

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.
- 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 1-1/2 hours online and cost between \$10 and \$30. 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.dollarbk.org and enter my attorney code, "MT8485", the cost is only \$10 and I will get your certificate automatically.
- Your original Social Security Card and Driver's license

OVERVIEW

Bankruptcy can discharge most or all of your debts so that you will never have to pay them. Usually, the law allows you to keep most or all of your money and property. To receive this protection, it is essential that you fully disclose all of your assets, debts and financial transactions on the following pages. 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 might not discharge that debt. If you leave off an important asset or financial transaction, you may lose your right to a discharge altogether. There are also criminal penalties for intentionally giving false information or concealing important information. If you have any questions about whether you can keep certain property or whether you should list a debt or transaction, list it on the questionnaire, and 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 in an 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*. We will help you with any questions that you do not understand.
2. Write clearly or type 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."
5. If you need more room to answer a question than is allowed on the form, mark an asterisk and turn the page over and put in the additional information on the back, or use a separate page referring to the number of the question. But make sure you provide all of the requested information.
6. You must also 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 can properly exempt the property and are prepared at the meeting with the trustee.
8. 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.
10. You will be required to appear for a meeting with the Trustee approximately a month after the filing. You will be asked, under oath, to attest to the accuracy and completeness of your bankruptcy forms. Spending the 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.
11. 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 take your time, search all 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:

WORK PHONE:

CELL PHONE:

COUNTY OF
RESIDENCE:

SOCIAL SECURITY NO.:

OTHER TAX ID NOS.:

EMAIL ADDRESS:

DATE OF BIRTH:

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

List property you own an interest in, anywhere in the world.

A. REAL ESTATE

1. Primary Residence

Address of Property	Type of Property (condo, single family, 3-family, etc.)	Owned by Husband (H), Wife (W) or Jointly (J)	Date Acquired	Fair Market Value	Name of Lender and Mortgage Balance

2. Interest in other Real Estate – i.e. vacation homes, cottages, time shares, income property, etc.

Address of Property	Type of Property (condo, single family, 3-family, etc.)	Owned by Husband (H), Wife (W) or Jointly (J)	Date Acquired	Fair Market Value	Name of Lender and Mortgage Balance

Use back of page if there are more parcels of real estate)

B. PERSONAL PROPERTY

3. “Personal property” is everything else that is not real estate which you own an interest in or have rights to, including any partial interests. For determining the value, if the property has a listed value on a statement (such as a bank account or mutual fund), list that present value. For property that has a common trade publication, such as Kelly’s Blue Book (www.kbb.com or www.nada.com), look it up there. For property with a ready resale market, like snow blowers or furniture, use a value of similar items for sale on www.craigslist.com or www.ebay.com.

Type of Property	If none, enter “none”	Owned by Husband (H), Wife (W) or Jointly (J)	Description of property	Amount / Value \$	Notes (loans? Location? Condition? etc.)
1. Cash on Hand (include all cash money in your wallet, pockets, purse, home, etc.)					
2. Bank Accounts (Checking, Savings, CD’s, money market accounts, credit union shares, other bank deposits, or financial accounts, etc)			Bank: Address: Account #: Type:		

Type of Property	If none, enter "none"	Owned by Husband (H), Wife (W) or Jointly (J)	Description of property	Amount / Value \$	Notes (loans? Location? Condition? etc.)
			Bank: Address: Account #: Type:		
			Bank: Address: Account #: Type:		
			Bank: Address: Account #: Type:		
			Bank: Address: Account #: Type:		
			Bank: Address: Account #: Type:		
3. Security Deposits (Landlords, telephone, utility companies, etc.)			(Name and address of Landlord or Utility)		
4. Household Goods. Furniture, audio, video and computer equipment. See checklist attached at the end for assistance.					

Use back of page if there are more in any category)

Type of Property	If none, enter "none"	Owned by Husband (H), Wife (W) or Jointly (J)	Description of property	Amount / Value \$	Notes (loans? Location? Condition? etc.)
5. Books, pictures, art objects, stamp or coin collections, record, tape, compact disks, and other collections or collectibles					
6. Clothing & Wearing Apparel					
7. Furs and jewelry					
8. Sports, photographic hobby equipment, firearms					

Use back of page if there are more in any category)

Type of Property	If none, enter "none"	Owned by Husband (H), Wife (W) or Jointly (J)	Description of property	Amount / Value \$	Notes (loans? Location? Condition? etc.)
9. Interests in insurance policies (specify cash surrender or cancellation value)			Name of Ins. Co.: Account #:		
			Name of Ins. Co.: Account #:		
10. Annuities (with surrender value)			Name of Annuity Co.: Account #:		
11. Education Savings Accounts (Education IRA, "Coverdell" Plans, "ESA" (Education Savings Accounts), "529" Plan, or a State Qualified Tuition Savings Plan (i.e., U-Fund or U-Plan))			Plan Trustee: Address: Account No.:		
12. Traditional IRA, Roth IRA, Rollover IRA, 401(k) plans, Keogh, or other qualified pension, retirement or profit sharing plans			Plan Administrator: Address: Account No.		
13. Stock and interests in incorporated or unincorporated businesses, mutual funds			Name of company: Address: Number of shares: Current share price: Location of certificate(s):		
Stocks					
Mutual Funds			Name of fund: Address: Number of shares: Current share price: Owned directly or through broker:		
Private Businesses			Name of Company: Address: Nature of your interest: How value is determined:		

Use back of page if there are more in any category)

Type of Property	If none, enter "none"	Owned by Husband (H), Wife (W) or Jointly (J)	Description of property	Amount / Value \$	Notes (loans? Location? Condition? etc.)
14. Interests in partnerships / joint ventures			Name of entity: Address: Nature of your interest:		
15. Bonds (U.S. Savings Bonds, government bonds, T-bills, corporate bonds, and other negotiable instruments)					
16. Accounts Receivable			Vendor's name: Address:		
17. Alimony, maintenance, support and property settlements you are or may be entitled					
18. Other liquidated debts owed to you, including tax refunds (i.e., money you are simply waiting to be paid)					
19. Equitable or future interests , life estates, rights or powers exercisable for your benefit.					
20. Interests in an Estate of a Decedent (i.e., life insurance policy or trust of a person who has died					
21. Other contingent/ unliquidated claims you are pursuing. (insurance claims , lawsuits, personal injury suits, worker's compensation claims, disputed tax refunds, etc.)					
22. Patents, copyrights, trademarks, or other intellectual property					
23. Licenses, franchises, intangible asset rights (include business licenses, liquor licenses, professional licenses, etc.					
<input type="checkbox"/> Use back of page if there are more in any category)					

Type of Property	If none, enter "none"	Owned by Husband (H), Wife (W) or Jointly (J)	Description of property	Amount / Value \$	Notes (loans? Location? Condition? etc.)
24. Customer Lists or other compilations (containing personally identifying information provided to you by individuals in connection with providing them with products or services primarily for personal, family					
25. Automobiles, trucks, trailers, and accessories.			Year: Make: Model: Mileage: Condition:		
			Year: Make: Model: Mileage: Condition:		
			Year: Make: Model: Mileage: Condition:		
			Year: Make: Model: Mileage: Condition:		
26. Boats, ATV's, snowmobiles, recreational vehicles, motors, and accessories (i.e., trailers, moorings)			Year: Make: Model: Mileage: Condition:		
27. Aircraft and accessories					
28. Office equipment, furniture and supplies.					
29. Machinery, fixtures, equipment and supplies used for business					
30. Inventory					

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Type of Property	If none, enter "none"	Owned by Husband (H), Wife (W) or Jointly (J)	Description of property	Amount / Value \$	Notes (loans? Location? Condition? etc.)
31. Animals					
32. Crops - growing or harvested					
33. Farming equipment and implements					
34. Farm supplies, chemicals, feed					
35. All Other personal property of any kind not listed					

SECTION 3

YOUR DEBTS

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. Even if you don't want to discharge a particular debt, for example to a family member, *you must list it anyway*. You can make voluntary payments if you want after your bankruptcy.

A. Secured Loans

Type of Debt	Property Securing the debt	Name and Address of Lender	Account #	Name of co-debtor If any	Loan Balance (i.e. payoff)
Primary Home mortgage					
Second mortgages/ Home Equity Loans					
Car loans					
Other loans secured by property					
Attachments of Real Estate or other property					
Tax Liens					
<input type="checkbox"/> Use back of page if there are more in any category)					

B. Unsecured Debts

1. Priority Debts – Unpaid Taxes and Support Obligations

Type of Debt	Tax year(s) Or period due for	Type of Tax (i.e. 1040 Income, Withholding, Meals tax, Real Estate, etc)	Amount	Name of Co-debtor /co-Signer?	
Federal Taxes					
State Taxes					
Local Taxes					
Alimony					
Child Support					
Student Loans					
Wages, Salaries or benefits you owe employees					
<input type="checkbox"/> Use back of page if there are more in any category					

2. Credit Card Debts

Type of Debt	Creditor (Name, full address, account No.)	Purpose of charges (i.e., clothing, misc. household, etc.)	Account Balance	Name of Co-debtor /co- Signer?	Year opened
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Credit Card					
Credit Card					

Use back of page if there are more in any category

3. Other Miscellaneous Unsecured Debts

i.e., Personal Loans; Store Charge Accounts (Sears, Macy's, etc.); Gas Charge Accounts (Gulf, Sunoco, etc.); Medical Bills; unpaid rent; telephone; utilities (gas, oil, water, sewer, electric, etc.); Fees for Services (accountant, lawyer, etc.);

Type of Debt (i.e. Gas Charge Accounts; Store Charge Accounts,	Creditor (Name, full address, account No.)	Purpose of charges (i.e., clothing, misc. household, etc.)	Account Balance	Name of Co-debtor /co- Signer?	Year opened
Personal Loans					
Store Charges					
Gasoline Charge Accounts					
Unpaid Rent					
Unpaid Utilities (Gas, Oil, Electricity, Telephone, Cell phone)					
Professional Services (Accountant, Tax Preparer, etc.)					
Medical & Dental Bills					
All other unpaid debts / bills					

Use back of page if there are more in any category

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
MARITAL STATUS:	_____	(NAME:) _____
AGE:	_____	_____
OCCUPATION:	_____	_____
LENGTH OF EMPLOYMENT:	_____	_____
EMPLOYER NAME:	_____	_____
EMPLOYER ADDRESS:	_____	_____

DEPENDENTS

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

NAME:	(1) _____	(2) _____
AGE:	_____	_____
RELATIONSHIP	_____	_____
NAME:	(3) _____	(4) _____
AGE:	_____	_____
RELATIONSHIP	_____	_____

List your average monthly income and deductions from your paycheck.

To obtain the average, total your paystubs for the last full six months (not counting this month), and divide by 6. **Make sure you enter only Monthly amounts.** (To obtain the monthly amount: divide annual amounts by 12 (i.e. year end bonus); and multiply weekly amounts by 4.3 (i.e., weekly paycheck); Semi-monthly amounts (twice a month) multiply by 2; and Bi-weekly amounts (every two weeks) multiply by 26 then divide by 12)

	DEBTOR	SPOUSE
Current monthly gross wages, salary, commissions (pro-rate if not monthly):		
Average monthly overtime:		
Payroll Deductions:		
Payroll taxes, Medicare and Social Security		
Mandatory retirement contributions:		
Voluntary retirement contributions:		
Mandatory retirement loan repayments:		
Insurance		
Alimony and Child Support		
Union Dues		
Other payroll deduction: (i.e., life ins., HSA)(specify:)		
Other payroll deduction: (specify:)		
Other Income:		
Net monthly income from operation of a business: (attach "Business Income P & L")		
Net monthly income from rental property: (attach "rental Income P & L")		
Interest and dividends:		
Alimony, maintenance, or child support payments you receive:		
Unemployment Compensation		
Social Security or government assistance		
Other government assistance you receive (SNAP, Section 8 housing subsidy, etc.)(monthly average)		
Pension or retirement income:		
Estimated tax refunds		
Other monthly income (specify:)		
Describe any increase or decrease of more than 10% in any above category you anticipate to occur in the next year		

SECTION 7
YOUR EXPENSES

List your average monthly expenses for your household (including your dependents).

Go through your checkbook or bank statements to find the actual numbers for the past six months, and divide by 6.
(To obtain the monthly amount: divide annual amounts by 12 (i.e. annual car insurance); and multiply weekly amounts by 4.3 (i.e., daycare). Report here only amounts you pay directly – do not duplicate amounts already reported as being deducted from your paycheck)

Rent or home mortgage payment for your home (first mortgage only:)	
Does this include real estate taxes? <input type="checkbox"/> yes <input type="checkbox"/> no	
Does this include property insurance? <input type="checkbox"/> yes <input type="checkbox"/> no	
Real Estate Taxes (monthly)	
Property Insurance (homeowner's or renter's)	
Home maintenance, repairs and upkeep expenses (monthly average)	
Condo fees or homeowner's association dues	
Second mortgage payment or home equity loan payments (monthly)	
Utilities:	
Electricity (average monthly)	
Heating fuel (average monthly) Type: oil, gas, electric, wood (circle):	
Water and sewer (average monthly)	
Trash collection	
Home Telephone (average monthly)	
Cell phone (average monthly)	
Cable T.V. or Satellite (average monthly)	
Internet (average monthly)	
Other utilities (average monthly) (describe:)	
Food and housekeeping supplies:	
Child care (day care, babysitters, after school care programs, etc.)	
Childrens' regular education costs (pre-school, school tuition)	
Childrens' special education costs (lessons, activity fees, sports fees, uniforms, summer camp)(average monthly) (describe:)	
Clothing	
Laundry and dry cleaning	
Personal care products and services (toiletries, haircuts, etc.)(monthly monthly)	
Medical and dental expenses	
Transportation costs (include gas, repairs, maintenance, parking, tolls, bus, train or subway fare) (do not include: auto loan payments or auto insurance)	
Entertainment (recreation, clubs, sports, newspapers, magazines, books etc.)	
Charitable and Religious contributions	

Insurance:	
Life insurance	
Health insurance	
Auto insurance	
Other insurance: (specify:)(i.e., disability insurance):	
Taxes (not deducted from wages or included home mortgage payments):	
Auto excise taxes (monthly):	
Self-Employment taxes (monthly):	
Other taxes (specify:)	
Installment or Lease payments	
Auto 1:	
Auto 2:	
Other (specify:)(i.e., 401(k) loan repayment):	
Other (specify:)	
Alimony, maintenance, and support you pay to others	
Payments you make for support of dependents not living at your home (i.e. children not living with you, elderly parent, etc.)	
Real Estate expenses for other property (vacation cottage, rental property, etc.)	
Mortgage payments	
Real estate taxes	
Property, homeowner's or renter's insurance	
Maintenance, repair and upkeep expenses	
Condo fees or homeowner's association fees	
Other Expenses:	
Regular education costs necessary to maintain employment (monthly average):	
Employee business expenses (Uniforms, work boots, tools, equipment, etc.) (monthly average)	
Health savings account:	
Pet care (pet food, veterinary expenses) (monthly average):	
Money orders for Chapter 13 Trustee:	
Spouse's installment debt payments (if not filing jointly)	
Children's special needs (diapers, school lunches, etc.)	
College / Tuition payments:	
Student loans (specify:)	
Gifts	

Vacations	
other expenses not listed above (specify):	
other expenses not listed above (specify):	
Describe any increase or decrease in expenditures you anticipate to occur in the upcoming year:	

(complete if you had income from the operation of a business)

Business Profit and Loss Statement

Business Name:

Period from:

to:

Gross Receipts:

less: Materials:

less: Subcontract Labor:

less: Other Cost of Goods Sold:

Total Cost of Goods Sold:

Gross Profit:

Expenses:

Advertising

Car & Truck

Commissions

Contract Labor

Insurance

Mortgage interest expense

Other interest expense

Legal & Professional

Office Expense

Pension and Profit Sharing Plans

Rent - business property

Lease - vehicles & machinery

Repairs & Maintenance

Supplies

Taxes & Licenses

Travel, Meals, Entertainment

Utilities (including telephone):

Wages

Dues

Subscriptions

Miscellaneous

Others:

Consulting

Expense Totals:

Net Profit:

(complete if you had rental income)

Rental Income Profit and Loss Statement

Property:

Period from:

to:

Gross Rents:

Expenses:

Advertising

Car & Truck

Cleaning & Maintenance

Commissions

Insurance

Legal & Professional

Management fees:

Mortgage interest paid to banks:

Other interest costs:

Repairs

Supplies

Taxes

Utilities

Depreciation expenses

Trash removal

Snow plowing

Landscape expenses

Office expenses

Others (specify:)

Expense Totals:

Net Profit:

SECTION 8

STATEMENT OF FINANCIAL AFFAIRS

- 1. Income from employment or operation of business.** State gross amount received from each job, including part-time jobs. Enter each income source for this year to date and the past two full years. Refer to your tax returns for complete information.

Fiscal Period	Amount	Sources (name and address)
e.g.: 2013 year to date 2012	\$14,426 \$45,500	Smith Corp., 12 Main St., Hudson, MA Jones Corp., 44 Pleasant St., Marlborough, MA

- 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 year. Include gifts, interest, dividends, rental income, unemployment, disability payments, social security, pensions, tax refunds, etc.

Fiscal Period	Amount	Sources (name and address)
e.g. 2013 year to date 2012 2011	\$12,000 \$150 bank interest \$2,000 Tax Refund	Comm. Of Mass. Unemployment Citizen's Bank, Main St., Marlboro, MA Mass DOR

3A. Payments to Creditors.

List payments made to all creditors during the last **90 days** which totaled more than **\$600**. For example, if you paid \$250 per month for three months to one creditor, list those. Include all creditors(home mortgage, auto loan, credit cards, etc.)

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

3B. **If your debts are mostly business debts**, list payments made to creditors during the last 90 days which totaled more than \$6,225.

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

3C. List all payments (including gifts) made **within the past 12 months** to creditors who were "insiders." ("Insiders" are your relatives, your business partners and their relatives, your corporations, or your affiliates.) For example, if you owed your parents money on a personal loan and repaid it in part or in full during the year, list those payments.

Sources (name and address)	Amount(s)	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 **12 months** preceding the filing of this case.

Caption of Suit and Case Number	Name of Court or Agency and Location	Nature of Proceeding	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** (i.e., wage attachments, tax levies, income tax refunds intercepted, real estate liens).

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

b. 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.

- a. List the name and address of every site for which you received notice in writing by a governmental agency that you may be liable or potentially liable for violation of an 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.
- 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.

Site name and address	Name and Address of Governmental unit	Date of notice	Environmental Law
Court or Agency	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 of Business	Taxpayer ID Number (TIN)	Address	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, i.e., an entity that principally owns only one parcel of real estate.

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 your 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

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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

Use this checklist as a reminder to ensure you did not forget to list any commonly omitted debts

(Remember: we don't care about current accounts, only those overdue with significant amounts owing)

Loans

- Personal loans from Relatives
- Personal loans from Friends
- Credit Union Loans
- Home Improvement Loans
- Student loans
- Overdraft account
- Consolidation loan
- 401(k) loans

Rent

- Rent on storage units
- Rent on business or office
- Leased equipment (auto lease, vehicles, tractors, tools, water heaters, etc.)

Utilities

- Gas, water, sewer, electric, heating oil, etc.
- All telephone lines.
- All cell phone accounts
- Cable T.V.
- Internet/DSL/Fios, etc.
- Bottled Water

Service Providers

- Tradesmen / Repairs (plumbers, electricians, carpenter, roofers, etc.)
- Professional Services (lawyers, accountants, etc.)
- Child Care
- Day Care
- Pre-School
- Union Dues
- Newspaper / Magazine accounts
- Appliance Loans ("Retail Installment Sales" for stoves, refrigerators, etc.)
- Jewelry store accounts
- Drycleaners
- Auto mechanics
- All medical providers (doctors, hospitals, radiologists, MRI's, X-rays, Emergency Rooms, labs)

Accounts

- Furniture store accounts (i.e., Jordan's Furniture, Rotmans, etc.)
- Other store accounts (i.e., Macy's, Sears, Best Buy, Home Depot, etc.)
- Amounts owed directly to schools or training institutions

Other:

- Guaranty accounts (did you guaranty or co-sign a loan for your son or daughter, or business partner?)
- Club dues
- Dock, mooring
- Time Share fees

Use this checklist as a reminder to ensure you did not forget to list any valuable property

Cash on hand (include sources)

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

Deposits of money (include sources)

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

Security deposits

- Electric
- Gas
- Heating oil
- Rental unit
- Prepaid rent
- Rented furniture or equipment
- Telephone
- Water

Household goods, supplies, and furnishings

- Antiques
- Appliances
- Carpentry tools
- Cell phones
- China and crystal
- Clocks
- Dishes
- Electronics (MP3 player, DVR, Kindle, video games)
- 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)

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 artworks
- Photographs
- Records, CDs, audiotapes
- Stamps
- Videotapes

Apparel

- Clothing
- Furs

Jewelry

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

Firearms, sports equipment, and other hobby equipment

- Board games
- Bicycle
- Camera equipment
- Electronic musical equipment
- Exercise machine
- Fishing gear
- Guns (rifles, pistols, shotguns, muskets)
- Model or remote-controlled cars or planes
- Musical instruments
- Scuba diving equipment
- Ski equipment
- Other sports equipment
- Other weapons (swords and knives)

Interests in insurance policies

- Credit insurance
- Disability insurance
- Health insurance
- Homeowners' or renters' insurance
- Term life insurance
- Whole life insurance

Annuities

Pension or profit-sharing plans

- IRA
- Keogh
- Pension or retirement plan
- 401(k) plan

Stock and interests in incorporated and unincorporated companies

Interests in partnerships

- Limited partnership interest
- General partnership interest

Government and corporate bonds and other investment instruments

- Corporate bonds
- Municipal bonds
- Promissory notes
- U.S. savings bonds

Accounts receivable

- Accounts receivable from business
- Commissions already earned

Family support

- Alimony (spousal support, maintenance) due under court order
- Child support payments due under court order
- Payments due under divorce property settlement

Other debts for which the amount owed you 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
- Workers' compensation due

Any special powers that you or another person can exercise for your benefit (not related to real estate)

- A 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

An interest in property due to another person's death

- Any interest as the 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 on one or more events occurring, but only if the owner has died

All other contingent claims and claims where the amount owed you is not known, including tax refunds, counterclaims, and rights to setoff claims (claims you think you have against a person, government, or corporation, but you haven't yet sued on)

- Claims against a corporation, government entity, or an individual
- Potential tax refund on a return that is not yet filed

Patents, copyrights, and other intellectual property

- Copyrights
- Patents
- Trade secrets
- Trademarks
- Trade names

Licenses, franchises, and other general intangibles

- Building permits
- Cooperative association holdings
- Exclusive licenses
- Liquor licenses
- Nonexclusive licenses
- Patent licenses
- Professional licenses

Automobiles and other vehicles

- Car
- Minibike or motor scooter
- Mobile or motor home if on wheels
- Motorcycle
- Recreational vehicle (RV)
- Trailer
- Truck
- Van

Boats, motors, and accessories

- Boat (canoe, kayak, rowboat, shell, sailboat, pontoon, yacht)
- Boat radar, radio, or telephone
- Outboard motor

Aircraft and accessories

- Aircraft
- Aircraft radar, radio, and other accessories

Office equipment, furnishings, and supplies

- Artwork in your office
- Computers, software, modems, printers
- Copier
- Fax machine
- Furniture
- Rugs
- Supplies
- Telephones
- Typewriters

Machinery, fixtures, equipment, and supplies used in business

- Military uniforms and accoutrements
- Tools of your trade

Business inventory

Livestock, poultry, and other animals

- Birds
- Cats
- Dogs
- Fish and aquarium equipment
- Horses
- Other pets
- Livestock and poultry

Crops—growing or harvested

Farming equipment and implements

Farm supplies, chemicals, and feed

Other personal property of any kind not already listed

- Church pew
- Health aids (such as a wheelchair or crutches)
- Hot tub or portable spa
- Season tickets