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**ANDRESS LAW FIRM, LLC**

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**BANKRUPTCY DOCUMENT CHECKLIST**

***YOU MUST PROVIDE COPIES OF ALL OF THESE DOCUMENTS. I CAN NOT FILE YOUR CASE UNLESS ALL OF THESE DOCUMENTS HAVE BEEN PROVIDED:***

- COMPLETED BANKRUPTCY QUESTIONNAIRE (YOU MUST FILL IN ALL BLANKS)
- FEDERAL & STATE INCOME TAX RETURNS FOR 2014 AND 2013 (1040 FORMS)
- ALL CHECK STUBS RECEIVED FROM ALL JOBS FOR THE LAST SEVEN (7) MONTHS
- DOCUMENTATION OF ALL OTHER INCOME RECEIVED IN THE LAST SEVEN (7) MONTHS (*EXAMPLES OF OTHER INCOME*: SOCIAL SECURITY, DISABILITY, CHILD SUPPORT, SPOUSAL SUPPORT, WORKER'S COMPENSATION, UNEMPLOYMENT, FOOD STAMPS, CASH JOBS, ETC.)
- IF YOU ARE SELF-EMPLOYED, PROFIT & LOSS STATEMENTS FOR THE LAST SEVEN (7) MONTHS
- DRIVER'S LICENSE AND SOCIAL SECURITY CARD
- ALL CHILD SUPPORT AND/OR SPOUSAL SUPPORT JUDGMENTS THAT YOU HAVE AGAINST YOU OR THAT YOU HAVE IN YOUR FAVOR
- IF EITHER OF YOUR PARENTS ARE DECEASED, THE JUDGMENT OF POSSESSION AND SWORN, DETAILED, DESCRIPTIVE LIST FROM THEIR SUCCESSION AND/OR A COPY OF THEIR WILL
- COPIES OF ALL LAWSUITS, JUDGMENTS, AND/OR FORECLOSURES FILED AGAINST YOU
- REGISTRATION AND PROOF OF INSURANCE FOR ALL VEHICLES
- CREDIT REPORTS (YOU CAN OBTAIN A FREE COPY OF YOUR CREDIT REPORT FROM **WWW.ANNUALCREDITREPORT.COM**)
- CONFIRMATION OF CREDIT COUNSELING (**WWW.DEBTORCC.ORG**) – SEE BACK OF THIS FORM FOR INSTRUCTIONS.

## PRE-BANKRUPTCY CREDIT COUNSELING COURSE

**You must complete this course and obtain your certificate prior to filing bankruptcy!**

**Go to this website and follow the instructions to complete the course, you will need to be prepared to pay the counseling fee of \$9.95...**


<http://www.debtorcc.org/pre-filing-bankruptcy-credit-counseling.aspx>





### First Bankruptcy Course


We have designed the first bankruptcy course and website with the user in mind: you will find that it is very simple to use and easy to navigate. Our new audio feature adds an element of fun and interaction to the course. Our customer service team prides itself on providing excellent support to answer any questions you may have.


For instructions on how to register and complete the course, please download the [Course Instruction Sheet](#).


 Time: This is a 1-hour timed course, as required by law. You are not required to complete the pre-filing bankruptcy credit counseling in one sitting. If you log off mid-course, upon signing back in, it will resume from where you left off.

 Cost: The First Bankruptcy Course is only \$9.95 per household.

 First Bankruptcy Course: The course is easy to navigate and very informative. Remember, this is a no-fail course - you cannot fail the course.

 Joint Filing: Married couples can take the bankruptcy credit counseling together or separately.

 Certificates: Your certificate will be emailed to you upon completion of the course. The certificate is available immediately after the completion of the course and is your proof of credit counseling certification. **ENTER THE ADDRESS LAW FIRM EMAIL ADDRESS TO HAVE THE CERTIFICATE SEND DIRECTLY TO OUR OFFICE: [david@adresslawfirm.com](mailto:david@adresslawfirm.com)**

 Availability: The first bankruptcy course is available 24 hours a day, 7 days a week. You can take the course at your own convenience and at your own pace.

**DON'T FORGET TO MAKE THE PHONE CALL TO DEBTORCC AT THE END OF THE COURSE TO FINALIZE IT. THEY WILL NOT SEND ME YOUR CERTIFICATE UNTIL YOU MAKE THE CALL.**

# ADDRESS LAW FIRM, LLC

## BANKRUPTCY QUESTIONNAIRE

### **SECTION I: PERSONAL/CONTACT INFORMATION – VOLUNTARY PETITION**

FULL NAME (FIRST, MIDDLE, LAST): \_\_\_\_\_ YOUR SSN: \_\_\_\_\_

SPOUSE'S FULL NAME: \_\_\_\_\_ SPOUSE'S SSN: \_\_\_\_\_

STREET ADDRESS: \_\_\_\_\_

CITY, STATE, ZIP: \_\_\_\_\_

MAILING ADDRESS (IF DIFFERENT): \_\_\_\_\_

HOME PHONE #: \_\_\_\_\_ HIS CELL #: \_\_\_\_\_ HIS WORK #: \_\_\_\_\_

HER CELL #: \_\_\_\_\_ HER WORK #: \_\_\_\_\_ OTHER PHONE #: \_\_\_\_\_

HIS EMAIL ADDRESS: \_\_\_\_\_

HER EMAIL ADDRESS: \_\_\_\_\_

NEAREST RELATIVE'S NAME: \_\_\_\_\_ NEAREST RELATIVE'S PHONE #: \_\_\_\_\_

HAVE YOU EVER FILED BANKRUPTCY (CHAPTER 7 OR CHAPTER 13)?  YES  NO IF YES, WHAT YEAR(S)? \_\_\_\_\_

### **SECTION II: REAL PROPERTY (HOUSES/BUILDINGS/LAND/ETC.) – SCHEDULE A**

PLEASE CHECK THE FOLLOWING THAT BEST DESCRIBES **YOUR RESIDENCE** AND CHECK WHETHER YOU OWN OR RENT:

HOUSE – Do you own or rent the house?  Own  Rent

MOBILE HOME – Do you own or rent the mobile home?  Own  Rent

– Do you own or rent the land/lot on which the mobile home sits?  Own  Rent

APARTMENT/CONDO – Do you own or rent the apartment/condo?  Own  Rent

FAMILY/HEIR PROPERTY – Do you have an ownership interest in the family/heir property?  Yes  No

– If Yes, what percentage of the property do you own (i.e., 25%, 50%, 100%, etc.)? \_\_\_\_\_

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IF YOU OWN A **HOUSE**, PLEASE ANSWER THE FOLLOWING:

Address of the House: \_\_\_\_\_

Is the House on a Lot or on Acreage?  Lot  Acreage – How many acres? \_\_\_\_\_

When did you purchase the House? \_\_\_\_\_ How much did you pay for the House? \_\_\_\_\_

Current value of your House? \_\_\_\_\_ Has house been appraised recently?  Yes  No If so, appraised value? \_\_\_\_\_

Are there mortgages on your House?  Yes  No If Yes, how many mortgages do you have? \_\_\_\_\_

1<sup>st</sup> Mortgage Company: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Company: \_\_\_\_\_

Loan #/Acct. #: \_\_\_\_\_ Loan #/Acct. #: \_\_\_\_\_

1<sup>st</sup> Mortgage Payoff Balance: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Payoff Balance: \_\_\_\_\_

1<sup>st</sup> Mortgage Monthly Payment: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Monthly Payment: \_\_\_\_\_

1<sup>st</sup> Mortgage Amount Behind: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Amount Behind: \_\_\_\_\_

Date Incurred: \_\_\_\_\_ Int. Rate: \_\_\_\_\_ % Date Incurred: \_\_\_\_\_ Int. Rate: \_\_\_\_\_ %

**FORECLOSURE SALE DATE:** \_\_\_\_\_ **FORECLOSURE ATTORNEY:** \_\_\_\_\_

IF YOU OWN A **MOBILE HOME**, PLEASE ANSWER THE FOLLOWING:

Year/Make/Model of Mobile Home: \_\_\_\_\_

Where is the Mobile Home Located?

Lot – Monthly Rent? \_\_\_\_\_  Acreage – How many acres? \_\_\_\_\_  Family/Heir Property

When did you purchase the Mobile Home? \_\_\_\_\_ How much did you pay for the Mobile Home? \_\_\_\_\_

What is the current value of your Mobile Home? \_\_\_\_\_

Are there mortgages on your House?  Yes  No If Yes, how many mortgages do you have? \_\_\_\_\_

1<sup>st</sup> Mortgage Company: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Company: \_\_\_\_\_

1<sup>st</sup> Mortgage Payoff Balance: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Payoff Balance: \_\_\_\_\_

1<sup>st</sup> Mortgage Monthly Payment: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Monthly Payment: \_\_\_\_\_

1<sup>st</sup> Mortgage Amount Behind: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Amount Behind: \_\_\_\_\_

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IF YOU OWN A **CONDO/APARTMENT**, PLEASE ANSWER THE FOLLOWING:

Address of the Condo/Apartment: \_\_\_\_\_

When did you purchase the Condo/Apartment? \_\_\_\_\_ How much did you pay for the Condo/Apartment? \_\_\_\_\_

What is the current value of your Condo/Apartment? \_\_\_\_\_

Are there mortgages on your Condo/Apartment?  Yes  No If Yes, how many mortgages do you have? \_\_\_\_\_

1<sup>st</sup> Mortgage Company: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Company: \_\_\_\_\_

1<sup>st</sup> Mortgage Payoff Balance: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Payoff Balance: \_\_\_\_\_

1<sup>st</sup> Mortgage Monthly Payment: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Monthly Payment: \_\_\_\_\_

1<sup>st</sup> Mortgage Amount Behind: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Amount Behind: \_\_\_\_\_

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PLEASE ANSWER ALL OF THE FOLLOWING QUESTIONS:

Do you have any ownership interest in **FAMILY/HEIR PROPERTY**?  Yes  No If Yes, please describe:

\_\_\_\_\_  
\_\_\_\_\_

Is your father still living?  Yes  No If No, did he own property at the time of his death?  Yes  No

Describe all real estate that your father owned at the time of his death:

\_\_\_\_\_  
\_\_\_\_\_

Is your mother still living?  Yes  No If No, did she own property at the time of her death?  Yes  No

Describe all real estate that your mother owned at the time of her death:

\_\_\_\_\_  
\_\_\_\_\_

Did your father have a will?  Yes  No Was a succession done on your father's estate?  Yes  No

Did your mother have a will?  Yes  No Was a succession done on your mother's estate?  Yes  No

How many brothers and sisters do you have? \_\_\_\_\_

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DO YOU OWN **RENTAL/INVESTMENT** PROPERTY?  Yes  No If Yes, please describe:

Address of the Rental/Investment Property: \_\_\_\_\_

Is the Rental/Investment Property on a Lot or on Acreage?  Lot  Acreage – How many acres? \_\_\_\_\_

When did you purchase the Rental/Investment Property? \_\_\_\_\_

How much did you pay for the Rental/Investment Property? \_\_\_\_\_

What is the current value of your Rental/Investment Property? \_\_\_\_\_

Are there mortgages on your Rental/Investment Property?  Yes  No If Yes, how many mortgages do you have? \_\_\_\_\_

1<sup>st</sup> Mortgage Company: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Company: \_\_\_\_\_

1<sup>st</sup> Mortgage Payoff Balance: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Payoff Balance: \_\_\_\_\_

1<sup>st</sup> Mortgage Monthly Payment: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Monthly Payment: \_\_\_\_\_

1<sup>st</sup> Mortgage Amount Behind: \_\_\_\_\_ 2<sup>nd</sup> Mortgage Amount Behind: \_\_\_\_\_

Is the Rental/Investment Property currently leased?  Yes  No Term of the Lease: \_\_\_\_\_

Name of the Tenant(s): \_\_\_\_\_ Amount of Monthly Rent: \_\_\_\_\_

**SECTION III: PERSONAL PROPERTY – SCHEDULE B**

PLEASE ANSWER ALL OF THE FOLLOWING QUESTIONS:

PLEASE LIST THE AMOUNT OF CASH THAT YOU HAVE ON HAND (NOT INCLUDING MONEY IN BANK ACCOUNTS) \$ \_\_\_\_\_

PLEASE LIST ALL BANK ACCOUNTS (CHECKING AND SAVINGS)

<u>Bank</u>	<u>Checking or Savings?</u>	<u>Last 4 Digits of Account Number</u>	<u>Approximate Balance</u>
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

PLEASE LIST ALL SECURITY DEPOSITS

<u>Utility Company</u>	<u>Amount of Deposit</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____

HOUSEHOLD GOODS/FURNISHINGS/APPLIANCES (CHECK EACH ITEM THAT YOU OWN & LIST A VALUE FOR EACH):

- Refrigerator \$ \_\_\_\_\_
- Dresser \$ \_\_\_\_\_
- Pots \$ \_\_\_\_\_
- Push Lawnmower – Age: \_\_\_\_\_ - \$ \_\_\_\_\_
- Freezer \$ \_\_\_\_\_
- Sofa \$ \_\_\_\_\_
- Pans \$ \_\_\_\_\_
- Riding Lawnmower – Age: \_\_\_\_\_ - \$ \_\_\_\_\_
- Stove \$ \_\_\_\_\_
- Loveseat \$ \_\_\_\_\_
- Dishes \$ \_\_\_\_\_
- Barbecue Grill \$ \_\_\_\_\_
- Washer \$ \_\_\_\_\_
- Coffee Table \$ \_\_\_\_\_
- Silverware \$ \_\_\_\_\_
- Shed/Portable Building \$ \_\_\_\_\_
- Dryer \$ \_\_\_\_\_
- End Table \$ \_\_\_\_\_
- Toaster \$ \_\_\_\_\_
- Tools \$ \_\_\_\_\_
- Tables \$ \_\_\_\_\_
- Entertainment Center \$ \_\_\_\_\_
- Coffee Maker \$ \_\_\_\_\_
- Garden Tools/Equipment \$ \_\_\_\_\_
- Chairs \$ \_\_\_\_\_
- Lamp \$ \_\_\_\_\_
- Microwave \$ \_\_\_\_\_
- Luggage \$ \_\_\_\_\_
- Desk \$ \_\_\_\_\_
- Dishwasher \$ \_\_\_\_\_
- Alarm Clock \$ \_\_\_\_\_
- List & value all other goods, furnishings and appliances not already listed: \_\_\_\_\_
- Beds \$ \_\_\_\_\_
- Mirror \$ \_\_\_\_\_
- Iron \$ \_\_\_\_\_
- Night Stand \$ \_\_\_\_\_
- Rug \$ \_\_\_\_\_
- Hairdryer \$ \_\_\_\_\_
- Chest of Drawers \$ \_\_\_\_\_
- Patio Furniture \$ \_\_\_\_\_
- Blender \$ \_\_\_\_\_

**ELECTRONICS (PLEASE CHECK EACH ITEM THAT YOU OWN & VALUE EACH ITEM):**

- TVs (list sizes and ages): \_\_\_\_\_ \$ \_\_\_\_\_
- DVD player \$ \_\_\_\_\_     VCR \$ \_\_\_\_\_     telephone \$ \_\_\_\_\_
- cell phone (list type): \_\_\_\_\_ \$ \_\_\_\_\_
- computer (list type): \_\_\_\_\_ \$ \_\_\_\_\_
- printer \$ \_\_\_\_\_     fax machine \$ \_\_\_\_\_     stereo \$ \_\_\_\_\_
- video game (list type): \_\_\_\_\_ \$ \_\_\_\_\_
- List all other electronics not already listed and value each item:  
\_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

**BOOKS, PICTURES, ART, ETC. (PLEASE CHECK EACH ITEM THAT YOU OWN):**

- books \$ \_\_\_\_\_     List all other artwork and/or collectibles not already listed: \_\_\_\_\_
- pictures/artwork \$ \_\_\_\_\_
- decorations \$ \_\_\_\_\_
- wall hangings \$ \_\_\_\_\_

**WEARING APPAREL – Do you have personal clothing?**  Yes  No \$ \_\_\_\_\_

**FURS & JEWELRY (PLEASE CHECK EACH ITEM THAT YOU OWN):**

- furs \$ \_\_\_\_\_     wedding rings \$ \_\_\_\_\_
- watches \$ \_\_\_\_\_     bracelets \$ \_\_\_\_\_
- necklaces \$ \_\_\_\_\_     jewelry box \$ \_\_\_\_\_
- rings \$ \_\_\_\_\_     List & value all other furs and/or jewelry not already listed: \_\_\_\_\_
- earrings \$ \_\_\_\_\_
- costume jewelry \$ \_\_\_\_\_ \$ \_\_\_\_\_

**FIREARMS/SPORTS/HOBBY EQUIPMENT (PLEASE CHECK EACH ITEM THAT YOU OWN):**

- hunting equipment \$ \_\_\_\_\_     firearms (list type): \_\_\_\_\_ \$ \_\_\_\_\_
- fishing equipment \$ \_\_\_\_\_     camera \$ \_\_\_\_\_
- bicycle \$ \_\_\_\_\_     video camera \$ \_\_\_\_\_
- weights \$ \_\_\_\_\_     musical instruments (list type): \_\_\_\_\_ \$ \_\_\_\_\_
- exercise equipment \$ \_\_\_\_\_     List all other firearms/sports/hobby equipment not already listed: \_\_\_\_\_ \$ \_\_\_\_\_
- trampoline \$ \_\_\_\_\_

**INSURANCE POLICIES (LIST ALL INSURANCE POLICIES & THE CASH SURRENDER VALUE OF EACH):**

<u>Policy</u>	<u>ID Number</u>	<u>Cash Surrender Value</u>
_____	_____	\$ _____

**ANNUITIES (LIST ALL ANNUITIES & VALUE OF EACH):**

<u>Annuity</u>	<u>ID Number</u>	<u>Cash Surrender Value</u>
_____	_____	\$ _____

**EDUCATION IRA & QUALIFIED STATE TUITION PLANS (LIST EACH & VALUE):**

<u>Education IRA or Qualified State Tuition Plan</u>	<u>ID Number</u>	<u>Cash Surrender Value</u>
_____	_____	\$ _____

**IRA, ERISA, KEOGH & OTHER PENSION & PROFIT SHARING PLANS (LIST EACH & VALUE):**

<u>IRA, ERISA, Keogh &amp; Other Pension Plan</u>	<u>ID Number</u>	<u>Cash Surrender Value</u>
_____	_____	\$ _____

**STOCK & INTERESTS IN BUSINESS (LIST ALL BUSINESSES IN WHICH YOU OWN AN INTEREST & ALL STOCKS OWNED THAT ARE NOT PART OF A 401K/IRA/RETIREMENT PLAN):**

<u>Name of Business</u>	<u>% of Ownership</u>	<u>List all Assets of the Business</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

<u>Name of Stock</u>	<u>Number of Shares</u>	<u>Value of Each Share</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

**INTERESTS IN PARTNERSHIPS AND JOINT VENTURES (LIST ALL PARTNERSHIPS AND JOINT VENTURES IN WHICH YOU OWN AN INTEREST):**

<u>Name of Partnership/Joint Venture</u>	<u>% of Ownership</u>	<u>Name of Partner(s)</u>	<u>List all Assets of the Partnership</u>
_____	_____	_____	_____
_____	_____	_____	_____

**GOVERNMENT & CORPORATE BONDS/NEGOTIABLE & NON-NEGOTIABLE INSTRUMENTS (LIST ALL):**

<u>Bond/Instrument</u>	<u>Value</u>
_____	\$ _____
_____	\$ _____

**ACCOUNTS RECEIVABLE (LIST ALL PEOPLE & BUSINESSES THAT OWE YOU MONEY):**

<u>Name of Person/Business</u>	<u>Amount Owed to You</u>	<u>Date Debt Incurred</u>
_____	\$ _____	_____
_____	\$ _____	_____

**ALIMONY, SUPPORT, PROPERTY SETTLEMENTS (LIST ALL CLAIMS FOR ALIMONY, CHILD/SPOUSAL SUPPORT & ALL INTERESTS IN COMMUNITY PROPERTY SETTLEMENTS THAT YOU HAVE):**

<u>Who Is Your Claim Against?</u>	<u>Amount of Claim</u>	<u>Type of Claim (Child Support/Alimony/Etc.)</u>
_____	\$ _____	_____
_____	\$ _____	_____

**TAX REFUNDS:**

Do you normally receive a federal income tax refund?  Yes  No If Yes, how much? \$ \_\_\_\_\_

Do you normally receive federal Earned Income Credit (EIC)?  Yes  No If Yes, how much? \$ \_\_\_\_\_

Do you normally receive a state income tax refund?  Yes  No If Yes, how much? \$ \_\_\_\_\_

Have you filed all tax returns through the current tax year?  Yes  No If No, which years haven't been filed? \_\_\_\_\_

Have you already received your tax refunds this year?  Yes  No If No, when do you expect to receive it? \_\_\_\_\_

**INTELLECTUAL PROPERTY:**

Do you own any patents, copyrights, or other intellectual property?  Yes  No If Yes, please describe: \_\_\_\_\_

**LICENSES & FRANCHISES**

Do you own any licenses or franchises?  Yes  No If Yes, please describe: \_\_\_\_\_

**AIRCRAFT (LIST ALL AIRCRAFT THAT YOU OWN):**

**OFFICE EQUIPMENT, FURNISHINGS, SUPPLIES, MACHINERY & FIXTURES USED IN BUSINESS (LIST ALL EQUIPMENT, FURNISHINGS, SUPPLIES, MACHINERY & FIXTURES USED IN BUSINESS):**

Office Equipment: \_\_\_\_\_ Value \$ \_\_\_\_\_

Office Furnishings: \_\_\_\_\_ Value \$ \_\_\_\_\_

Office Electronics: \_\_\_\_\_ Value \$ \_\_\_\_\_

Supplies: \_\_\_\_\_ Value \$ \_\_\_\_\_

Machinery: \_\_\_\_\_ Value \$ \_\_\_\_\_

Inventory: \_\_\_\_\_ Value \$ \_\_\_\_\_

ANIMALS/PETS/LIVESTOCK (PLEASE LIST ALL ANIMALS THAT YOU OWN):

\_\_\_\_\_

CROPS (PLEASE LIST ALL CROPS THAT YOU HAVE GROWING OR THAT HAVE BEEN HARVESTED):

\_\_\_\_\_

FARMING EQUIPMENT/SUPPLIES (PLEASE LIST ALL):

\_\_\_\_\_

LAWSUITS & CLAIMS AGAINST ANOTHER:

Do you have any lawsuits or claims pending against anyone or any company?  Yes  No

If Yes, list the name of the person/company you are suing: \_\_\_\_\_

Name, Address & Phone Number of Your Attorney: \_\_\_\_\_

OTHER POTENTIAL CLAIMS:

Please list any other potential claims that you may have against a business or individual. This includes claims for injuries, auto accidents, money owed to you, loss due to fraud, etc.:

\_\_\_\_\_

VEHICLES:

#1) Year/Make/Model: \_\_\_\_\_

#2) Year/Make/Model: \_\_\_\_\_

Mileage: \_\_\_\_\_  
Type (XL, XLE, S, SE, etc.) \_\_\_\_\_  
Accessories/Options:  
\_\_\_ power locks \_\_\_ leather \_\_\_ sunroof  
\_\_\_ automatic \_\_\_ standard \_\_\_ V8 \_\_\_ V6  
\_\_\_ 4 cyl \_\_\_ 2 door \_\_\_ 4 door \_\_\_ 4WD  
\_\_\_ ext. cab \_\_\_ reg. cab \_\_\_ Other: \_\_\_\_\_

Mileage: \_\_\_\_\_  
Type (XL, XLE, S, SE, etc.) \_\_\_\_\_  
Accessories/Options:  
\_\_\_ power locks \_\_\_ leather \_\_\_ sunroof  
\_\_\_ automatic \_\_\_ standard \_\_\_ V8 \_\_\_ V6  
\_\_\_ 4 cyl \_\_\_ 2 door \_\_\_ 4 door \_\_\_ 4WD  
\_\_\_ ext. cab \_\_\_ reg. cab \_\_\_ Other: \_\_\_\_\_

Damages/Repairs Needed: \_\_\_\_\_

Damages/Repairs Needed: \_\_\_\_\_

Lien Holder: \_\_\_\_\_

Lien Holder: \_\_\_\_\_

Balance Owed: \$ \_\_\_\_\_

Balance Owed: \$ \_\_\_\_\_

Amt. Behind: \$ \_\_\_\_\_ Int. Rate: \_\_\_\_\_%

Amt. Behind: \$ \_\_\_\_\_ Int. Rate: \_\_\_\_\_%

Date Purchased: \_\_\_\_\_

Date Purchased: \_\_\_\_\_

#3) Year/Make/Model: \_\_\_\_\_

#4) Year/Make/Model: \_\_\_\_\_

Mileage: \_\_\_\_\_  
Type (XL, XLE, S, SE, etc.) \_\_\_\_\_  
Accessories/Options:  
\_\_\_ power locks \_\_\_ leather \_\_\_ sunroof  
\_\_\_ automatic \_\_\_ standard \_\_\_ V8 \_\_\_ V6  
\_\_\_ 4 cyl \_\_\_ 2 door \_\_\_ 4 door \_\_\_ 4WD  
\_\_\_ ext. cab \_\_\_ reg. cab \_\_\_ Other: \_\_\_\_\_

Mileage: \_\_\_\_\_  
Type (XL, XLE, S, SE, etc.) \_\_\_\_\_  
Accessories/Options:  
\_\_\_ power locks \_\_\_ leather \_\_\_ sunroof  
\_\_\_ automatic \_\_\_ standard \_\_\_ V8 \_\_\_ V6  
\_\_\_ 4 cyl \_\_\_ 2 door \_\_\_ 4 door \_\_\_ 4WD  
\_\_\_ ext. cab \_\_\_ reg. cab \_\_\_ Other: \_\_\_\_\_

Damages/Repairs Needed: \_\_\_\_\_

Damages/Repairs Needed: \_\_\_\_\_

Lien Holder: \_\_\_\_\_

Lien Holder: \_\_\_\_\_

Balance Owed: \$ \_\_\_\_\_

Balance Owed: \$ \_\_\_\_\_

Amt. Behind: \$ \_\_\_\_\_ Int. Rate: \_\_\_\_\_%

Amt. Behind: \$ \_\_\_\_\_ Int. Rate: \_\_\_\_\_%

Date Purchased: \_\_\_\_\_

Date Purchased: \_\_\_\_\_

PLEASE LIST ALL OTHER PERSONAL PROPERTY OF ANY KIND NOT ALREADY LISTED ABOVE & PROVIDE A VALUE:

Value \$ \_\_\_\_\_  
Value \$ \_\_\_\_\_

**HAVE YOU LISTED ALL OF YOUR ASSETS?**  Yes  No

**\*\*\*You must list all of your assets. Failure to disclose assets will harm your case.\*\*\***



**SECTION IV: SECURED CREDITORS – SCHEDULE D**

**HOME MORTGAGE CREDITORS:**

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (first mortgage, second mortgage, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

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Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (first mortgage, second mortgage, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

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**VEHICLE LOAN CREDITORS:**

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_ Int Rate: \_\_\_\_%  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Vehicle Make/Model: \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

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Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_ Int Rate: \_\_\_\_%  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Vehicle Make/Model: \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

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Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_ Int Rate: \_\_\_\_%  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Vehicle Make/Model: \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

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**OTHER SECURED CREDITORS (I.E., FURNITURE, APPLIANCE, ELECTRONICS LOANS, ETC.):**

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_ Int Rate: \_\_\_\_%  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Description of Collateral: \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

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Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_ Int Rate: \_\_\_\_%  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Description of Collateral: \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

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**SECTION V: PRIORITY CREDITORS – SCHEDULE E**

**TAXES**

Do you owe money to the **Internal Revenue Service (IRS)**?  Yes  No

If Yes, how much do you owe? \$ \_\_\_\_\_ For what years do you owe? \_\_\_\_\_

Have you filed all of your tax returns?  Yes  No

If No, what years have you not filed? \_\_\_\_\_ Why have you not filed? \_\_\_\_\_

Do you owe money to the **Louisiana Department of Revenue (State Taxes)**?  Yes  No

If Yes, how much do you owe? \$ \_\_\_\_\_ For what years do you owe? \_\_\_\_\_

Have you filed all of your tax returns?  Yes  No

If No, what years have you not filed? \_\_\_\_\_ Why have you not filed? \_\_\_\_\_

Do you owe any other taxes (property taxes, sales taxes, etc.)?  Yes  No

If Yes, how much? \$ \_\_\_\_\_ Name & Address of Creditor: \_\_\_\_\_

**DOMESTIC SUPPORT OBLIGATIONS (CHILD SUPPORT/SPOUSAL SUPPORT/ALIMONY)**

Do you pay child support monthly?  Yes  No If Yes, is it court ordered?  Yes  No

Do you pay spousal support/alimony monthly?  Yes  No If Yes, is it court ordered?  Yes  No

Do you owe back child support?  Yes  No Do you owe back spousal support/alimony?  Yes  No

Complete the following for all people to whom you owe child/spousal support:

<u>Name</u>	<u>Address</u>	<u>City/State/Zip</u>	<u>Monthly Amount</u>	<u>Amount Behind</u>
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____

**YOU MUST PROVIDE A COPY OF ALL CHILD SUPPORT AND/OR SPOUSAL SUPPORT JUDGMENTS THAT YOU HAVE AGAINST YOU.**

**SECTION VI: UNSECURED CREDITORS – SCHEDULE F**

Please list **ALL DEBTS** below, no debts can be omitted. Unsecured debts include student loans, finance companies, medical bills, credit cards, credit union loans, personal loans, lawsuits, judgments, garnishments, pay day loans, check cashing loans, etc.

***CREDITORS NOT LISTED WILL NOT BE INCLUDED IN YOUR BANKRUPTCY. MAKE SURE YOU LIST EVERYONE THAT YOU OWE. ATTACH ADDITIONAL PAGES IF NECESSARY.***

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_

Address: \_\_\_\_\_ Account Number: \_\_\_\_\_

\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_

Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_  
Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_  
Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_  
Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_  
Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_  
Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_  
Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_  
Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_  
Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
\_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

Creditor's Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_  
 Address: \_\_\_\_\_ Account Number: \_\_\_\_\_  
 \_\_\_\_\_ Date Incurred (Month & Year): \_\_\_\_\_  
 Type of Debt (medical, credit card, loan, etc.): \_\_\_\_\_ Disputed?  Yes  No If Yes, explain \_\_\_\_\_

**HAVE YOU INCLUDED ALL DEBTS?  Yes  No**  
**YOU MUST INCLUDE ALL CREDITORS – NO EXCEPTIONS!**

***SECTION VII: UNEXPIRED LEASES & EXECUTORY CONTRACTS – SCHEDULE G***

***LEASES***

Are you a party to a lease (this includes the lease of apartments/rental homes/property)?  Yes  No

If Yes, what are you leasing? \_\_\_\_\_

Name & Address of the Other Party to the Lease: \_\_\_\_\_

Monthly Payment Obligation: \$ \_\_\_\_\_ Term/Length of Lease: \_\_\_\_\_

***EXECUTORY CONTRACTS***

Are you a party to a contract that has not yet been performed?  Yes  No If Yes, please describe:

\_\_\_\_\_  
 \_\_\_\_\_

Name & Address of the Other Party to the Contract: \_\_\_\_\_

***SECTION VIII: CO-DEBTORS – SCHEDULE H***

Is there a co-debtor (or co-signer) on any of your debts?  Yes  No If Yes, Complete the following for all co-debtors:

<u>Name</u>	<u>Address</u>	<u>City/State/Zip</u>	<u>Creditor/Account</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

***SECTION IX: INCOME/EMPLOYMENT/HOUSEHOLD – SCHEDULE I***

***HOUSEHOLD***

What is your marital status?  Married  Single  Divorced  Widowed  Living with Boyfriend/Girlfriend

Dependents (children, step-children, relatives, friends that live in your home) – For Each, List the Following:

<u>Name</u>	<u>Age</u>	<u>Relationship</u>	<u>Work/School?</u>	<u>Name of Work/School</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

EMPLOYMENT INFORMATION

Name of Your Employer: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

How long have you worked for this employer? \_\_\_\_\_ Occupation/Job Title: \_\_\_\_\_

Name of Spouse's Employer: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

How long has spouse worked for this employer? \_\_\_\_\_ Occupation/Job Title: \_\_\_\_\_

List the Name(s) & Address(es) of All Additional Employers (2<sup>nd</sup>, 3<sup>rd</sup>, & Part Time Jobs):

\_\_\_\_\_  
\_\_\_\_\_

**\*\*\*You must provide all check stubs or a payroll report for the previous 6 months for all jobs.\*\*\***

ADDITIONAL SOURCES OF INCOME

Please indicate below the monthly amount of income that you receive from any additional sources. Documentation must be provided.

<u>Source of Income</u>	<u>Monthly Amount Received</u>	<u>Source of Income</u>	<u>Monthly Amount Received</u>
2 <sup>nd</sup> Job	\$ _____	Food Stamps	\$ _____
Part Time Job	\$ _____	Retirement/Pension	\$ _____
Social Security	\$ _____	Child Support/Alimony	\$ _____
Disability	\$ _____	Assistance from Family or Friend	\$ _____
Veterans Benefits	\$ _____	Stock Dividend	\$ _____
Unemployment Compensation	\$ _____	Oil/Mineral Royalty	\$ _____
Job of Another Household Member	\$ _____	Other: _____	\$ _____

Do you anticipate an increase or decrease in your income in the next year?  Yes  No If Yes, please describe:

\_\_\_\_\_

**YEARLY EARNINGS FROM EMPLOYMENT:**

2014 YTD Earnings/Wages Debtor \$ \_\_\_\_\_ Spouse \$ \_\_\_\_\_

2013 Earnings/Wages Debtor \$ \_\_\_\_\_ Spouse \$ \_\_\_\_\_

2012 Earnings/Wages Debtor \$ \_\_\_\_\_ Spouse \$ \_\_\_\_\_

**YEARLY EARNINGS FROM ALL OTHER SOURCES (Social Security, Disability, Child Support, Unemployment, etc.)**

2014 YTD Income Source: \_\_\_\_\_ Debtor \$ \_\_\_\_\_ Spouse \$ \_\_\_\_\_

2013 Income Source: \_\_\_\_\_ Debtor \$ \_\_\_\_\_ Spouse \$ \_\_\_\_\_

2012 Income Source: \_\_\_\_\_ Debtor \$ \_\_\_\_\_ Spouse \$ \_\_\_\_\_

**SECTION X: EXPENSES – SCHEDULE J**

APPROXIMATE MONTHLY EXPENSES: Please estimate your monthly expenses to the best of your knowledge. If you and your spouse are filing together but living separately, monthly expenses for both parties need to be listed.

Mortgage/Rent Payment.....\$ \_\_\_\_\_

Are real estate taxes included?  Yes  No Annual Property Taxes \$ \_\_\_\_\_

Is property insurance included?  Yes  No Annual Insurance Premium \$ \_\_\_\_\_

Electricity and Home Gas.....\$ \_\_\_\_\_

Water and Sewer.....\$ \_\_\_\_\_

Home Telephone.....\$ \_\_\_\_\_

Cell Phones.....\$ \_\_\_\_\_

Cable/Satellite TV.....\$ \_\_\_\_\_

Internet.....\$ \_\_\_\_\_

Home Alarm.....\$ \_\_\_\_\_

Food.....\$ \_\_\_\_\_

Clothing.....\$ \_\_\_\_\_

Laundry and Dry Cleaning.....\$ \_\_\_\_\_

Medical and Dental Expenses.....\$ \_\_\_\_\_

Transportation (gas, oil change, etc.).....\$ \_\_\_\_\_

Recreation (movies, newspapers, going out, etc.).....\$ \_\_\_\_\_

Charitable Contributions and Tithes.....\$ \_\_\_\_\_

Life Insurance.....\$ \_\_\_\_\_

Health Insurance (not deducted from wages).....\$ \_\_\_\_\_

Car Insurance.....\$ \_\_\_\_\_

Other Insurance (describe: \_\_\_\_\_).....\$ \_\_\_\_\_

Child Support/Alimony.....\$ \_\_\_\_\_

Support of Dependents Not Living at Home.....\$ \_\_\_\_\_

Daycare/Aftercare.....\$ \_\_\_\_\_

School Expenses/School Lunches.....\$ \_\_\_\_\_

School Tuition.....\$ \_\_\_\_\_

Pet Food/Supplies.....\$ \_\_\_\_\_

Other Monthly Expenses (describe)

.....\$ \_\_\_\_\_

.....\$ \_\_\_\_\_

.....\$ \_\_\_\_\_

.....\$ \_\_\_\_\_

Do you anticipate an increase or decrease in your expenses in the next year?  Yes  No If Yes, please describe:

\_\_\_\_\_

\_\_\_\_\_

**SECTION XI: STATEMENT OF FINANCIAL AFFAIRS**

**YOU MUST ANSWER ALL OF THE BELOW QUESTIONS (EVEN IF YOUR ANSWER IS "NO" OR "N/A"):**

- 1) **Have you made payments of over \$600.00 to any one creditor in the last 90 days?**  Yes  No

Name & Address of Creditor(s): \_\_\_\_\_

Date of Payments: \_\_\_\_\_ Amount of Payments: \$ \_\_\_\_\_

- 2) **Have you had any property repossessed or voluntarily surrendered in the last year?**  Yes  No

Name & Address of Creditor(s): \_\_\_\_\_

Description of Property: \_\_\_\_\_ Date Repo/Surrender: \_\_\_\_\_

- 3) **Have you made charitable contributions or tithes in the last year?**  Yes  No

Name & Address of Charity/Church/Person: \_\_\_\_\_

Date(s) of Contributions: \_\_\_\_\_ Amount of Contribution: \$ \_\_\_\_\_

- 4) **Have you borrowed money from a relative or friend in the last year?**  Yes  No

Name & Address: \_\_\_\_\_

Date Borrowed: \_\_\_\_\_ Amount Borrowed: \$ \_\_\_\_\_ Relationship: \_\_\_\_\_

- 5) **Have you given or paid back money to a friend or relative in the last year?**

Yes  No

Name & Address: \_\_\_\_\_

Date Paid: \_\_\_\_\_ Amount Paid: \$ \_\_\_\_\_ Balance: \$ \_\_\_\_\_

- 6) **Have you paid anyone, other than the Address Law Firm, for bankruptcy or debt related services?**  Yes  No

Name & Address: \_\_\_\_\_

Date Paid: \_\_\_\_\_ Amount Paid: \$ \_\_\_\_\_

- 7) **Have you sold, donated, or given away any property in the last year?**

Yes  No

Name & Address: \_\_\_\_\_

Property Description: \_\_\_\_\_

Did you  Sell  Donate/Give Away ?

Date of Transfer: \_\_\_\_\_ Value/Amount Sold For: \$ \_\_\_\_\_

- 8) **Have you had any losses due to fire, theft, casualty, or gambling in the last year?**

Yes  No

Description of Property & Value(s): \_\_\_\_\_

Date of Loss: \_\_\_\_\_ Circumstances of Loss: \_\_\_\_\_

Did you have insurance to cover all or part of the loss?  Yes  No

Did you make an insurance claim?  Yes  No

Describe the insurance claim? \_\_\_\_\_



9) **Have you closed any bank accounts in the last year?**  Yes  No

Name & Address of

Bank: \_\_\_\_\_

Type of Account: \_\_\_\_\_ Account Number: \_\_\_\_\_

Closing Date: \_\_\_\_\_ Closing Balance: \$ \_\_\_\_\_

10) **Do you have a safe deposit box?**  Yes  No

Name & Address of Bank: \_\_\_\_\_

Description of Contents: \_\_\_\_\_

11) **Do you have any property in your possession that is owned by someone else?**

Yes  No

Name & Address: \_\_\_\_\_

Property Description & Value: \_\_\_\_\_

12) **Have you used a different address in the last three years?**  Yes  No

Prior Address: \_\_\_\_\_ Dates of Occupancy: \_\_\_\_\_

Prior Address: \_\_\_\_\_ Dates of Occupancy: \_\_\_\_\_

13) **Have you been married at any point during the last eight years?**  Yes  No

Name of Former Spouse: \_\_\_\_\_

Was there a community property settlement?  Yes  No If Yes, provide a copy.

14) **Have you inherited any property (i.e., real estate, money, cars, or anything of value)?**  Yes  No

Property Description: \_\_\_\_\_

15) **Do you own or have you owned a business in the last 6 years or had an ownership interest in any corporation, partnership, or LLC?**  Yes  No

Name of Business: \_\_\_\_\_ Tax ID No.: \_\_\_\_\_

Nature of Business: \_\_\_\_\_ Beginning & Ending Dates of Business: \_\_\_\_\_

Type of Business (corporation, LLC, etc.): \_\_\_\_\_

Address of Business: \_\_\_\_\_

### SECTION XII: POTENTIAL CONSUMER CLAIMS

#### HARASSING CREDITORS/DEBT COLLECTORS

Have any of your creditors or debt collectors excessively harassed you?  Yes  No If Yes, please list and describe.

*(Examples of harassing behavior are as follows: collector made threats against you, called early in the morning or late at night, used abusive or nasty language, called third parties about your debts, called you excessively, called you at work, came to your home or work, lied to you, sent you misleading forms, etc.)*

Creditor/Collector

Description of Harassing Activity

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DEBT NEGOTIATORS/FORECLOSURE ASSISTANCE

Have you paid money to any company or individual in the last year for the purpose of debt negotiation, debt elimination, debt consolidation, foreclosure assistance, loss mitigation, or for any other assistance with creditors?  Yes  No

If Yes, please answer the following:

Name of Company/Individual: \_\_\_\_\_

Address: \_\_\_\_\_

How much money did you pay this company/individual? \$ \_\_\_\_\_

Date(s) of all payments to this company/individual: \_\_\_\_\_

**CLIENT CERTIFICATION**

I/We have read this entire questionnaire and have answered all questions herein truthfully, to the best of my/our knowledge, information and belief.

I/We have listed all of my/our creditors herein. I/We understand that if I/we have omitted any creditors from this listing, they will not be included in my/our bankruptcy case and will not be discharged. I/we understand that a creditor can be added after the case is filed, but I/we understand that there will be an extra charge of \$250.00 to add creditors after the filing of the bankruptcy case.

I/We have listed all of my/our assets herein. I/We understand that failure to disclose assets could cause me/us to lose our bankruptcy discharge and could expose us to prosecution for bankruptcy crimes.

I/We acknowledge that I/we have consulted with an attorney of the Andress Law Firm regarding bankruptcy, that we have been fully advised of my/our options, and that our questions regarding the bankruptcy process have been answered.

I/We further acknowledge that I/we have been provided with the required notices, including a copy of the attorney's representation agreement, as well as other required notices as mandated by the United States Bankruptcy Code, specifically 11 U.S.C 342 & 527.

I/We further acknowledge that I/we must keep our attorney informed if we change our address, telephone number, email address, or any other vital contact information.

Dated: \_\_\_\_\_ Signature: \_\_\_\_\_

Dated: \_\_\_\_\_ Signature: \_\_\_\_\_

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## ANDRESS LAW FIRM, LLC

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### CHAPTER 7 INFORMATION

***If you are filing a Chapter 7 case it is very important that you read and understand the following information. Please ask the attorney any questions that you may have regarding this information at your retainer appointment.***

1. You must complete a credit counseling course before your case can be filed. If you do not complete your credit counseling course and verify that Andress Law Firm has received a copy of your credit counseling certificate, your case will not be filed. You must also complete your financial management course and verify that Andress Law Firm has received a copy of your financial management certificate, you will not receive your discharge.
2. If your home is scheduled for a sheriff's sale it is extremely important that you inform your attorney of the date of the sheriff's sale. Your bankruptcy case must be filed prior to the sale of the property.
3. You must inform our office of any garnishments. After your case is filed, we will notify the creditor (or their attorney) to get the garnishment released. If the garnishment continues after the case is filed, we will not know about it unless you inform us, therefore you must notify our office immediately.
4. Student loans are not dischargeable in bankruptcy. Federal, State and local income taxes, traffic and other fines, criminal fines and restitution are also not dischargeable.
5. You will be required to turn over any and all tax refunds that you are entitled to or that you receive while your bankruptcy case is open. You must not spend the refund. You will be required to provide the Trustee with a copy of your tax returns each year. If you fail to turn over your tax refunds to the Trustee while you are in your case, the Judge can and will dismiss your case and bar you from filing bankruptcy for a period of up to 3 years, or he can deny or revoke your discharge.
6. Do not borrow any money, use credit cards, or obtain a loan during your chapter 13 case.
7. If you are reaffirming a debt, you must continue to make payments on that debt and maintain full coverage insurance on the collateral that is the subject of the debt. It is not guaranteed that you will be able to reaffirm a debt. If you reaffirm a debt, you will still owe that debt after discharge and the creditor can collect on that debt if you default.
8. You must take the time to list all of your creditors. A debt not listed will not be discharged. To amend your schedules to add unlisted creditors after the case is filed will cost you \$250.00.
9. You must start paying your monthly mortgage payment after the case is filed. You will be required to provide proof of your mortgage payments to our office until your case is confirmed.
10. If you change your address or phone number you must immediately notify our office in writing (or by email) of your new address and/or phone number(s).
11. Do not excessively use credit cards, take cash advances, use convenience checks, or do balance transfers immediately before filing bankruptcy.
12. Do not pay money to family members or friends, over \$500.00.
13. Inform our office if you are about to receive a large tax refund, personal injury settlement, or an inheritance, as this could be properly of your bankruptcy estate.
14. Do not purchase a home or vehicle shortly before filing bankruptcy without consulting with your attorney.
15. Do not give, donate, or otherwise transfer property to anyone. This includes movable and immovable property.
16. Do not cash out or borrow money against a retirement plan, 401(k), 403(b), or IRA.
17. Do not hide assets or debts. Failure to disclose assets could be grounds for the dismissal of your case, and could even constitute a criminal act for which you could be prosecuted.
18. Do not write bad checks. The bankruptcy may not protect you from criminal charges in connection with writing a bad check.
19. Do not misrepresent any facts to your attorney, to the trustee, or to the Court.

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## ANDRESS LAW FIRM, LLC

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### CHAPTER 13 INFORMATION

***If you are filing a Chapter 13 case it is very important that you read and understand the following information. Please ask the attorney any questions that you may have regarding this information at your retainer appointment.***

1. You must complete a credit counseling course before your case can be filed. If you do not complete your credit counseling course and verify that Andress Law Firm has received a copy of your credit counseling certificate, your case will not be filed.
2. If your home is scheduled for a sheriff's sale it is extremely important that you inform your attorney of the date of the sheriff's sale. Your bankruptcy case must be filed prior to the sale of the property.
3. Student loans are not dischargeable in bankruptcy. Federal, State and local income taxes, traffic and other fines, criminal fines and restitution are also not dischargeable.
4. You will be required to turn over any and all tax refunds that you are entitled to or that you receive while your bankruptcy case is open. You must not spend the refund. You will be required to provide the Trustee with a copy of your tax returns each year. If you fail to turn over your tax refunds to the Trustee while you are in your case, the Judge can and will dismiss your case and bar you from filing bankruptcy for a period of up to 3 years.
5. Do not borrow any money, use credit cards, or obtain a loan during your chapter 13 case.
6. You must take the time to list all of your creditors. A debt not listed will not be discharged. To amend your schedules to add unlisted creditors after the case is filed will cost you \$250.00.
7. You must start paying your monthly mortgage payment after the case is filed. You will be required to provide proof of your mortgage payments to our office until your case is confirmed.
8. If you change your address or phone number you must immediately notify our office in writing (or by email) of your new address and/or phone number(s).
9. Do not excessively use credit cards, take cash advances, use convenience checks, or do balance transfers immediately before filing bankruptcy.
10. Do not pay money to family members or friends, over \$500.00.
11. Inform our office if you are about to receive a large tax refund, personal injury settlement, or an inheritance, as this could be properly of your bankruptcy estate.
12. Do not purchase a home or vehicle shortly before filing bankruptcy without consulting with your attorney.
13. Do not give, donate, or otherwise transfer property to anyone. This includes movable and immovable property.
14. Do not cash out or borrow money against a retirement plan, 401(k), 403(b), or IRA.
15. Do not hide assets or debts. Failure to disclose assets could be grounds for the dismissal of your case, and could even constitute a criminal act for which you could be prosecuted.
16. Do not write bad checks. The bankruptcy may not protect you from criminal charges in connection with writing a bad check.
17. Do not misrepresent any facts to your attorney, to the trustee, or to the Court.

**DEBT ASSISTANCE  
INITIAL CONSULTATION AGREEMENT**

- (1) The client desires to obtain advice and assistance with debt issues and relief from debt and has scheduled an initial consultation with the Andress Law Firm. This initial consultation with an attorney is free of charge. The client understands that in order for the attorney to give meaningful advice, certain detailed financial information must be provided fully and accurately. The client agrees to give accurate, honest, full and fair disclosure of financial information concerning average income over the previous six (6) months from all sources, monthly living expenses, the type and amount of all debts (including names and addresses of all creditors), and a disclosure of all assets and property owned by the client.
- (2) The attorney agrees to interview the client and give advice and counsel to assist the client in making decisions about debt problems, the possibility of filing bankruptcy, selecting the appropriate chapter of bankruptcy, and how a bankruptcy case may help or hurt the debt problems of the client. The initial consultation will consist of a review of the client's current monthly income, completion of a monthly budget of regular expenses, preliminary analysis of qualifications for certain chapters of bankruptcy, a preliminary analysis of the client's debt statements and a recommendation.
- (3) The initial consultation and interview will be performed by an attorney free of charge. In the event that the client decides to file a bankruptcy case, a new written agreement must be signed by the client and the attorney which will supersede this agreement relating to attorney fees and expenses. A copy of that agreement will be provided to the client at the time or within 3 days of signing it. This new agreement will also provide a detailed explanation of the services performed or to be performed by the Andress Law Firm.
- (4) All information provided by the client with a bankruptcy petition must be complete, accurate, and truthful. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Replacement value of each asset defined in 11 U.S.C. § 506 must be stated in those documents where requested after reasonable inquiry to establish such value. Information provided during the case may be audited and that failure to provide such information may result in dismissal of the case or other sanction.

**NOTICE OF MANDATORY DISCLOSURE  
TO CONSUMERS WHO CONTEMPLATE  
FILING BANKRUPTCY – PURSUANT TO 11  
U.S.C. § 527(a)(2)**

The Bankruptcy Code in 11 U.S.C. § 101(3) defines "assisted person" to mean any person whose debts consist primarily of consumer debts and the value of whose nonexempt property is less than \$150,000.00. In the event that you fall within the definition of an assisted person, you must be advised of the following:

- (1) All information that an assisted person is required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful;
- (2) All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in 11 U.S.C. § 506 must be stated in those documents where requested after reasonable inquiry to establish such value;
- (3) Current monthly income (the amounts specified in 11 U.S.C. § 707(b)(2)) and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with 11 U.S.C. § 707(b)(2)), are required to be stated after reasonable inquiry on your part;
- (4) Information that an assisted person provides during their case may be audited and failure to provide such information may result in dismissal of the case under the Bankruptcy Code or other sanction, including a criminal sanction;
- (5) A person who knowingly and fraudulently conceals assets or makes a false oath in connection with a case under the Bankruptcy Code is subject to fine, imprisonment, or both;
- (6) All information supplied by a debtor in connection with a case under the Bankruptcy Code is subject to examination by the Attorney General of the United States;
- (7) Credit counseling agencies provide services that may include an analysis of your current financial condition, factors that caused that condition, and how a client may be able to develop a plan to respond to the problems without incurring negative amortization of debt.

**INFORMATION ABOUT BANKRUPTCY  
ASSISTANCE SERVICES FROM AN  
ATTORNEY OR BANKRUPTCY  
PETITION PREPARER PURSUANT TO  
11 U.S.C. § 527(b)**

If you decide to seek bankruptcy relief, you should be advised that you can represent yourself in all matters connected with the bankruptcy.

If you decide to seek bankruptcy relief, you should be advised that you can hire an attorney to represent you.

If you decide to seek bankruptcy relief, you should be advised that in some areas you may hire a bankruptcy petition preparer who is not an attorney.

The law requires an attorney to give you a written contract specifying what the attorney will do for you and how much it will cost. Ask to see this contract before you hire an attorney.

Although bankruptcy cases can be complex, many of the procedures and cases are routine. Before filing a bankruptcy case, you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most beneficial to you. Be sure you understand the relief you can obtain and its limitations.

To file a bankruptcy case, documents call a Petition, Schedules, and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the Bankruptcy Court. You will have to pay a filing fee to the bankruptcy court.

Once your case is filed, you will have to attend a first meeting of creditors where you will be questioned under oath by a court official called a "trustee." At this meeting you may also be questioned by your creditors.

If you choose to file a chapter 7 case, you may be asked to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over a three to five year period, you may also want to help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a Federal Bankruptcy Judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in Bankruptcy Court. Be aware – only an attorney can give you legal advice and can represent you in court.

**NOTICE THAT FRAUD AND CONCEALMENT  
PROHIBITED PURSUANT TO 11 U.S.C. §  
342(b)(2)(A) AND (B)**

**Debtor's Duties in Bankruptcy**

If you decide to file bankruptcy, it is important that you understand the following:

- (1) Some or all of the information you provide in connection with your bankruptcy will be filed with the bankruptcy court on forms or documents that you will be required to sign and declare as true under penalty of perjury.
- (2) A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a bankruptcy case shall be subject to fine, imprisonment, or both. 11 U.S.C. § 342(b)(2)(A).
- (3) All information you provide in connection with your bankruptcy case is subject to examination by the Attorney General. 11 U.S.C. § 342(b)(2)(B).

**INSTRUCTIONS FOR PROVIDING THE REQUIRED  
INFORMATION PURSUANT TO 11 U.S.C. § 527(c)**

1. How to place a value on your property.

11 U.S.C. § 506(a): Fair Valuation of Collateral.

The value of your personal property that is collateral for debt (a debt where the creditor could possess the item if you stop making payments, such as a car, furniture, or computer equipment being purchased on installment) is determined based on the replacement value of such property as of the filing date of the bankruptcy case without deduction for selling or marketing costs.

If the item was acquired for personal, family, or household purposes, replacement value is the price a retail merchant would charge for an item of that kind, considering the age and condition of the property at the time its value is determined.

So, the value of the car, the furniture, the computer or anything else that you won't own until it's paid off, is not what you paid for it, and it is not what you could sell it for at the flea-market. The value is what you would have to pay a retail store selling similar items in a similar age and condition.

Most retail stores do not sell used items. However, there are usually stores in the area selling used furniture, musical instruments, cars, and similar products. You might be able to provide a good estimate of the value of one of your items by inquiring at such a store. If you can't find a store that sells similar items in similar condition, the next best source for an objective appraisal is probably eBay or similar online market.

2. How to determine current monthly income.

To arrive at your current monthly income, you do the following:

- (A) Total up all of your income for the last 6 months (and if your spouse is filing bankruptcy, his or her income as well). Include the contributions from any member of the household who is contributing regularly to the household expenses. **INCOME INCLUDES:** wages and salaries; money earned from side jobs; investment income; interest income; income from self-employed individuals. **INCOME DOES NOT INCLUDE:** benefits received under the Social Security Act; payments to victims of war crimes or crimes against humanity on account of their status as victims of such crimes; and payments to victims of international terrorism (as defined in 18 U.S.C. § 2331) or domestic terrorism (as defined in 18 U.S.C. § 2331) on account of their status as victims of such terrorism.
- (B) Divide this figure by 6 to arrive at an average monthly income.

3. How to figure necessary living expenses.

Go through the same exercise for your expenses. Total up all expenses for the last 6 months, then divide by 6 to obtain a monthly average. Expenses include all of your reasonably necessary costs of living, such as rent or mortgage, utilities, food, transportation, etc. Do not include in your expenses payments for credit

cards, repayments of personal loans, delinquent medical bills, taxes, store charge accounts, business debts, or other non-regular expenses not included as necessary living expenses. Please use the Bankruptcy Questionnaire provided by my office as a guide.

4. How to calculate your disposable income, if any. If your average monthly income exceeds your reasonably necessary living expenses, subtract expenses from income; the surplus is your disposable income.

5. How to list your creditors (your debts). For each person or entity (such as credit card, store, medical bill, IRS, LDRT, mortgage, etc.) for which you owe money, provide the following information: (a) name and address of the creditor; (b) the account number (if any); (c) the amount currently owed; (d) the amount of the regular monthly payment (if any); (e) when the debt was created (if a credit card, give a range); (f) was the debt a financing of a purchase (such as a home, car, furniture, etc.) or a loan for which you put up an item as collateral; (g) if either part of question (f) is yes, describe the purchase item; (h) what was the original retail price of the item; (i) what is its current value; (j) are you current with monthly payments; (k) if the answer to (j) is no, has the claim been turned over to a collection agency or lawyer; (l) if the answer to (k) is yes, give the name of the collection agency or lawyer; (m) has the creditor sued you or obtained a judgment against you; (n) if the answer to (m) is yes, provide the name of the plaintiff, the case number, the court and court location, and the amount of the judgment. Please use the Bankruptcy Questionnaire provided by my office as a guide.

6. How to determine which of your assets is exempt.

Exempt assets are assets that the bankruptcy trustee is not allowed to take away from you to pay debts. Most kinds of property owned by typical people who file bankruptcy are exempt, meaning you don't lose them if you file bankruptcy. But whether an item is exempt or not depends not only on what category of property it is, but also the value of your equity in the property (how much of the item do you own over and above any balance owed on it). The permissible exemptions have dollar limits to the amount of equity you can claim as exempt. Louisiana uses state exemptions rather than the federal exemptions that are outlined in the Bankruptcy Code.

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR  
UNDER 11 U.S.C. §§ 342(b)(1) AND 527(a)(1)**

In accordance with § 342(b) of the U.S. Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits, and costs of the 4 types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a Bankruptcy Case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available From Credit Counseling Agencies.** With limited exceptions § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after 10/17/2005 receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the Bankruptcy Court has a list that you may consult of the approved budget and credit counseling agencies. In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The 4 Chapters of the Bankruptcy Code Available to Consumer Debtors.** Chapter 7: Liquidation (Filing Fee: \$306.00). (a) Chapter 7 liquidation is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer

debts are subject to a means test designed to determine whether a case should be permitted to proceed under chapter 7. If your income is greater than the median income for the state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under §707(b) of the U.S. Bankruptcy Code. It is up to the court to decide whether the case should be dismissed. (b) Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors. (c) The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the U.S. Bankruptcy Code, the court may deny your discharge, and if it does, the purpose for which you filed the bankruptcy petition will be defeated. (d) Even if you receive a general discharge some particular debts are not discharged under the law. Therefore you may still be responsible for most taxes and student loans, debts incurred to pay nondischargeable taxes, domestic support and property settlement obligations, most fines, penalties, forfeitures, and criminal restitution obligations, certain debts which are not properly listed in your bankruptcy papers, and debts for death or personal injury caused by operating a motor vehicle, vessel or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged. Chapter 13: Repayment of All or Part of the Debtors of an Individual with Regular Income (Filing Fee: \$281.00). (a) chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the U.S. Bankruptcy Code. (b) Under chapter 13 you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be 3 years or 5 years, depending upon your income and other factors. The court must approve your plan before it can take effect. (c) After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations, certain debts which are not properly listed in your bankruptcy papers, certain debts for acts that caused death or personal injury, and certain long term secured obligations. Chapter 11: Reorganization (Filing Fee: \$1,046.00). (a) chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney. Chapter 12: Family Farmer or Fisherman (Filing Fee: \$246.00). (a) chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials.** A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice. **Warning:** § 521(a)(1) of the U.S. Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses, and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the Court within the time deadlines set by the U.S. Bankruptcy Code, the Bankruptcy Rules, and the Local Rules of the Court.