

BANKRUPTCY CHECKLIST

DOCUMENTS YOU SHOULD BRING TO INITIAL INTERVIEW WITH ATTORNEY

- Last six full months of pay stubs from paychecks received by you and your spouse showing gross pay, payroll deductions and take home pay. (These must be filed with the Bankruptcy Trustee).
- State and Federal income tax returns for the past two years, including all W-2 forms and 1099's. (These must be filed with the Bankruptcy Trustee).
- Most recent billing statements from all debts (i.e., mortgage loans, auto loans, unsecured loans, and credit card accounts, etc.), showing creditor's address, account number, and current balance.
- Correspondence from all collection agencies and attorneys, including summonses, judgments, attachments and other papers filed in any lawsuits against you.
- Copies of all deeds, leases, or other documents relating to your interest in real estate.
- Copies of all recent appraisals or market analysis reports on the value of your real estate, and values of other assets. You should obtain a market analysis report from a broker for each parcel of real estate.
- Copy of your most recent real estate tax bills if you own real estate.
- Title Certificates and registration certificates relating to all autos, boats, trailers and recreational vehicles.
- Bank statements for the current month and preceding three full months for all checking and savings accounts.
- Passbooks or savings deposit books showing savings, Christmas club or credit union accounts for past four years (whether now open or not). For savings account without passbooks, three years of statements.
- Copies of promissory notes, retail installment sales contracts, security agreements, guarantees, and similar documents relating to money you borrowed or items purchased on credit (i.e. appliances or furniture purchased, car loans, etc.).
- Statements from all stock brokers and Mutual Funds for the past three years.
- Bonds and Stock Certificates of all stocks and bonds, including U.S. Savings Bonds.
- All life insurance policies with the most recent statement of cash surrender value or loan value.
- Any documents concerning claims you have for money due to you (loans, personal injury lawsuits, etc.).
- Most recent statement of balances in all pension, Keogh, IRA, 401(k), or similar accounts.
- Brochure or Plan Description booklet explaining the nature of all pension or profit sharing plans.
- Copies of your most recent credit report. You should obtain one for free before meeting your attorney by calling 1-877-322-8228 or using www.annualcreditreport.com. (Note: use "annualcreditreport.com" not "freecreditreport"). Annualcreditreport.com is an official service credit report companies use to comply with federal and state laws to provide you with the report your are entitled to obtain annually.
- If you owe any back taxes, correspondence from the IRS and Mass. D.O.R. showing current balances.
- Complete a pre-bankruptcy briefing course. You can go to <http://www.usdoj.gov/ust/eo/bapcpa/ccde/> and select an approved course. These briefings take about 1-2 hours online and cost between \$25 and \$50. You can arrange for a course in Spanish, Portugugese or other languages, or take the course over the phone if you are not comfortable on the computer. If you go go www.CricketDebt.com and enter my attorney code, #469711, the cost is \$36 and I will get your certificate automatically.

GENERAL BANKRUPTCY INFORMATION

Bankruptcy is a procedure under federal law for people in need of relief from overwhelmingly burdensome debt and a fresh start. Bankruptcy can discharge most or all of your debts so that you will not have to pay them; however, secured debts, which are debts for the purchase of particular merchandise on credit for which you gave a mortgage or security interest must be paid if you wish to keep the collateral such as your car or house, and some debts are not always dischargeable, such as student loans, taxes or support payment.

The law allows you to keep most of your money and most types of necessary property. To receive this protection, it is necessary that you list all of your assets asked for in the following questions. If you do not list an asset, that item might not be protected. You must also list everyone to whom you owe money, even if you do not wish to discharge that particular debt. If you leave out one of your creditors, you may have to pay the money to that creditor and you may lose your right to your discharge. There are also criminal penalties for intentionally giving false information or leaving out important information. If you have any questions about whether you can keep certain property or whether you should list a debt, list it on the questionnaire, but mark it with an asterisk and write down your question to remember to discuss it with your lawyer at the next interview.

INSTRUCTIONS

1. Fill out the answer to every question on all of the pages. Wherever you are given a choice of YES or NO on these forms, check either YES or NO, whichever is correct, but do not leave a blank. Please fill out these pages as well as you can. We will help you with any questions that you do not understand.
2. Write clearly or typewrite your answers. We must be able to read them!
3. Wherever the name of a person or company is asked, give the full name, address, and account number. Make sure the address is accurate. Your discharge from each debt may depend upon you giving a complete and correct names and addresses.
4. If you do not know an exact amount, fill in a HIGH estimate, or a HIGH monthly average. Do NOT leave the amount blank and do not write "don't know." When asked for a value of property, use the replacement value, i.e., what you could buy a similar item for used, say on ebay or craigslist or at a consignment shop.
5. Wherever you need more room, make an asterisk and turn the page over and put in information on the back or on a separate page with the number of the question. But make sure you provide all of the requested information.
6. List EVERY CREDITOR and EVERY PERSON that has had anything to do with your debts, including any co-signers. Include accurate account numbers. If a bill you owe has been sent to a collection agency or an attorney, list BOTH the person you originally owed and the collection agency or attorney, giving the full address of each.
7. You also must list any money that you are owed by anyone. The Trustee will probably ask you about any money you expect to receive, such as lawsuits, insurance claims, income tax refunds, etc., so be complete on this questionnaire so we are properly prepared at the meeting with the trustee.

9. Make sure that you accurately set forth your income and deductions from your income on a MONTHLY basis. Also set forth your MONTHLY expenses accurately. For annual bills, like car insurance, divide by 12. For weekly bills, like child support payments, multiply by 4.3. If it appears that you have sufficient funds available that, after paying your reasonable monthly living expenses, you could then pay a significant amount on your debts, then you may be excluded from filing under Chapter 7, and we must explore other options, such as a court supervised repayment plan under Chapter 13, but we need complete and accurate information to help you make the best choices.
10. You may not incur debts with the intention of discharging them in bankruptcy. Accordingly, you should not charge on any credit cards or take cash advances in the 90 days before filing bankruptcy if you have no intention of repaying. This could constitute fraud and could expose you to criminal penalties and threaten your discharge. If you have made more than \$600 in charges to a single credit card or more than \$875 in cash advances within the last 90 days, make a note to discuss this with your attorney.
11. If you don't want to discharge a particular debt, you must list it anyway. You can make voluntary payments after filing or even after discharge, but you cannot be compelled to make such payments in a Chapter 7 case without a reaffirmation of the debt. It is generally **not** a good idea to reaffirm a debt. However, if you do not reaffirm a debt on secured property then the automatic stay, which prevents repossession or foreclosure actions may be lifted. Also, there is seldom a reason to continue to make payments on debts that you will discharge in a chapter 7 case before filing bankruptcy unless the debt is secured by collateral you wish to keep. Obviously, if the debt is secured, such as by your house or car, you must make and keep your payments current on those loans in order to keep those items. This rule applies before filing, after filing, and even after discharge.
12. You will be required to appear for a meeting with the Trustee approximately a month after the filing. You will be asked, under oath, your name, address, and social security number and to attest to the accuracy and completeness of the bankruptcy pleadings. You must bring your driver's license and social security card with you. Spending time now and making sure this questionnaire is accurate and complete will insure you are familiar with the information we put in your petition and that you are prepared to answer all the Trustee's questions.
13. Be very careful and thorough in listing all your debts and creditors. If we do not list them in your bankruptcy petition, they will not be discharged. If you discover creditors you omitted, we may be able to amend your petition and add them later, but there will be a charge; and after too long, it may be too late. So search your records and think carefully to ensure you have listed them all.

BANKRUPTCY QUESTIONNAIRE

**SECTION 1
BASIC INFORMATION**

CLIENT

SPOUSE

FULL NAME:

STREET ADDRESS:

MAILING ADDRESS:

HOME PHONE:

HOME PHONE:

CELL PHONE:

COUNTY OF RESIDENCE:

SOCIAL SECURITY NO.:

OTHER TAX ID NOS.:

What other names have you used in the last eight (8) years?

PRIOR ADDRESSES: How long have you resided at your current address?

If you have resided at your current address less than 180 days, list all prior addresses in the past two years:

PRIOR BANKRUPTCIES: If you have previously filed a bankruptcy petition, please list the case number, date, and the location where you filed on the lines following.

PENDING BANKRUPTCIES: If you or any immediate family member or business partner has a bankruptcy pending, please list the case number, name of debtor, relation to you, date and location where filed, and the bankruptcy judge on the lines following.

SECTION 2

YOUR PROPERTY

A. REAL ESTATE

Address and description of Property	Owned by? Husband Wife Joint	Your ownership interest	Market Value	Mortgage Balance	Mortgages. List for each: -Name and address of lender. -Account number -Date of mortgage. -Original amount. -Monthly payment

B. PERSONAL PROPERTY

Type of Property	YES / NO	Owned by: H / W / J	Description and Location	Value	Loans? If so, name and address of lender, account number and value of outstanding loan
1. Cash on Hand (Money in your wallet, pockets, purse, etc.)					
2. Bank Deposit Accounts (Checking, Savings, CD's money market accounts, credit union shares, or other bank deposits etc)			(Name of bank, address, account number)		
3. Security Deposits (Landlords, telephone, utility companies, etc.)			(Name and address of landlord or utility, etc.)		

Type of Property	YES / NO	Owned by: H / W / J	Description and Location	Value	Loans? If so, name and address of lender, account number and value of outstanding loan
4. Household Goods, furniture, including audio, video and computer equipment. See checklist attached at the end for assistance.					
5. Books, pictures, artwork, stamp or coin collections, compact disks, other collectibles					

Type of Property	YES / NO	Owned by: H / W / J	Description and Location	Value	Loans? If so, name and address of lender, account number and value of outstanding loan
6. Clothing					
7. Furs and jewelry					
8. Sports, photographic hobby equipment, firearms					
9. Interests in insurance policies (specify refund, surrender or cancellation value)			(Name, address of insurance company and policy number)		
10. Annuities (with surrender value)			(Name, address of insurance company and policy number)		

Type of Property	YES / NO	Owned by: H / W / J	Description and Location	Value	Loans? If so, name and address of lender, account number and value of outstanding loan
11. Interests in an <u>Education IRA</u> , "Coverdell" Education Savings Account, "529" Plan, or a State Qualified Tuition Savings Plan (i.e., U-Fund or U-Plan)			(name and address of institution, account number)		
12. Interests in traditional or Roth IRA, 401(k) plan, or other ERISA qualified pension or profit sharing plans			(name and address of institution, account number)		
13. Stock and interests in incorporated or unincorporated businesses, mutual funds			(name and address of broker or company, account number)	(total value)	(number of shares and price)
14. Interests in partnerships / joint ventures					
15. Bonds (U.S. Savings Bonds, government bonds, corporate bonds, etc.)			(name and address of broker or company, account number)		(number of shares and price)
16. Accounts Receivable					
17. Alimony or family support to which you are entitled					
18. Other liquidated debts owed to you, including tax refunds (i.e., money you are simply waiting to be paid)					

Type of Property	YES / NO	Owned by: H / W / J	Description and Location	Value	Loans? If so, name and address of lender, account number and value of outstanding loan
19. Equitable or future interests or life estates					
20. Interests in estate of decedent or life insurance policy or trust of another person					
21. Other contingent/ unliquidated claims, including tax refunds, insurance claims, lawsuits, personal injury suits, worker's compensation claims, etc.)					
22. Patents, copyrights, other intellectual property					
23. Licenses, franchises					
24. Customer List or other compilations					
25. Automobiles, trucks, trailers, and accessories.					

Type of Property	YES / NO	Owned by: H / W / J	Description and Location	Value	Loans? If so, name and address of lender, account number and value of outstanding loan
26. Boats, motors, and accessories					
27. Aircraft and accessories					
28. Office equipment, supplies.					
29. Machinery, fixtures etc. for business					
30. Inventory					
31. Animals					
32. Crops growing or harvested					
33. Farming equipment and implements					

Type of Property	YES / NO	Owned by: H / W / J	Description and Location	Value	Loans? If so, name and address of lender, account number and value of outstanding loan
34. Farm supplies, chemicals, feed					
35. Other personal property of any kind not listed					

SECTION 3
YOUR DEBTS

Type of Debt	1. Creditor Name and Address 2. Account Number, if any 3. What is debt for? 4. Date when debt was incurred 4. Contact person name and address, if different 5. Amount owed	Name of co-debtor If any	Is debt secured by any property? (If so, list monthly payment and number of months left.)	Do you dispute the debt?	For Office Use Only (Schedule D, E, F)
Home mortgages/ Second mortgages/ Home Equity Loans					
Car loans					
Other loans secured by property					

Type of Debt	1. Creditor Name and Address 2. Account Number, if any 3. What is debt for? 4. Date when debt was incurred 4. Contact person name and address, if different 5. Amount owed	Name of co-debtor If any	Is debt secured by any property? (If so, list monthly payment and number of months left.)	Do you dispute the debt?	For Office Use Only (Schedule D, E, F)
Personal loans					
Student loans					
Medical bills					
Utility bills					
Department store credit accounts					

Type of Debt	1. Creditor Name and Address 2. Account Number, if any 3. What is debt for? 4. Date when debt was incurred 4. Contact person name and address, if different 5. Amount owed	Name of co-debtor If any	Is debt secured by any property? (If so, list monthly payment and number of months left.)	Do you dispute the debt?	For Office Use Only (Schedule D, E, F)
Other credit card debts (Gas cards, phone cards, etc.)					
Unpaid rent					
Unpaid taxes Federal	Type of tax: Tax Year: Amount:				
	Type of tax: Tax Year: Amount:				
Unpaid taxes State	Type of tax Year Amount				
	Type of tax Year Amount				

Type of Debt	1. Creditor Name and Address 2. Account Number, if any 3. What is debt for? 4. Date when debt was incurred 4. Contact person name and address, if different 5. Amount owed	Name of co-debtor If any	Is debt secured by any property? (If so, list monthly payment and number of months left.)	Do you dispute the debt?	For Office Use Only (Schedule D, E, F)
Unpaid alimony or child support					
Unpaid fees for services					
Major credit card debts (Visa, Am Ex, Mastercard, Discover) <i>continue on next page, if necessary</i>					

Type of Debt	1. Creditor Name and Address 2. Account Number, if any 3. What is debt for? 4. Date when debt was incurred 4. Contact person name and address, if different 5. Amount owed	Name of co-debtor If any	Is debt secured by any property? (If so, list monthly payment and number of months left.)	Do you dispute the debt?	For Office Use Only (Schedule D, E, F)
Unpaid credit cards, <i>continued</i>					

Type of Debt	1. Creditor Name and Address 2. Account Number, if any 3. What is debt for? 4. Date when debt was incurred 4. Contact person name and address, if different 5. Amount owed	Name of co-debtor If any	Is debt secured by any property? (If so, list monthly payment and number of months left.)	Do you dispute the debt?	For Office Use Only (Schedule D, E, F)
Wages, salary or commissions you owe to employees					
All other unpaid debts / bills					

SECTION 4

EXISTING LEASES AND CONTRACTS

List below any leases or contracts that are still current that you are a party to. Include residential leases, business property leases, car leases, equipment leases, and service contracts, etc.

Nature and Description of Contract or lease	Name and Address of Other Party or Parties

SECTION 5

CO-DEBTORS

List below any co-signers, co-debtors or guarantors on any of your debts listed above.

Description of Debt	Name and Address of Co-Debtor

SECTION 6
YOUR INCOME

DEBTOR

SPOUSE

(NAME:)

MARITAL STATUS:

AGE:

OCCUPATION:

LENGTH OF
EMPLOYMENT:

EMPLOYER NAME:

EMPLOYER ADDRESS:

DEPENDENTS

(include children who live with you and adults you support)

(1)

(2)

NAME:

AGE:

RELATIONSHIP

(3)

(4)

NAME:

AGE:

RELATIONSHIP

List your average monthly income.

Obtain the total amounts for the last full six months, not counting this month, and divide by 6.

	DEBTOR	SPOUSE
Current monthly gross wages, salary, commissions (pro-rate if not monthly):		
Average monthly overtime:		
Payroll Deductions:		
Payroll taxes and Social Security		
Insurance		
Union Dues		
Other payroll deduction: Specify:		
Other payroll deduction: Specify:		
Regular income from operation of business, Profession or firm:		
Rental Income and income from real estate:		
Interest, dividends, and royalties:		
Alimony, maintenance, or support payments received (for debtor's or debtor's dependents' use)		
Social Security or government assistance		
Pension or retirement income:		
Unemployment Compensation		
Other sources of income not already mentioned. Specify:		
Describe any increase or decrease of more than 10% in any previous category anticipated to occur in the year		

SECTION 7

YOUR EXPENSES

**List your average monthly expenses for you and your dependents.
Obtain the total amounts for the last full six months, not counting this month, and divide by 6.**

Rent or home mortgage payment Does this include real estate taxes? <input type="radio"/> yes <input type="radio"/> no Does this include property insurance? <input type="radio"/> yes <input type="radio"/> no	
Utilities:	
Electricity and heating fuel (average monthly)	
Water and sewer (average monthly)	
Telephone (average monthly)	
Other utilities (average monthly)	
Home maintenance (repairs and upkeep)	
Food	
Clothing	
Laundry and dry cleaning	
Medical and dental expenses	
Transportation (not including car payments)	
Recreation, clubs and entertainment, newspapers, etc.	
Charitable contributions	
Insurance	
Homeowner's or renter's insurance	
Life insurance	
Health insurance	
Auto insurance	
Other: (specify)	
Taxes not deducted from wages or in home mortgage payments:	
Specify:	

Installment payments	
Auto:	
Other:	
Other:	
Alimony, maintenance, and support paid to others	
Payments for support of dependents not living at your home	
Regular expenses from operation of business, profession, or farm	
Other:	
Describe any increase or decrease in expenditures anticipated to occur in the following year	
Additional Expenses (707(b) Expenses)	
mandatory payroll deductions not already listed above (specify):	
court ordered payments not already listed above (specify):	
education costs necessary to maintain employment:	
education costs for a physically or mentally challenged child:	
Childcare / Daycare costs:	
disability insurance (if not listed on line 14):	
health savings accounts:	
care for elderly, chronically ill, or disabled family members:	
Expenses incurred for protection from family violence:	
education expense for your children under 18:	
Non-mandatory contributions to retirement accounts (including loan repayment):	
other expenses not listed above (specify):	
other expenses not listed above (specify):	

SECTION 8

STATEMENT OF FINANCIAL AFFAIRS

- 1. Income from employment or operation of business.** State gross amount received. Enter each income source for this year to date and the past two full years. Specify the amount of income and the fiscal year. Include part-time jobs.

Sources (name and address)	Amount	Fiscal Period
e.g.: Smith Corp., 12 Main St., Hudson, MA Smith Corp., 12 Main St., Hudson, MA	\$14,426 \$45,500	2010 year to date 2009

- 2. Income from sources other than employment business.** Enter each income source for this year to day and the past two full years. Specify the amount of income and the fiscal year. Include gifts, interest, dividends, rental income, unemployment, disability payments, social security, pensions, etc.

Sources (name and address)	Amount	Fiscal Period
e.g.: Comm. Of Mass. Unemployment Citizen's Bank, Main St., Marlboro, MA	\$25,000 \$150 bank interest	2009 2009

3A. Payments to Creditors.

List payments made to creditors during the last **90 days** which totaled more than **\$600**.

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

3B. If your debts are not primarily consumer debts, list payments made to creditors during the last 90 days which totaled more than \$5,000.

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

3C. List any payments (including gifts) made within **one year** to creditors who were "insiders". ("Insiders" include your relatives, your business partners and their relatives, your corporations, or your affiliates.)

Sources (name and address)	Amount	Dates

4A. Lawsuits.

Were you a party to any law suits during the last year? yes no

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

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

4B. Describe all property that has been garnished, seized, or attached under any legal, administrative or equitable process during the previous **one year**.

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

5. 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, during the previous **one year**.

Creditor (Name and Address)	Date of Repossession, Foreclosure or Return	Description and Value of Property

6. Assignments and receiverships

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

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

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

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

7. Gifts

List all gifts or charitable contributions you have made within the past **one year** except small ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

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**

Description 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 you or on your behalf to any persons, including attorneys, for consultation concerning debt consolidation, settlement or relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year**

Name and Address of Payee	Dates of payment	Name of Person who paid, if not you	Amount of Money / Description and value of property transferred

10. Other transfers (including sale of your property)

a. List all other property you sold, transferred, or gave to others, either absolutely or as a security, within the past **two years**, other than property transferred in your ordinary course of business or financial affairs.

Name and Address of Transferee and relationship to you	Date of Transfer	Description of property Transferred and value received

b. List all property you transferred within the past **10 years** to a self settled trust, or a similar device of which you are a beneficiary.

Name of Trust or similar device	Date of Transfer	Amount of Money or Description and value of property or interest

11. Closed financial accounts

List all bank accounts or other financial accounts and instruments held in your name or for your benefit which were closed, sold, or otherwise transferred within the past **one year**. Include checking, savings, CD's, money markets, credit union accounts, share accounts, pension funds, IRA's, 401(k)'s, etc.

Name and Address of Institution	Type and number of account and final balance	Amount and Date of final 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 the past **one year**

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

List all setoffs made by any creditor, including a bank, against a deposit of yours within the past **90 days**

Name and 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.

Name and Address of Owner	Description and value of Property	Location of Property

15. Prior address of debtor

If you have moved within the past **three years**, list all prior residences during that period, excluding your present address.

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 past **eight year period**, identify the name of your spouse and of any former spouse who resides or resided with you in that community property state.

Name and Address of Spouse or Former Spouse

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:

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.

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.

Name and Address of Governmental unit	Docket Number	Status or Disposition

18. Nature, location and name of business

a. List the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which you were an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or were a self employed professional within the past **six years**, or in which you owned 5 percent or more of the voting or equity securities.

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

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

Name	Taxpayer ID Number (TIN)	Address	Nature of Business	Beginning and End 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.

Name and Address of Property

The following questions (#19-25) need only be answered if you are a corporation or partnership or if you have been, in the past six years, an officer, director, managing executive, or owner of more than 5% of the voting securities of a 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 **two years** immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records.

Name and Address	Dates of 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.

Name	Address	Dates of 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.

Name and 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.

Name and 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.

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.

Date of Inventory	Name and 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.

Name and Address	Nature of Interest	Percentage 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.

Name and Address	Title	Nature and Percentage 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.

Name and 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.

Name and Address	Title	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.

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.

Name and Address of Parent	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.

Name and Address of Pension Fund	Taxpayer Identification Number

Personal Property (Schedule B)

1. Cash on hand (Include sources)

- In your home
- In your wallet
- Under your mattress

2. Deposits of money (Include sources)

- Bank account
- Brokerage account (with stockbroker)
- Certificates of deposit (CD)
- Credit union deposit
- Escrow account
- Money market account
- Money in a safe deposit box deposit
- Savings and loan deposit

3. Security deposits

- Electric
- Gas
- Heating oil
- Security deposit on a rental unit
- Prepaid rent
- Rented furniture or equipment
- Telephone
- Water

4. Household goods, supplies and furnishings

- Antiques
- Appliances
- Carpentry tools
- China and crystal
- Clocks
- Dishes
- Food (total value)
- Furniture (list every item; go from room to room so you don't miss anything)
- Gardening tools
- Home computer (for personal use)
- Iron and ironing board
- Lamps
- Lawn mower or tractor
- Microwave oven

- Patio or outdoor furniture
- Radios
- Rugs
- Sewing machine
- Silverware and utensils
- Small appliances
- Snow blower
- Stereo system
- Telephone and answering machines
- Televisions
- Vacuum cleaner
- Video equipment (VCR, Camcorder)

5. Books, pictures and other art objects; stamp, coin and other collections

- Art prints
- Bibles
- Books
- Coins
- Collectibles (such as political buttons, baseball cards)
- Family portraits
- Figurines
- Original art works
- Photographs
- Records, CDs, audiotapes
- Stamps
- Video tapes

6. Apparel

- Clothing
- Furs

7. Jewelry

- Engagement and wedding rings
- Gems
- Precious metals
- Watches

8. Firearms, sports equipment and other hobby equipment

- Board games
- Bicycle
- Camera equipment
- Electronic musical equipment

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- Exercise machine
 - Fishing gear
 - Guns (rifles, pistols, shotguns, muskets)
 - Model or remote cars or planes
 - Musical instruments
 - Scuba diving equipment
 - Ski equipment
 - Other sports equipment
 - Other weapons (swords and knives)
- 9. Interests in insurance policies**
- Credit insurance
 - Disability insurance
 - Health insurance
 - Homeowner's or renter's insurance
 - Term life insurance
 - Whole life insurance
- 10. Annuities**
- 11. Pension or profit-sharing plans**
- IRA
 - Keogh
 - Pension or retirement plan
 - 401(k) plan
- 12. Stock and interests in incorporated and unincorporated companies**
- 13. Interests in partnerships**
- Limited partnership interest
 - General partnership interest
- 14. Government and corporate bonds and other investment instruments**
- Corporate bonds
 - Municipal bonds
 - Promissory notes
 - U.S. savings bond
- 15. Accounts receivable**
- Accounts receivable from business
 - Commissions already earned
- 16. Family support**
- Alimony (spousal support, maintenance) due under court order
 - Child support payments due under court order
 - Payments due under divorce property settlement
- 17. Other debts owed you where the amount owed is known and definite**
- Disability benefits due
 - Disability insurance due
 - Judgments obtained against third parties you haven't yet collected
 - Sick pay earned
 - Social Security benefits due
 - Tax refund due under returns already filed
 - Vacation pay earned
 - Wages due
 - Worker's compensation due
- 18. Powers exercisable for your benefit, other than those listed under real estate**
- Right to receive, at some future time, cash, stock or other personal property placed in an irrevocable trust
 - Current payments of interest or principal from a trust
 - General power of appointment over personal property
- 19. Interest due to another person's death**
- Beneficiary of a living trust, if the trustor has died
 - Expected proceeds from a life insurance policy where the insured has died
 - Inheritance from an existing estate in probate (the owner has died and the court is overseeing the distribution of the property) even if the final amount is not yet known
 - Inheritance under a will that is contingent upon one or more events occurring, but only if the owner has died

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- 20. All other contingent claims and claims where the amount owed you is not known, including tax refunds, counter-claims and rights to setoff claims (claims you think you have against a person, government or corporation, but haven't yet sued on)**
- Claims against a corporation, government entity or individual
 - Potential tax refund but return not yet filed
- 21. Patents, copyrights and other intellectual property**
- Copyrights
 - Patents
 - Trade secrets
 - Trademarks
 - Trade Names
- 22. Licenses, franchises and other general intangibles**
- Building permits
 - Cooperative association holdings
 - Exclusive licenses
 - Liquor licenses
 - Nonexclusive licenses
 - Patent licenses
 - Professional licenses
- 23. Automobiles and other vehicles**
- Car
 - Mini bike or motor scooter
 - Mobile or motor home if on wheels
 - Motorcycle
 - Recreational vehicle (RV)
 - Trailer
 - Truck
 - Van
- 24. Boats, motors and accessories**
- Boat (canoe, kayak, rowboat, shell, sailboat, pontoon, yacht, etc.)
 - Boat radar, radio or telephone
 - Outboard motor
- 25. Aircraft and accessories**
- Aircraft
 - Aircraft radar, radio and other accessories
- 26. Office equipment, furnishings and supplies**
- Artwork in your office
 - Computers, software, modems, printers
 - Copier
 - Fax machine
 - Furniture
 - Rugs
 - Supplies
 - Telephones
 - Typewriters
- 27. Machinery, fixtures, equipment and supplies used in business**
- Military uniforms and accoutrements
 - Tools of your trade
- 28. Business inventory**
- 29. Livestock, poultry and other animals**
- Birds
 - Cats
 - Dogs
 - Fish and aquarium equipment
 - Horses
 - Other pets
 - Livestock and poultry
- 30. Crops—growing or harvested**
- 31. Farming equipment and implements**
- 32. Farm supplies, chemicals and feed**
- 33. Other personal property of any kind not already listed**
- Church pew
 - Health aids (for example, wheelchair, crutches)
 - Hot tub or portable spa
 - Season tickets