Address:

____

City______________________________ State: NC Zip: ______________ County:__________________________

1) Have you lived at this address for at least 180 days? ☐ No ☐ Yes 2) Have you lived at this address for at least 730 days (2 years)? ☐ No ☐ Yes

If you answered no to either of the last two questions, please list your COMPLETE former physical address below:

If you have a different **mailing** address, please list:

City:__________________ State:______________Zip:___________

Part B. Prior/Pending Bankruptcy Cases

Has a bankruptcy case been filed by you or against you in the last 6 years? ☐ No ☐ Yes
If yes, in which district of which state was the case filed?

Case Number: ____________________________Date filed: ____

Are there currently any bankruptcy cases pending against you, your business, your spouse, or your spouse's business? ☐ No ☐ Yes

If yes, name of Debtor: ____________________________________ Relationship to you: ________________________

Case Number: ______________________Date filed: ________________Judge: ________________________________

In which district of which state was the case filed? ____

Exhibit "C" to the Voluntary Petition

Do you have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety ?
☐ No ☐ Yes (If yes, please attach a list and description of the property.)

Debtors Who Reside as Tenants of Residential Property

If you rent or lease your home, does your landlord hold a judgment against you? ☐ No ☐ Yes
If "Yes", please list the complete name and both (if applicable) mailing and physical address below:

Last Name:____First____Middle__________________________ ________

Mailing Address: ____

City_______________________________________ State: **NC** Zip: _____________ County:_______________________________

Physical Address:: ____

City_______________________________________ State: **NC** Zip: _____________ County:_______________________________

Part C. IMPORTANT! DELINQUENT SECURED DEBT

List any SECURED debt for which you are not current (Examples include homes, land, vehicles, etc.) below. List the item(s), how far behind you are, monthly payment, total due.
If property is owned by more than one person it is owned JOINTLY. Most often, if it is owned jointly, it is owned jointly with a spouse. On the worksheet you must put "J" if owned jointly WITH YOUR SPOUSE, "H" if the husband owns it and NOT the wife, and "W" if the wife owns it and NOT the husband. If it is owned jointly with someone who IS NOT a spouse, then please explain in the margin.
*** You WILL be listing this property later in this document.

Type of Property	Days Delinquent	Owner : (S)ingle, (H)usband, (W)ife, (J)oint	**Monthly Payment**	**Amount Behind**	**Other Notes**

Signing signifies that all information here is understood, complete & accurate. You: ___________________________________ Your Spouse (if applicable): ___________________________________

Section 2 - Property - Part A. Real Estate (Schedule A)

List ALL real estate **(EVERYTHING!)** which you own or are a joint owner of, even if you still owe money on the property. If property is owned by more than one person it is owned JOINTLY. Most often, if it is owned jointly, it is owned jointly with a spouse. On the worksheet, you must put "J" if owned jointly WITH YOUR SPOUSE but not purchased during the marriage. If purchased jointly DURING the marriage put a "M", "H" if the husband owns it and NOT the wife, and "W" if the wife owns it and NOT the husband. If it is owned jointly with someone who IS NOT a spouse, then place a "J" AND please explain in the margin.

The people whose name(s) are on the deed are the owners. The Trustee does NOT care if you bought it for your mother, brother, or friend. If your name is on the deed, YOU own it. If more than one person's name is on the deed, then you own it JOINTLY. If your name is not on the deed, then you do not own it.

Changing the ownership of property in some cases is fine, and in some cases may force you to wait a year to file bankruptcy. **DO NOT** try to pay off a debt, quit claim deed a property, or give away anything of value without consulting us first. If the deed was recorded within 90 days of filing, it is INCREDIBLY IMPORTANT to bring this to our attention both on this form and verbally! You could lose your home if you forget!

You MUST research if there are any judgments against you and, if applicable, your spouse in every county you have lived. Copies of all judgments MUST be sent to Sheree Cameron, Esq. of Cameron Law IMMEDIATELY. Include a copy of the judgment, the case number & either the book and page number or the abstract number. This MUST be done BEFORE filing.

Address and description of property (example: 2 BR/2 BA Townhouse on _ acre, located at 211 Peach Street, Charlotte, NC 28202) **IMPORTANT**: List all major renovations which all or part were not paid by loans. Please note if this applies.	Owned by: (S)ingle, (H)usband (W)ife, (J)oint but not purchased during marriage. Purchased in current (M)arriage and both spouses are on deed Check the Deed!	Current Market Value for Quick Sale (6-8 months) MUST be documented by a Realtor or Appraiser with in 2 years or a recent tax assessment.	Your % ownership, or $ amount, if you and spouse are not sole owners	**List all mortgages, home equity loans, and liens with account numbers: What is the $ value (pay off) of the loan, lien or mortgage?**	Who issued the lien, loan or mortgage? 1. Name of Institution 2. Address of Institution 3. Date of loan / purchase
					1) 2) 3)

(Continued on next page)

Address and description of property (example: 2 BR/2 BA Townhouse on _ acre, located at 211 Peach Street, Charlotte, NC 28202) **IMPORTANT**: List all major renovations which all or part were not paid by loans. Please note if this applies.	Owned by: (S)ingle, (H)usband (W)ife, (J)oint but not purchased during marriage. Purchased in current (M)arriage and both spouses are on deed Check the Deed!	Current Market Value for Quick Sale (6-8 months) MUST be documented by a Realtor or Appraiser with in 2 years or a recent tax assessment.	Your % ownership, or $ amount, if you and spouse are not sole owners	**List all mortgages, home equity loans, and liens with account numbers: What is the $ value (pay off) of the loan, lien or mortgage?**	Who issued the lien, loan or mortgage? 1. Name of Institution 2. Address of Institution 3. Date of loan / purchase
					1) 2) 3)
					1) 2) 3)
					1) 2) 3)
					1) 2) 3)

Part B. Personal Property (Schedule B)

For each type of property listed below, indicate whether you own **ANY** property of that category, and, if you do, fill in the remaining information. **YOU MUST LIST EVERYTHING YOU OWN!** You can think of the market value as the replacement value. For property that was acquired for personal or family use, replacement value is the price a retail merchant (store) would charge for property of that kind considering it's age and condition. If property is owned by more than one person it is owned JOINTLY. Most often, if it is owned jointly, it is owned jointly with a spouse. On the worksheet you must put "J" if owned jointly WITH YOUR SPOUSE, "H" if the husband owns it and NOT the wife, and "W" if the wife owns it and NOT the husband. If it is owned jointly with someone who IS NOT a spouse, then please explain in the margin.

The people whose name(s) are on the title (if applicable) are the owners. The Trustee doesn't care if you bought it for your mother, brother, or friend. If your name is on the title, YOU own it. If more than one person's name is on the title, then you own it JOINTLY. If your name is not on the deed, then you do not own it.

If you undervalue a vehicle you will be caught, period. You will be caught at the worst time for you and your bankruptcy, and you may lose the vehicle, or at best be charged (possibly $1,000's) to keep it. If you give us the true value, we can plan and adjust things to your favor. If you give us the wrong value we can't. Your attorney DOES NOT investigate your claim; we assume you are telling the truth. The Trustee gets paid up to 10% of everything he finds, and he **WILL NOT** assume you are telling the truth, and **HE WILL** investigate the value of your home and vehicle.

In order to get the correct value of your vehicle you must PRINT OUT both the trade-in and AVERAGE RETAIL value from http://www.NADA.com . For generally the best results you need to get it appraised. See instructions on the web site under "Vehicle Instructions". Which one we use depends on the situation – it is best to send in **ALL**.

IF YOU FEEL the value of any of these is too high, or your vehicle is not listed in these guides, or it is in poor condition, then you must get it appraised by an appraiser. Go to a car dealership or an auction house and have them, on their letterhead, **write how much a similar vehicle would sell for in an auction.** Please note the bold type. That is the EXACT wording you should use.

You MUST research, in the county courthouse in which the vehicle is registered (or titled), if there are any judgments against you and, if applicable, your spouse or pay us to do it for you. This MUST be done for EVERY county in which you have a titled vehicle, had real estate or have lived. Copies of all judgments MUST be sent to Sheree Cameron, Esq. of Cameron Law IMMEDIATELY. This MUST be done BEFORE filing.

Value of property other than vehicles and real estate can be more difficult to determine, but you can be assured that the Trustee will look into anything of value. If it is of higher value, and the Trustee can make an argument that one person owns it and not the other, and if it worth his time, he will. He may do this by looking at checking accounts, credit cards, divorce decrees (and yes, the information you put down in your petition can be used against you in a divorce later), property owned before marriage, or any other way he deems fit. This doesn't happen often, but it can happen.

Changing the ownership of property in some cases is fine, and in some cases may force you to wait a year to file bankruptcy. **DO NOT** try to pay off a debt, quit claim deed a property, or give away anything of value **WITHOUT CONSULTING US** FIRST. Do not buy anything of value of have liens placed on any property **WITHOUT CONSULTING US** FIRST. If the title of a vehicle or other property was recorded within 90 days of filing, OR if you purchased a item 90 days before filing, it is INCREDIBLY IMPORTANT to bring this to our attention both on this form and verbally! You could lose your vehicle or other property if you forget!

**When determining the value of your property, you need to use the value that you know you could sell it. NOT how much you paid for it or how much you would want for it. Realistically, how much you could sell it for -without a doubt. Think garage sale, eBay and pawn shop.

Type of Property *(Insert another page, if necessary.)*	**Description and Location**	**1) How Acquired:** **2) Date Acquired:**	**Source of Money Used to Pay for Property**	**Anomalies in Title or Evidence of Ownership**	Owned by: (S)ingle, (H)usband (W)ife, (J)oint but not purchased during marriage. Purchased in current (M)arriage and both spouses are on title Check the Title	**Market Value**** **(see above)**
1) Cash on hand						
2) Checking/Savings Account, Certificates of deposit, other bank accounts (include full name and address of bank branch, and specify type of account)						
3) Security deposits held by utility companies, landlord						
4) Household goods **(list it— i.e. couch, recliner, coffee table etc. do not just say "furniture")** __**NOT HOUSEHOLD GOODS**:__ **A)** works of art (unless by or of the Debtor, or any relative of the Debtor); **B)** electronic entertainment equipment with a fair market value of more than $500 in the aggregate (except 1 television, 1 radio, and 1 VCR); **C)** items acquired as antiques with a fair market value of more than $500 in the aggregate; **D)** jewelry with a fair market value of more than $500 in the aggregate (except wedding rings); and **E)** a computer (except as otherwise provided for in this section), motor vehicle (including a tractor or lawn tractor), boat, or a motorized recreational device, conveyance, vehicle, water craft, or aircraft. *(Insert another page, if necessary.)*						

Type of Property *(Insert another page, if necessary.)*	**Description and Location**	**1) How Acquired:** **2) Date Acquired:**	**Source of Money Used to Pay for Property**	**Anomalies in Title or Evidence of Ownership**	Owned by: (S)ingle, (H)usband (W)ife, (J)oint but not purchased during marriage. Purchased in current (M)arriage and both spouses are on title Check the Title	**Market Value**** **(see above)**
5) Books, pictures, art objects, records, compact discs, collectibles						
6) Clothing (it's okay here to just say "clothing")						
7) Furs						
8) Jewelry						
9) Sports, photographic, hobby equipment, firearms						

Signing signifies that all information here is understood, complete & accurate. You: ___________________________________ Your Spouse (if applicable): ____________________________________

Type of Property *(Insert another page, if necessary.)*	**Description and Location**	**1) How Acquired:** **2) Date Acquired:**	**Source of Money Used to Pay for Property**	**Anomalies in Title or Evidence of Ownership**	Owned by: (S)ingle, (H)usband (W)ife, (J)oint but not purchased during marriage. Purchased in current (M)arriage and both spouses are on title Check the Title	**Market Value**** **(see above)**
10) Interest in / Ownership of any insurance policies- specify refund or cancellation value (list type of insurance policy, beneficiaries named, company issuing policy, and company's full address)						
11) Annuities (A contract or agreement by which one receives fixed payments on an investment for a lifetime or for a specific number of years.)						
12) Interest in an education IRA as defined in 26 USC 530(b)(1)						
13) Interest in/Ownership of pension or profit sharing plans i.e. 401ks, IRAs, Military retirement, etc. (list type of account, company name, full address, and include copy of most recent statement) Get a letter from the Fund manager of your pension stating it is "ERISA QUALIFIED".						

Signing signifies that all information here is understood, complete & accurate. You: ________________________________ Your Spouse (if applicable): ________________________________

Type of Property *(Insert another page, if necessary.)*	**Description and Location**	**1) How Acquired:** **2) Date Acquired:**	**Source of Money Used to Pay for Property**	**Anomalies in Title or Evidence of Ownership**	Owned by: (S)ingle, (H)usband (W)ife, (J)oint but not purchased during marriage. Purchased in current (M)arriage and both spouses are on title Check the Title	**Market Value**** **(see above)**
14) Stock, Stock Options and interests in incorporated/ unincorporated business (list # of shares, what company issued shares, and the value of each share)						
15) Interests in partnerships/joint ventures						
16) Bonds						
17) Accounts receivable (money someone owes you)						
18) Alimony/family support to which you are entitled						
19) Other liquidated debts owed to you, including tax refunds						
20) Equitable or future interests in Life estates						

Type of Property *(Insert another page, if necessary.)*	**Description and Location**	**1) How Acquired: 2) Date Acquired:**	**Source of Money Used to Pay for Property**	**Anomalies in Title or Evidence of Ownership**	Owned by: (S)ingle, (H)usband (W)ife, (J)oint but not purchased during marriage. Purchased in current (M)arriage and both spouses are on title Check the Title	**Market Value**** **(see above)**
21) Interest in estate of decedent or life insurance plan or trust						
22) Other contingent / unliquidated claims, including tax refunds and counterclaims						
23) Patents, copyrights, other intellectual property						
24) Licenses, franchises						
25) Autos, trucks, trailers, boats, motors, aircraft and accessories (include type, year, MILEAGE (hours or other standard ways of appraising the property), condition [excellent, good, fair, poor]) You must get their AVERAGE RETAIL VALUE from: www.NADA.com . Have the vehicle appraised by a dealer, auctioneer or someone who regularly buys vehicles at auction. Look on our web site under "Vehicle Instructions" for a list of dealers that are willing to appraise your vehicle(s). The appraisal needs to be on a signed letterhead, and should read: "A similar vehicle to this _________VIN # ____would sell for approximately $____________." It should contain a detailed report too.						

Type of Property *(Insert another page, if necessary.)*	**Description and Location**	**1) How Acquired:** **2) Date Acquired:**	**Source of Money Used to Pay for Property**	**Anomalies in Title or Evidence of Ownership**	Owned by: (S)ingle, (H)usband (W)ife, (J)oint but not purchased during marriage. Purchased in current (M)arriage and both spouses are on title Check the Title	**Market Value**** **(see above)**
26) Office equipment, supplies						
27) Machinery, fixtures etc. for business (Use #25 for directions)						
28) Inventory						
30) Animals (Yes, list your pets. Most unregistered dogs and cats have “0” cash value.)						
31) Crops-growing or harvested						
32) Farming equipment and implements						
32) Farm supplies, chemicals, feed						
33) Other personal property of any kind not listed.						

Signing signifies that all information here is understood, complete & accurate. You: ______________________________ Your Spouse (if applicable): ______________________________

Section 3 - Debts

1) **<u>Highlight all the information you are not sure about or don't know as you fill in the blanks</u>**. Then go back through it to answer the highlighted items.
2) Make sure all company names are spelled out. (For example, instead of writing "HSB" for a company name, write out the words "Home Secure Bank.")
3) Providing the complete names and ***<u>INQUIRY / QUESTION</u>*** addresses for every debt you owe (as well as the company collecting for this debt [if applicable]) is ***extremely*** *important* (An inquiry address is often different from the billing address. Credit Cards **<u>ALWAYS</u>** have an inquiry address listed besides the address to where you send payments. They often preface it like this: "For Questions or inquires, please mail to:"). Without this crucial information, the creditor cannot be properly notified by the court and the debt may not be eligible for discharge. In other words, you may have to pay the bill simply because you did not provide the court with an address to mail a notice, which then did not allow that company an opportunity to respond. In some instances, it may even be considered "fraud" because some people filing bankruptcy may want to intentionally disallow a creditor the right to file a Proof of Claim or Motion for Relief from Stay, which is against the law.

What if I don't know the address?

If you requested a credit report before filling out the Client Intake Forms, the credit report may or may not contain all the addresses you need. Often, credit reports will contain the address of the collection agency, and reference the original creditor's name only.
In this case, you will have to do a little work on your own to obtain the missing address. The best way to begin is to call the toll-free national information line at 1-800-555-1212 and see if a toll-free number is listed under the company's name. If not, you may have to look in your phone directory or do an online search of the yellow pages. Once you obtain the telephone number of the creditor, simply call them and ask for their mailing address.
Listing the address of the original creditor, as well as the collection agency, is also just as important. By doing this, all parties concerned with the debt are notified by the court and it will greatly aid in ceasing all collection phone calls you may be receiving.
Make sure the street address is readable and any abbreviations are spelled out.
4) Make sure the city, state, and ZIP are included for all addresses. If the zip code is not known, it can be obtained online: www.usps.com.
5) Make sure all the information to the left of the creditor's name is completely filled in. Every piece of this information is important in preparing a detailed bankruptcy petition for you. If you do not know the exact date you made a debt, or charged on the account, a "year" is sufficient. The "year" can also be within a 2-year time frame. Not providing dates or years will delay the processing of your petition as we must call or email you to obtain the information.
6) For the "last date charged on this account" line, do not provide the last date you received a statement. We are only interested in the last date you *actually made a purchase* using this particular charge account.
7) If a debt is not on your petition, it is not in the bankruptcy. At best you will still have to pay it as if you did not file bankruptcy. At worst, your petition could be dismissed, you could be fined, or even (rarely) jailed.
8) If you remember a debt AFTER you file but BEFORE your case is closed, we can add it- but there are additional attorney and court costs. If you catch a debt you forgot before you file we will add it at no cost.

IMPORTANT ~ IMPORTANT ~ If the deed/title was recorded within 90 days of filing bankruptcy, or you purchased a item/property within 90 days of filing bankruptcy, it is INCREDIBLY IMPORTANT to bring this to our attention both on this form and verbally! You could lose your home/vehicle or other property if you forget!

IMPORTANT ~ IMPORTANT ~ If an address of a creditor is wrong the creditor is not subject to the automatic stay and possibly not subject to discharge. **GET THE CORRECT ADDRESS THE FIRST TIME!!!!!!!**

**** Inquiry/Question Address is on EVERY credit card statement**. For credit cards, it is the address you mail questions **NOT** where you send payment. For other debt it may be the same address to which you send payments – but it may be different! It is IMPORTANT this is correct!

List on the following pages, all debts that you owe, or that creditors claim that you owe

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.) so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Real Estate Loans / Mortgages / Lines of Credit on Real Estate	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Signing signifies that all information here is understood, complete & accurate. You: ___________________________________ Your Spouse (if applicable): ___________________________________

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.) so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Vehicle Loans	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Other Bank Loans	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Personal Signature Unsecured Loans & Payday Check Cashing Debt	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Student Loans (generally not dischargeable)	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Signing signifies that all information here is understood, complete & accurate. You: ___________________________________ Your Spouse (if applicable): ___________________________________

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Major Credit Cards (Visa, MasterCard. American Express, Discover, etc.)	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Department Store Credit Cards **NOTE:** Some Department Store Credit cards, like Best Buy, can be used in other stores too because they are also Visa cards. These are Hybrids. Please let us know if any card listed is a hybrid.	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Other Credit Cards (gas, phone, etc.)	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Signing signifies that all information here is understood, complete & accurate. You: ________________________________ Your Spouse (if applicable): ________________________________

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Unpaid Medical Debt / Bills (always considered "Joint" debt)	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Signing signifies that all information here is understood, complete & accurate. You: ___________________________________ Your Spouse (if applicable): ___________________________________

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**<u>This Column for Ch 13 Only If Secured</u>** Usual Monthly Payments	**<u>This Column for Ch 13 Only If Secured</u>** Usual due Date	**<u>This Column for Ch 13 Only If Secured</u>** Interest rate	**<u>This Column for Ch 13 Only If Secured</u>** $ Amount Behind
Unpaid Utility Debt / Bills	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Signing signifies that all information here is understood, complete & accurate. You: ____________________________________ Your Spouse (if applicable): ____________________________________

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Unpaid Rent	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Unpaid Local State & National Taxes (sometimes dischargeable)	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** b. Account #, if any c. Date debt incurred / account established d. **Date of last payment**	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**This Column for Ch 13 Only If Secured** Usual Monthly Payments	**This Column for Ch 13 Only If Secured** Usual due Date	**This Column for Ch 13 Only If Secured** Interest rate	**This Column for Ch 13 Only If Secured** $ Amount Behind
Unpaid Alimony and Child Support (generally not dischargeable)	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
IMPORTANT: In a Ch 13, Domestic Support Payments between the time of filing and confirmation of the plan MUST BE PAID before confirmation	**2a.** **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
You cannot get a discharge of debt in a Ch 13 until you are current in your Domestic Support. If you are not current, you may not get a discharge, it could be converted to a Ch 7.	**3a.** **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Signing signifies that all information here is understood, complete & accurate. You: ____________________________________ Your Spouse (if applicable): ____________________________________

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**<u>This Column for Ch 13 Only If Secured</u>** Usual Monthly Payments	**<u>This Column for Ch 13 Only If Secured</u>** Usual due Date	**<u>This Column for Ch 13 Only If Secured</u>** Interest rate	**<u>This Column for Ch 13 Only If Secured</u>** $ Amount Behind
Unpaid Service Fees (Such as Debt to Accountants, Other Attorneys, etc.)	**1a.** **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
	2a. **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Signing signifies that all information here is understood, complete & accurate. You: ___________________________________ Your Spouse (if applicable): ____________________________________

Type of Debt *(Insert another page, if necessary.)*	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed. d. Date of last purchase	Payoff Amount	e. Name & Address of joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.)so as not to owe the debt?	Do you Dispute (not agree) with the debt?	**<u>This Column for Ch 13 Only If Secured</u>** Usual Monthly Payments	**<u>This Column for Ch 13 Only If Secured</u>** Usual due Date	**<u>This Column for Ch 13 Only If Secured</u>** Interest rate	**<u>This Column for Ch 13 Only If Secured</u>** $ Amount Behind
	1a. **1b.** **1c.** **1d.**	**1.**	**1e.** **1f.** **1g.** **1h.**	**1.**	**1.**	**1.**	**1.**	**1.**
ALL OTHER DEBT / BILLS	**2a.** **2b.** **2c.** **2d.**	**2.**	**2e.** **2f.** **2g.** **2h.**	**2.**	**2.**	**2.**	**2.**	**2.**
	3a. **3b.** **3c.** **3d.**	**3**	**3e.** **3f.** **3g.** **3h.**	**3**	**3**	**3**	**3**	**3**

Signing signifies that all information here is understood, complete & accurate. You: ____________________________________ Your Spouse (if applicable): ____________________________________

Section 4 - Unexpired Leases and Contracts (Schedule G)

List below any leases or contracts that are still current that you are a party to. Include residential, car and business leases, and service or business contracts (including cell phone contracts, satellite/cable service contracts, etc.).

1. Type of Contract 2. Account #, if any 3. Contract price per month 4. Do you wish to REJECT the lease or contract ? ("get out of the contract")?	5. Name and Address of Other Party or Parties	6. Date Contract Began 7. Date Contract Expires
1. 2. 3. 4.	5.	6. 7.
1. 2. 3. 4.	5.	6. 7.
1. 2. 3. 4.	5.	6. 7.
1. 2. 3. 4.	5.	6. 7.

Signing signifies that all information here is understood, complete & accurate. You: ______________________________ Your Spouse (if applicable): ______________________________

Section 5 - Current Income

<table>
<tr><td rowspan="2">Marital Status:
☐ Married
☐ Single
☐ Divorced
☐ Separated
☐ Widowed</td><td colspan="3">List all of your dependents. If your spouse is filing too. list spouse's dependents that are not yours as well.</td></tr>
<tr><td>Name:</td><td>Age:</td><td>Relationship:</td></tr>
</table>

Part A. Debtor's Income Occupation, Name & Address of Employer:	**Part B. Spouse's Income (even if Spouse is <u>NOT</u> filing)** Occupation, Name & Address of Employer:
How long employed there?_____________ What is the gross amount of your paycheck, before taxes, other deductions are taken out? **$** How often do you get paid? ☐ 1 x week ☐ every two weeks ☐ 2 x month ☐ 1 x month ☐ other:	How long employed there?________________ What is the gross amount of your spouse's paycheck, before taxes/other deductions? $ How often does your spouse get paid? ☐ 1 x week ☐ every two weeks ☐ 2 x month ☐ 1 x month ☐ other:
Do you receive overtime pay outside of your salary? ☐ **No** ☐ **Yes** $ If so, how much / month? $ How much is taken out of each paycheck for taxes and social security? $	Does your spouse receive overtime pay outside of your salary? ☐ **No** ☐ **Yes** $ If so, how much / month? $ How much is taken out of each paycheck for taxes and social security? $
How much is taken out for insurance? $ How much for union dues? $ Are there other deductions? ☐ **No** ☐ **Yes** $	How much is taken out for insurance? $ How much for union dues? $ Are there other deductions? ☐ **No** ☐ **Yes** $
Income from operating a business outside of your regular paycheck listed above? If so, what are they and how much / month? ☐ **No** ☐ **Yes** $	Income from operating a business outside of your regular paycheck listed above? If so, what are they and how much / month? ☐ **No** ☐ **Yes** $
Income from real estate? If so, how much / month? ☐ **No** ☐ **Yes** $	Income from real estate? If so, how much / month? ☐ **No** ☐ **Yes** $
Interest or dividends? If so, how much / month? ☐ **No** ☐ **Yes** $	Interest or dividends? If so, how much / month? ☐ **No** ☐ **Yes** $
Alimony or family support payments for your use or for the care of your dependents? I so, how much per month? ☐ **No** ☐ **Yes** $	Alimony or family support payments for your use or for the care of your dependents? If so, how much per month? ☐ **No** ☐ **Yes** $
Social security / forms of monetary government assistance? ☐ **No** ☐ **Yes** $	Social security / forms of monetary government assistance? ☐ **No** ☐ **Yes** $
Retirement or pension money? ☐ **No** ☐ **Yes** $	Retirement or pension money? ☐ **No** ☐ **Yes** $
Do you have any other sources of income not listed? ☐ **No** ☐ **Yes** $	Does you spouse have any other sources of income not listed? ☐ **No** ☐ **Yes** $

Are you or your spouse expecting an increase or decrease in salary in the next year? If so, explain ☐ **No** ☐ **Yes** $

Section 5A - Current Monthly Income

1) Income of Single Person, Married Filing Singly or Married Couple Filing Jointly

If you are a Single Person, Married Filing Singly or Married Couple Filing Jointly , fill in the monthly income for the categories below in the column labeled "Month 1." If your income for one of the below categories varies from month to month, complete the below chart by entering in your income for all six months.

	Month 1 (last month) ___/___	Month 1 (2 months ago) ___/___	Month 3 ___/___	Month 4 ___/___	Month 5 ___/___	Month 6 ___/___	Office Use Only
Gross wages, salary, tips, bonuses, overtime, commissions.							
Income from operation of business: a. Gross Income b. - Expenses c. =Net Income	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.
Rent and other real property income: a. Gross Income b. - Expenses c. =Net Income	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.
Interest, dividends, & royalties.							
Pension and retirement income (NOT Social Security).							
Regular contributions from others to the household expenses, including child support.							
Unemployment Compensation.							
Social Security income.							

Signing signifies that all information here is understood, complete & accurate. You: ______________________________ Your Spouse (if applicable): ______________________________

2) Income of Non-Filing Spouse

IF are married and your spouse is NOT filing Fill in the monthly income for your spouse using the categories below in the column labeled "Month 1." If your income for one of the below categories varies from month to month, complete the below chart by entering in your income for all six months.

	Month 1 (last month) ___/___	Month 1 (2 months ago) ___/___	Month 3 ___/___	Month 4 ___/___	Month 5 ___/___	Month 6 ___/___	Office Use Only
Gross wages, salary, tips, bonuses, overtime, commissions.							
Income from operation of business: a. Gross Income b. - Expenses c. =Net Income	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.
Rent and other real property income: a. Gross Income b. - Expenses c. =Net Income	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.
Interest, dividends, & royalties.							
Pension and retirement income (NOT Social Security).							
Regular contributions from others to the household expenses, including child support.							
Unemployment Compensation.							
Social Security income.							

Section 6 -Current Expenses

Do you and your spouse maintain separate households? q No q Yes. If so, fill one page out for your household and another for your spouse's.
The following questions ask for your expenses each month. If you are unsure of the amount you pay each month, but know the amount for a different period (per week, per day, every 2 months, etc.,), write in the amount and the frequency that you pay the amount.
Indicate how much you pay for each item each month…

1) Rent or your home mortgage 1) $__________________

Does that amount include real estate taxes? ? No ? Yes

Does it include property insurance? ? No ? Yes

2) Electricity and heating 2) $__________________

3) Water, sewage, trash pickup 3) $__________________

4) Telephone service/long distance 4) $__________________

5) Internet service 5) $___________________

6) Cable/satellite TV service 6) $__________________

7) cellular phone service 7) $__________________

8) Do you have any other utility bills? If so, what, and how much per month?________________________ 8a)$______________

________________________ b) $_________________

9) Home maintenance,/ repairs & upkeep 9) $_________________

10) Food (including cost of restaurant meals) 10) $________________

11) Clothing 11) $________________

12) Laundry and dry cleaning 12) $________________

13) Personal care items (cosmetics, toiletries, etc.) 13) $________________

14) Student loan repayment (monthly):

A. dependents 14a) $_______________

B. self b) $_______________

C. spouse c) $_______________

15) Medical and dental expenses 15) $________________

16) Transportation (include gas, maintenance, wear & tear, but do not include car payments) 16) $__________________

17) Recreation (newspapers, books, magazine subscriptions, video rentals, bowling, movie theater, concerts, etc.) 17) $________________

18) Charitable contributions / church tithing 18) $________________

IMPORTANT! SEE AT END OF SECTION

19) Insurance not deducted from paycheck:*

a) homeowner's or renter's insurance 19a) $_______________

b) life insurance b) $________________

c) health insurance c) $________________

d) auto insurance d) $________________

e) other insurance______________________ e) $_______________

20) Taxes not deducted from paycheck 20) $_________________

21) Installment Payments for car, furniture, etc. (Specify)

________________________________ 21a) $______________

________________________________ b$______________

22) Alimony, maintenance, support paid to others:

A. dependents 22a) $_______________

B. self b) $_______________

C. spouse c) $_______________

23) Support of dependents not living at home 23) $_________________

24) Expenses from operation of business 24) $_________________

25) Mandatory payroll deductions not listed 25) $_________________

26) Court ordered payments not already listed 26a) $_______________

__________________________________ b) $_______________

__________________________________ c) $_______________

27) Education to maintain employment 27) $_________________

28) Education for a physically

or mentally challenged child 28) $_________________

29) Childcare expenses:

A. formula, diapers, etc. 29a) $________________

B. daycare, baby-sitter, etc. b) $________________

C. tuition, school expenses c) $________________

30) Disability insurance not listed on #19* 30) $_________________

31) Health savings accounts 31) $_________________

32) Care for elderly, chronically ill,

or disabled family member 32) $_________________

33) College tuition for:

A. dependents under 18: _____________ 33a) $________________

B. self b) $________________

C. spouse c) $________________

34) Protection from family violence 34) $_________________

35) Education expenses for children under 18 35) $_________________

36) Non-mandatory contributions to retirement accounts

(including loan repayment)____________ 36a) $________________

_______________________________ b) $________________

37) Other expenses not listed above _______37a)$__________________

__________________________________ b) $________________

__________________________________ c) $________________

* If you are listing a monthly expense for life insurance, please note that you must also list ANY life insurance policies as assets under the Personal Property section of the worksheet. On that section, you must tell us about each policy you have, including the company the policy is through, the type of policy (whole or term), the cash surrender value of the policy (if any), and all named beneficiaries of the policy. If there is a cash surrender value (usually in Whole Life policies, insure the beneficiaries are either your spouse, children or both AND NO ONE ELSE if possible.

Section 7 - Statement of Financial Affairs (SOFA)

1) Highlight all the information you are not sure about or don't know as you fill in the blanks. Then go back through it to answer the highlighted items.
2) Make sure that every subsection in the Statement of Financial Affair is filled out or checked "none." These pages serve as a written statement concerning your financial condition. If a subsection is left unanswered, you will need to provide a written statement that specifically answers this question before your petition can be finalized.
3) In addition, if any question on the Statement of Financial Affairs pages is not checked "none," make sure you fill in all the information needed to answer that question on the lines provided.
4) Also feel free to turn the page over and write more information on back. The detail you provide at this stage will greatly increase the turnaround time for completing your petition.
If you are filing jointly with your spouse, include information about both you and your spouse. **If you are filing under chapter 13, and you are married and not separated, you must provide information about your spouse even if you are not filing jointly.**
If you have no information to report for a question, check the "NONE" box.

1. Income from employment or operation of business

State your gross income from employment or operation of a business. ***Please list*** EACH employer for whom you worked EACH year, and how much you earned at EACH place of employment EACH year. If you have not received an income from employment during the **two years** immediately preceding this calendar year, check this box:

[_] NONE

Period	$ Amount	Name of Employer(s)	Husband / Wife
1) Last 6 months			
2) January 1 of This Year through date of commencement of case			
3) Last Year (Jan. 1 – Dec. 31)			
4) **Year Before Last** (Jan. 1 – Dec. 31)			

Signing signifies that all information here is understood, complete & accurate. You: ___________________________________ Your Spouse (if applicable): ___________________________________

2. Other Income (Child Support, Unemployment, Social Security, Pension, Law Suit etc.)

State the amount of income received other than from employment or operation of business during the **two years** immediately preceding the commencement of this case:

[_] NONE

Period	$ Amount	Name of Employer(s)	Husband / Wife
1) Last 6 months			
2) January 1 of This Year through date of commencement of case			
3) Last Year (Jan. 1 – Dec. 31)			
4) **Year Before Last** (Jan. 1 – Dec. 31)			

3. Payments to creditors

~~~~~ IMPORTANT ~~~~~

a. List all payments on loans, installment purchases of goods or services, and other debts, TOTALING more than **$600** to any creditor made within ***90 days*** immediately preceding the commencement of this case. (For example, you might have paid ABC creditor $250 per month for the past three months for your car payment, totaling $750 in the past 90 days). List the date you made **EACH** payment to **EACH** creditor, the amount you paid **EACH** time you made a payment, and the amount you still currently owe on each debt. **Remember mortgage, rent, car payments, payments to friends & relatives etc.**

[_] NONE

Name	Address of Creditor	Date of Payment	Amount Paid	Amount Still Owed

b. List all payments made within **one year** immediately preceding the commencement of this case to creditors who were "insiders". ("Insiders" include your relatives, your business partners and their relatives, your corporations, or your affiliates.)

[_] NONE

Name and Address of Creditor and Relationship to You	Dates of Payments	Amount Paid	Amount Still Owed

4. Suits, executions, garnishments and attachments

a. List all lawsuits and administrative proceedings to which you are or were a party within **one year** preceding the filing of this case.

[_] NONE

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition

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

[_] NONE

Name and Address of Person/Company for Whom the Property Was Seized (Creditor)	Date of Seizure	Description & Value of Property

5. 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.

[_] NONE

Name and Address of Creditor	Date of Repossession, Foreclosure, Transfer or Return	Description & Value of Property

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case.

[_] NONE

Name and Address of Assignee	Date of Assignment	Terms of Assignment/Settlement

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

[_] NONE

Name and Address of Custodian	Name and location of Court, Case Title and Number	Date of Order	Description and Value of Property

7. Gifts /Tithes

List all gifts or charitable contributions, church tithes made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members totaling less than $200 in value per individual family member and charitable contributions totaling less than $100 per recipient.

[_] NONE

Name and Address of Recipient	Relationship to You, if Any	Date of Gift	Description and Value of Gift

8. Losses

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

[_] NONE

Description and Value of Property	Description of Circumstances and Amount Covered by Insurance, if Any	Date of Loss

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the Debtor to any persons, including attorneys, for consultation concerning debt consultation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of the case. **You need not list Cameron Law; we will fill in the information for you.** Please list all other such payments made.

[_] NONE

Name and Address of Payee	Date of Payment	Name of Person Who Paid, if Not You	Amount of Money/ Description and Value of Property

10. Other transfers, (including sale of your property)

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

[_] NONE

Name and Address of Transferee and Relationship to you	Description of Property Transferred and Date of Transfer	Value Received

b) List all property you transferred within **10 years** immediately preceding the commencement of this case to a self-settled trust, or a similar device of which you are the beneficiary.

[_] NONE

Name and Address of Transferee and Relationship to you	Description of Property Transferred and Date of Transfer	Value Received

11. 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. Please do not forget to list the TYPE of account (Checking? Savings?). When listing account number, the last four digits will suffice.

[_] NONE

Name and Address of of Institution	Type and Number of Account Plus Final Balance	Amount and Date of Sale or Closing

12. Safe deposit boxes

List each safe deposit or other box or depository in which you have or have had securities, cash, or other valuables within **one year** immediately preceding commencement of this case.

[_] NONE

Name and Address of Bank or Other Depository	Name and Address of Those With Access to Box or Depository	Description of Contents	Date of Transfer, if Any

13. Setoffs (where a bank takes money you owe them out of your bank account w/o asking)

List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within **90 days** preceding the commencement of this case.

[_] NONE

Name	Address of Creditor	Date of Setoff	Amount of Setoff

14. Property held for another person

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

[_] NONE

Name	Address of Owner	Description & Value of Property	Location of Property

15. Prior address of Debtors

If you have moved within the **three years** immediately preceding the commencement of this case, list all residences during the last two years, **excluding** your present address.

[_] NONE

Address	Your Name at the Time	Dates of Occupancy

16. Spouses and 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 the **eight-year period** immediately preceding the commencement of the case, identify the name of your spouse and of any former spouse who resides or resided with you in the community property state.

[_] NONE

Name	State

17. Environmental Information.

For the purpose of this question, the following definitions apply:
"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.
"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the Debtor, including, but not limited to, disposal sites.
"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law
a List the name and address of every site for which you 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:

[_] NONE

Site Name and Address	Name and Address of Governmental Unit	Date Of Notice	Environmental Law

b. 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.

[_] NONE

Site Name and Address	Name and Address of Governmental Unit	Date Of Notice	Environmental Law

c. 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.

[_] NONE

Name and Address of Governmental Unit	Docket Number	Status or Disposition

18. Nature, location, and name of business

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, partnership, sole proprietorship, or was a self-employed professional within the **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 the **six years** immediately

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

[_] NONE

Name	Taxpayer I.D. Number (EIN)	Address	Beginning and End Nature of Business	Dates of Operation

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[_] NONE

Name	Address

The following questions, #19-25, are only to be answered if you are a corporation or partnership or if you have been, in the six years immediately preceding this case, an officer, director, managing executive, or owner of more than 5% of the voting securities of the corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or otherwise self-employed.

19. Books, records, and financial statements

a. List all bookkeepers and accountants who, within the **six years** immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records.

[_] NONE

Name	Address	Dates Services Rendered

b. List all firms or individuals who, within the **two years** immediately preceding the filing of this bankruptcy case, have audited the books of account and records, or prepared a financial statement of the Debtor.

[_] NONE

Name	Address	Dates Services Rendered

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

[_] NONE

Name	Address	Comments

d. 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.

[_] NONE

Name	Address	Date Issued

20. Inventories

a. 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.

[_] NONE

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market, or other basis)

b. List the name and address of the person possessing the records of each of the two inventories reported in **a.)** above.

[_] NONE

Date of Inventory	Name of Custodian of Inventory Records	Address of Custodian of Inventory Records

21. Current partners, officers, directors, and shareholders

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

[_] NONE

Name	Address	Nature of Interest	% of Interest

b. If your business is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 % or more of the voting securities of the corporation.

[_] NONE

Name	Address	Title	Nature of Interest of Stock Ownership

22. Former partners, officers, directors and shareholders

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

[_] NONE

Name	Address	Date of Withdrawal

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

[_] NONE

Name	Address	Date of Termination

23. Withdrawals from a partnership or distributions by a corporation

If your business is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

[_] NONE

Name and Address of Recipient, and Relationship to You	Date and Purpose of Withdrawal	Amount of Money or Description and Value of Property

24. 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 the **six-year period** immediately preceding the commencement of the case.

[_] NONE

Name of Parent Corporation	Taxpayer Identification Number

25. 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 the **six-year period** immediately preceding the commencement of the case.

[_] NONE

Name of Pension Fund	Taxpayer Identification Number

Cameron Law

I have read this bankruptcy worksheet completely and have contacted Cameron Law for an explanation of any questions not understood. I fully understand every question in this worksheet, every question emailed or mailed to me that applies to me.

I have answered each and every question clearly, completely, and truthfully. If the question was not applicable, I have indicated such by writing "N/A" or scratching through/across it.

I have listed in this document, to the best of my knowledge, all my debts, all judgments, and all my assets to include both physical and financial – even those not specifically asked for in this worksheet. If it comes to my attention that I have not included everything, or have made an error, I will notify Cameron Law immediately.

I understand that I am responsible for the appraisal of my belongings, both physical and financial, in accordance to the directives in this worksheet. I understand that if they are purposely undervalued or not listed, the discovery is inevitable and I could be prosecuted for fraud and/or barred from bankruptcy for six years. I further understand that Attorney-client privilege does NOT extend to fraud and my attorney MUST report it if I refuse.

I understand that if questions are left unanswered or not answered completely it could be detrimental to my case.

I understand that if questions are left unanswered or not answered completely it will slow down the process of filing my petition and may result in additional pre-petition charges.

I understand that many questions are time-sensitive, and if I take too long answering questions, I may be re-asked the same time-sensitive questions.

I understand that every statement here also applies to future questions asked by Cameron Law through the duration of my bankruptcy.

I further authorize the destruction of any and all records held by Cameron Law after a period of three years from my bankruptcy discharge date or from my last official case communication with Cameron Law.

Debtor's Signature___________________________ Date______________ Joint Debtor's Signature (if applicable)___________________________ Date______________

STATEMENT OF INFORMATION ON REAFFIRMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

(1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;

(2) the effect of receiving a discharge of debts

(3) the effect of reaffirming a debt; and

(4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the Debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the Debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 Debtor writes a plan which must be approved by the bankruptcy court. The Debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed $1,000,000 ($250,000 in unsecured debts and $750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

Debtor's Signature____________________________ Date______________ Joint Debtor's Signature (if applicable)___________________________ Date______________

Bankruptcy Checklist

Before you send us this worksheet, use this checklist!

I have:

1) accurately and completely filled out this worksheet. Anything that does not apply to me I have written "N/A" or have "X" through it (INITIAL HERE);

2) enclosed this COMPLETE worksheet (INITIAL HERE);

3) enclosed COPY of an appraisal or property tax statement for ALL real estate where my name is on the deed, or property tax statement. (INITIAL HERE);

4) enclosed the http://www.NADA.com retail value page of each vehicle that has my name on the title. (INITIAL HERE);

5) enclosed is a COPY of an appraisal of any other property that has a title or deed (INITIAL HERE);

6) enclosed are COPIES of any other documentation requested by my attorney or her staff (INITIAL HERE);

7) enclosed is a COPY of my current Driver's License (ENLARGED AND CLEAR) with my current address. (INITIAL HERE);

8) enclosed is a payment of $________. I understand the attorney WILL NOT take my creditor calls until I have paid **AT LEAST $300.00** and will not start creating my petition until I have paid **AT LEAST $500 Attorney's fees** (INITIAL HERE);

9) enclosed is a COPY of my last year's tax statements (Federal & State) (INITIAL HERE);

10) enclosed are COPIES of my last six months bank statements for EVERY bank account that had my name on it in the last year, even if it is currently closed. They are organized by bank account and date. Each bank account is stapled or paper clipped separately. Each month is here. I will not send in this worksheet until I have all statements required.(INITIAL HERE);

11) enclosed are COPIES of my last six months pay stubs or other evidence of income. (INITIAL HERE);

12) enclosed are COPIES of all state court orders for child or spousal support, paid or received. (INITIAL HERE);

13) enclosed are COPIES of all credit card statements for the last 3 months (INITIAL HERE);

14) I have made a copy of my completed worksheet for my records (INITIAL HERE);

15) enclosed is the **completed ORIGINAL** worksheet and documentation addressed to:

Cameron Law
1719 Crag Burn Ln.
Raleigh, NC 27604
(INITIAL HERE);

16) **I am ensuring that** *NO SIGNATURE* is needed for the package upon delivery (INITIAL HERE);

17) **I have completed the court required credit counseling online at :** http://www.HummingBirdCreditCounseling.Org. (INITIAL HERE);

18) I have made a copy of my completed worksheet for my records. (INITIAL HERE);

Debtor's Signature____________________________Date______________ Joint Debtor's Signature (if applicable)___________________________ Date______________