

LAPAS LAW OFFICES, PLLC

East Carolina Bankruptcy and Consumer Protection Law Firm

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INFORMATION FOR BANKRUPTCY CASE

(Please Read Carefully)

Please carefully read the questions contained in this form. You will need to examine your financial records to accurately provide the information requested in this form. It is also very important that you understand the information that is sought from you so that the necessary information is accurately presented to the bankruptcy court.

This form is very important. We use the information that you provide on this form to prepare your paperwork for the bankruptcy court.

If you do not provide all of the information requested, it can delay your bankruptcy case being filed. A delay in a bankruptcy filing can possibly lead to bad results later. *This law firm further reserves the right to charge **additional fees** if we must repeatedly contact you for this information or gather this information for you.*

This form will also explain how or where portions of the required information can be obtained. **PLEASE DO NOT LEAVE BLANKS!** If the question is not applicable to you, please put "n/a" so that we know you reviewed the question.

Important: It is critical that you provide the information requested in this form and provide the underlying documents as well. For example, for your creditors, this means supplying addresses and account numbers or a recent billing statement. We do not have this information unless you provide it! We want to get you the most relief from your debts as possible but we cannot do so unless you provide to us the information needed.

Important: If you do not fully complete this form, your case filing can be delayed and you may incur additional attorney's fees or costs. If you do not understand what information is needed, please e-mail our office and we will explain what is needed. We strongly suggest that you complete as much of the form as possible and make notes to yourself about items or questions on which you are not clear. Then contact this office so that all of your questions can be addressed at one time.

We are here to help you with your bankruptcy case. But, this is information that you have--we cannot get all of this information without you providing it to us!

DOCUMENTS NECESSARY FOR YOUR PETITION

PLEASE ORGANIZE your documentation into the categories listed below and arrange the documentation chronologically if applicable. Organization of these documents is critical so that we can timely and appropriately prepare your case. We do not want a shoebox or trashbag full of documents to sort through (it has happened!). This list is supplemental to and does not take the place of the mandatory documents list provided elsewhere in this package.

1. Paystubs: You must provide to us your paystubs for the six months prior to when you file for bankruptcy. Gather up these paystubs and put them in chronological order and paperclip them so you can determine if any paychecks are missing. If you cannot find all of your paystubs, a report from your employer will suffice if it shows the withholdings and other deductions. While you are waiting for your case to be filed, if you receive any additional paychecks, we will need copies of those as well. We must provide copies of your paystubs to the United States Bankruptcy Administrator's (USBA) office. We will need paystubs for you and your spouse even if your spouse is not filing bankruptcy.

Other source of income: If you receive income from any other source such as rental payments; Social Security; retirement funds; child support payments; workers compensation payments; alimony or other spousal support payments, stock dividends, family members helping out on monthly expenses, anything, you must list the source and the amount.

2. Tax Returns: You must provide your tax returns (state and federal) for the last two years to this office. We must to provide the tax returns to the United States Bankruptcy Administrator's office and to the Trustee assigned to your case. If you have not filed your tax returns for any tax year, please let note this on the form! If you do not have your tax returns, you can obtain copies or *transcripts* of your return by creating an account with the IRS. Unfortunately, this does not exist for the North Carolina Department of Revenue.
3. Credit reports: it is very important that you obtain a credit report. You can obtain a free credit report from www.annualcreditreport.com if you have not already obtained free credit reports for the year. If you have credit reports that are three to four months old, that should be recent enough for our purposes. We can obtain credit reports but we must obtain them from a re-seller and will have to charge you \$75.00 per report to obtain the reports.
4. Lawsuits, foreclosures: If you have received notice of any lawsuits or foreclosures, please bring all of those papers with you so that we may examine them. If you have received any pre-foreclosure notices, please bring those so that we may examine it. We need to accurately list the attorney and parties to the lawsuit.
5. Billing statements: Please provide billing statements for *all* of your creditors. We prefer copies but will typically scan these documents and return them to you. Billing statements are necessary because often the *payment* address is not the address to which *bankruptcy*

notices should be sent. We also need the full account numbers (at the very least, the last 4 numbers). If accounts have been turned over to a collection agency, please provide any notices from the collection agency so the collection agency can be included with the bankruptcy notices.

6. Contracts and loan papers: Please provide copies of the contracts for your creditors such as car contracts, home loan documentation, copies of contracts from finance companies, etc. This documentation is important to review so that we can determine interest rates, dates of loans, whether an obligation was refinanced. As an example only, we review car contracts to see if the vehicle can be "crammed down" in a chapter 13 case. Loan documents from finance companies are important to see if the debts are secured by personal property. We also look for creditor violations of consumer protection laws such as the Truth in Lending Act and can only determine such from the loan documents.
7. Proof of insurance: For debts secured by collateral such as your car and your house, you must provide proof of insurance for each item of collateral.
8. Bank statements: Provide copies of your last six months' bank statements from all accounts showing deposits and debits. Also, prior to coming to sign your petition, check your bank balance so that we can accurately report your balances on your petition. If you have closed some bank accounts within the six month period prior to filing your case, we need those statements as well.
9. Statements from other financial accounts: If you have a CashApp, Venmo, PayPal, or other such accounts, we will need statements or evidence of any balance on those accounts.
10. Deeds, deeds of trust, tax statements: Generally, for NC property owners, this office can obtain this documentation on-line. Most counties are on-line but some rural counties may not have copies available on-line. If we cannot get these documents, you will need you to get the documents.
If you own property in another state, we must have copies of the deed and a copy of any mortgage or deed of trust encumbering the property. A property tax card is necessary in that it provides "a" value for the property. A copy of the deed is necessary to ensure the correct status of the title is stated on your bankruptcy schedules. If you have any recent appraisals on home, please provide those appraisals.
11. Credit Counseling: It is required that you take a credit counseling session. We prefer that you use D.E.C.A.F. which can be done over the internet at www.decafnow.com. The cost is \$15.00 if you use my attorney code (BTX95165). Once you do this, it is valid for 180 days. In addition, if you are filing a chapter 7 case, you are required that you do a *second* credit counseling through DECAF. If you do not do the second credit counseling, your case may be closed without a discharge of your debts which is the whole reason for filing a bankruptcy case.
12. Identification: Driver's license and Social Security card

IMPORTANT: We will return most of these documents when you sign your petition. However, bankruptcy cases are subject to a routine audit so keep these documents in a safe place and readily available.

GENERAL INFORMATION

If you are married and filing an individual case, we will still need information that pertains to your spouse.

Name: _____	Spouse: _____
SSN: _____	SSN: _____
D/O/B: _____	D/O/B: _____
Address: _____	Address: _____
_____	_____
Telephone: _____ (cell)	_____ (cell)
_____ (other)	_____ (other)
e-mail: _____	e-mail _____

Mailing address if different than above:

County you live in: _____

Current Marital Status: _____ (Single, Married, Divorced, Spouse Deceased)

Is Spouse Filing? _____

Prior Names: If you have used any other names within the past 6 years, please list below (ex: married or divorced; legal name change, etc):

Dates the names were used? _____

OCCUPATION

What is your occupation?

<u>Debtor 1</u>	<u>Debtor 2</u>
Job: _____	_____
Employer: _____	_____
Address: _____	_____
_____	_____

How long employed there? _____

If you have other jobs, please list the information above for **each** job on a separate sheet of paper. We will need your paystubs for the past six months for each job.

DEPENDENTS LIVING WITH YOU

If you are married and filing an individual case, include your spouse below. List your children living with you and any others who depend on you for support (grandparents, foster children; step-children, etc. If you are unsure, list the person, the relationship and describe the support that you provide).

Number of dependents: _____

Names: _____ Relation: _____ Age: ____ D/O/B: _____
_____ Relation: _____ Age: ____ D/O/B: _____
_____ Relation: _____ Age: ____ D/O/B: _____
_____ Relation: _____ Age: ____ D/O/B: _____

Do any dependents contribute to your household expenditures? ____ If so, how much does each dependent contribute on a monthly basis is contributed? \$ _____
What is the source of the money for the contribution? Employment, Social Security, other? Explain: _____

Can you realistically count on this contribution each month? ____ If not, how much can you realistically count on each month? \$ _____

Part-time dependents: Do any of these dependents live with you part of the time? For example, many families with divorced parents or step-children will have the kids with one parent for part of the year—every other week; for the summer, etc. If this sounds like your situation, please describe in detail here:

Dependents outside the home: Do any of your dependents live outside the home? For example, you provide some support to an elderly parent or grandparent who does not live with you. Alternatively, a college aged child may be away at school but still depends on you for support. If this sounds like your situation, please describe in detail here:

Self-Employment or Business Entities:

Have you (and/or spouse) been in business by yourself or with others during the last six years? If "yes", provide the following for each business:

What type business (partnership, LLC, corporation)? _____

What did or does business do: _____

Business address: _____

Dates of Business: _____

Tax Identification Number: _____

Prior bankruptcy cases:

Have either you or your spouse filed a bankruptcy case within the past 8 years? If yes,

Date:

Location:

Chapter:

Discharge:

Residence Rental: If you rent your residence, have you been evicted or is an eviction case pending against you? Provide details.

Hazardous Materials: Do you have any hazardous materials stored on your property? This can be paint, oil storage tanks, livestock by-products, etc. If you are unsure, please ask!

Credit Counseling: You must do a credit counseling course before your bankruptcy case can be filed. Have you completed this requirement?

Residence in North Carolina: Have you resided in NC for at least 91 days?

If you have not lived in NC for at least two years before now, where did you live the prior two years? Please list the dates and places:

State(s) Lived: _____ Dates lived there: _____

SCHEDULE OF PROPERTY

This section will ask you to describe *your* property that you own either with your spouse or in your name or that you own with others (maybe other family members, friends, business partners, etc.). It is important that you list **all** property that you own. If you omit property and it is later found out, you may lose that property or, even worse, be in serious trouble which could include losing your bankruptcy discharge and even criminal prosecution. Please list everything. Please use extra sheets if necessary.

Real Estate:

Please describe **all real estate** (land) that either you and/or your spouse may have any ownership interest. Please list the value of any real estate that you own and to put down what you think you could sell the property for. If additional space is needed, please use other sheets of paper.

Address of Property

Value

\$

(How did you determine value?)

Is this your residence? _____

What county is the property located? _____

Who is the property titled to? _____ (look at deed)

If to husband and wife, were you married *at the time* the property was deeded to you? ____
When did you acquire the property? _____ (look at deed)

Is there a mortgage against the property? _____ Who is the mortgage
creditor? _____?

Is this a house, manufactured home*, apartment building, vacant lot, farmland, describe:

*If your home is a double wide mobile home, is it permanently attached to the real estate?

Is the doublewide on a permanent foundation? _____
What is the year; make and model of the doublewide?

If your home is a single- or double-wide and you also own the land, please describe the value of the land (without the home) and tell us about the mobile home in a later section of this questionnaire.

Other real estate:

Do you own any other real estate? This can be a neighboring lot that you use as part of your home.

This also means if you have any rental properties from which you derive income. For each other parcel of real estate that you have any ownership interest in, please provide the information requested above for each parcel.

Answer:

Do you have a mortgage on this parcel? *If you have other parcels, please provide this information for each mortgaged property. Use other sheets as needed.*

Who is the mortgage creditor? (Provide recent billing statement):

When did you get this mortgage loan? _____

What is the account number? _____

How much do you owe? You may need to call creditor \$ _____

How much are the payments? Be exact: \$ _____

When are payments normally due? (1st of month?) _____

Do payments include escrows for taxes and insurance? _____

What is the interest rate for the mortgage loan? _____

How long financed for? (120/240/360 months?) _____

Is there a co-signer? If so, who? _____

Are you current on this mortgage? Yes No

If not current, how many payments behind? _____

Is repossession/foreclosure threatened? Yes No

Has a foreclosure hearing been held? When? _____

Has a foreclosure sale date been set? When? _____

Are there any other liens against this property such as a second mortgage?

Yes No

If so, please provide the same information for the second lien creditor that you provided for the first lien creditor.

Judgments or lawsuits

Have you been sued and a judgment entered against you? This may create a "judgment lien" against the property. For each judgment, list the following:

Creditor that sued you or judgment creditor: _____

County where judgment entered: _____

Case Number: _____

Date Judgment entered: _____

Amount of Judgment: \$ _____

MOTOR VEHICLES

List all vehicles including motorcycles that you own. To determine the value, please look up the value on *NADA.com* because you know the mileage and accessories on your vehicle. If there are significant issues with the car (doesn't run; transmission, etc., note below). For each vehicle on which you are making payments, please bring us a copy of the contract along with a *recent statement* showing the approximate balance owing. You will need *proof of insurance* for your vehicles. **If you own vehicles without any lien**, please list those, too!

For each vehicle, please provide the following:

Vehicle #1
Year Make Model Trim Line Mileage

Do you want to keep this auto? Yes No

What is the NADA value from *www.nada.com*? \$ _____

When did you get this auto? _____

Who is the vehicle titled to? _____

Who is vehicle insured with? Provide Ins. Info: _____

Who is the creditor? If no lien, write "none" _____

What is account number? _____

How much do you owe? You may need to call creditor \$ _____

How much are the payments? Be exact: \$ _____

When are payments normally due? (1st of month?) _____

When will car be paid for? For example, Nov/2025 _____

What is the interest rate for the vehicle loan? _____

How long financed for? (60 months/72 months?) _____

Is there a co-signer? If so, who? _____

Are you current on this vehicle? Yes No

If not current, how many payments behind? _____

Is repossession threatened? Yes No

Do you or does someone else make the payments for this vehicle? If someone else, please provide who that person is and why is the person making the payments: _____

Are there any other liens against this vehicle such as a second lien from a finance company; title loan company? Yes No

If so, please provide the same information for the second lien creditor that you provided for the first lien creditor.

Vehicle #2

Year Make Model Trim Line Mileage

Do you want to keep this auto? Yes No

What is the NADA value from *www.nada.com*? \$ _____

When did you get this auto? _____

Who is the vehicle titled to? _____

Who is vehicle insured with? Provide Ins. Info: _____

Who is the creditor? If no lien, write "none" _____

What is account number? _____

How much do you owe? You may need to call creditor \$ _____

How much are the payments? Be exact: \$ _____

When are payments normally due? (1st of month?) _____

When will car be paid for? For example, Nov/2025 _____

What is the interest rate for the vehicle loan? _____

How long financed for? (60 months/72 months?) _____

Is there a co-signer? If so, who? _____

Are you current on this vehicle? Yes No

If not current, how many payments behind? _____

Is repossession threatened? Yes No

Do you or does someone else make the payments for this vehicle? If someone else, please provide who that person is and why is the person making the payments: _____

Are there any other liens against this vehicle such as a second lien from a finance company; title loan company? Yes No

If so, please provide the same information for the second lien creditor that you provided for the first lien creditor.

IMPORTANT: If you have more than two vehicles, for each vehicle, please provide the information above for each additional vehicle on separate sheets of paper.

OTHER VEHICLES

Do you have any other vehicles such as boats, ATVs, recreational vehicles, campers; trailers for hauling stuff; trailers such as other mobile homes; tractors; etc. Please list here. If there is money owed against the item, we will need the same information that you provided for your cars. If more space is needed, please use additional sheets.

Mobile Homes not permanently attached to real estate

For mobile homes (single wide or double wide), please provide the following:

Date Purchased: _____ What is value of MH? \$ _____

Year: _____ Model: _____

Make/Manuf: _____

Who is home titled to? _____

Who is the insurer* for the home? _____

Who is the creditor? If none, write "none" _____

What is account number? _____

How much to you owe? You may need to call creditor \$ _____

How much are the payments? Be exact: \$ _____

When are payments normally due? (1st of month?) _____

When will the home be paid for? For example, Nov/2027 _____

What is the interest rate for the loan? _____

How long financed for? (180/240/360 months?) _____

Is there a co-signer? If so, who? _____

Are you current on this MH payment? Yes No

If not current, how many payments behind? _____

Is repossession threatened? Yes No

* Is the insurance included in your payment? _____

OTHER PERSONAL PROPERTY: For the value of your *used* personal property, we use a yard-sale value because that is the marketplace for used furniture. What do you think you would pay for such, *in its current, used condition*, is the standard. Very nice furniture that is 10 years old is still used furniture and should be substantially discounted.

Households Furnishings:

Clothing	\$ _____
Kitchen appliances	\$ _____
Stove	\$ _____
Refrigerator	\$ _____
Freezer	\$ _____
Washing machine/dryer	\$ _____
China	\$ _____
Silver	\$ _____
Jewelry	\$ _____
Living room furniture	\$ _____
Den furniture	\$ _____
Bedroom furniture	\$ _____
Lawn furniture	\$ _____
Television(s)	\$ _____
VCR/DVD/game console	\$ _____
Stereo/radio	\$ _____
Musical instruments	\$ _____
Video cameras/digital camera	\$ _____
Air conditioner (window unit)	\$ _____
Paintings/Art	\$ _____
Lawn mower	\$ _____
Yard tools	\$ _____
Computer and accessories	\$ _____
Recreational equipment (bikes)(sports)	\$ _____
Firearms (list on separate sheet)	\$ _____
Videos, books, etc.	\$ _____
Saving bonds (face value)	\$ _____
Family pets (describe)	\$ _____
Collectibles(stamps, coins, beanie babies) (please describe)	\$ _____
Household tools; machinery	\$ _____
Any other items? (please list)	

Financial accounts

Cash on hand	\$ _____
Checking accounts	Bal. \$ _____
Where? _____	

Savings accounts Bal. \$ _____
Where? _____

Any other accounts? We want to know about any brokerage accounts that are not retirement accounts like an IRA or other retirement account such as a E-Trade account; Charles Schwab? Any certificates of deposit; money market accounts; any financial product? If so, please state where the account is located and the approximate value of the account. If none, write "none."

Any Paypal, CashApp, Venmo, E-Bay accounts or other on-line accounts or other financial products of any sort (BitCoin?) Please list. If none, write "none."

Any security deposits with apartment rental; Deposit Holder: _____
water company.; utilities, etc. Please
list here with deposit for each utility, etc. \$ _____

Any § 529 college savings accounts for your children or college savings IRAs? If so, state account and value and provide documentation. Have you made recent contributions? When and how much?

Are you the beneficiary of any trust fund? Any bonds, mutual funds not held in a retirement account?

Any annuities that pay you money? A recipient of a personal injury or workers comp settlement paid to you over a length of time? Any financial product of any sort? Please list.

Insurance policies. Please state whether whole life or term life (term life does not have a cash surrender value). If whole life, state the cash surrender value—you may need to call your insurance company. Please bring in your policy.

<u>Company name</u>	<u>Cash Surrender Value</u>	<u>Beneficiary</u>
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Retirement plans: any plans such as 401(k); 403(b); IRA, Roth IRA plans. Please list the amount in the plan and where the plan is located (employer, brokerage, etc.)

<u>Type Plan</u>	<u>Location</u>	<u>Value</u>
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Tax Refunds:

Have you filed all state and federal tax returns for the past 4 years? Yes No

Are you due a tax refund? Yes No

If so, how much will you get back? \$ _____

If you have already received your refund and how much did you receive and what did you do with the money? Be as specific as you can.

If you have not filed for the upcoming tax year, do you anticipate receiving a tax refund? _____

If "yes", how much do you expect to receive?

Other claims:

Have you been involved in an accident or do you have a reason for suing someone? _____

Please provide details. If you already have a lawyer, please provide the lawyer's name, address and phone number.

Do you receive any workers compensation benefits or you do have a workers compensation claim? _____

Do you expect to inherit any property within the next 6 months? Do you expect any of your family members to pass away leaving any money or property to you? _____

If yes, please describe.

Have you given any property away or made a transfer of any property within the past 4 years that is unusual? Have you deeded property to a spouse as part of divorce? Have you deeded property to a spouse or other family member within last 4 years? If you are unsure, list details and we will discuss. *This is very important!* If "none", write "None".

SECURED DEBTS: Secured debts are debts that have collateral associated with the debt. That is, if you do not make the payments, the creditor may come and repossess the collateral. You should have already listed your secured debts for your house and vehicles but please list ALL secured debts even if you are listing them again. Provide a billing statement for each creditor. Also, finance companies will loan you money and ask if you have televisions; play station and other types of items and take a security interest in that. If you have a loan such as those from a finance company, be sure to list it and find your paperwork for the loan. *Please bring a recent billing statement from **each** secured creditor for the account number and amount owed.*

Important: *Please list secured creditors even if you noted it as a mortgage or car loan earlier.*

<u>Creditor Name & Address</u>	<u>Collateral</u>	<u>Amt Owed</u>
1.		\$

Acct No. _____

2.

Acct No. _____

3		\$
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Acct No. _____

If you have more secured creditors, use additional sheets.

PRIORITY DEBTS: Priority debts are special debts that must be paid in full through your chapter 13 case or may not be discharged through your chapter 7 case. It is critical that you list all debts that may be priority debts. Typically, priority debts are past due child support payments and taxes owed.

1. Are you required to file federal and/or state tax returns? _____
If "no", why not?

2. If you are required to file federal and state tax returns, have all necessary tax returns been filed? _____ Where the returns filed on time (April 15 unless an extension obtained)? _____

3. If you have not filed all of your required tax returns, what Tax Year returns have not been filed? _____
What is your plan for getting these returns filed?

4. If you owe federal taxes, please list the tax years that you owe for and the type of tax that you owe (income, 941 employment taxes, etc). Include any notices.
Tax Year _____ \$ _____ Tax Type: _____
Tax Year _____ \$ _____ Tax Type: _____
Tax Year _____ \$ _____ Tax Type: _____
Tax Year _____ \$ _____ Tax Type: _____

5. If you owe state taxes, please list the tax years that you owe for and the type of tax that you owe (income, sales taxes, etc). Include any notices.
Tax Year _____ \$ _____ Tax Type: _____
Tax Year _____ \$ _____ Tax Type: _____
Tax Year _____ \$ _____ Tax Type: _____
Tax Year _____ \$ _____ Tax Type: _____

6. Do you owe any city or county taxes such as property taxes? If yes, for what years and how much do you owe?
Years Owed: _____ \$ _____

Domestic/Child Support/Property Settlement Obligations

7. If you owe a domestic support obligation (DSO) such as alimony or child support, then for each separate obligation owed, please provide the following:
Type of DSO Obligation (child support; property settlement; alimony):

Who do you owe: _____

Address _____

How much is owed? \$ _____

How much do you pay each month? \$ _____

How much longer must you pay support? _____

Is this support obligation a court order? _____ If yes, provide copy.

Has this debt been assigned to a support enforcement agency? _____

If so, please bring in documentation and provide the address below:

Name: _____

Address _____

If you are filing a chapter 13 case, it is critical that you maintain your support payments. If you do not, you may not get a discharge of your debts! At the end of your Chapter 13 case, you are required to certify under penalty of perjury that all domestic support obligation (DSO) payments are made.

Do you have a separation agreement or divorce decree where you agreed to assume some of the debts of your ex-spouse? _____
Please list those debts on a separate sheet with the amount owed and monthly payments. Also, provide a copy of such agreement.

Are you a party to a domestic equitable distribution action or property settlement through a separation agreement? _____

Are you required to make periodic payments on a property settlement? _____

How much must be paid monthly? \$ _____

How long must you make payments? _____

Please provide the documentation.

Are you the recipient of a domestic support obligation (DSO) or property settlement?
Please provide the details below:

UNSECURED DEBTS

Unsecured debts typically include credit cards, medical bills, signature loans, payday loans, deficiency claims from repossessed automobiles or repossessed mobile homes. If a debt is not a secured debt and not a priority debt, it is most likely an unsecured debt. You will want to ensure that all of your debts are listed so that all creditors are notified of your bankruptcy filing. Please provide us copies with any billing statements, notices from collection agencies or any other entity seeking to collect money from you.

Important: You must list all debts including any debts owing to family members or persons that you really would like to pay. If you do not have enough room, *please use additional sheets* but be sure to include all of the necessary information on the added sheets. Type of debt asks whether the debt is a credit card, signature loan, medical bill, etc. **DO NOT OMIT THE ACCOUNT NUMBERS!**

Creditor Name & Address **Type of debt (credit card, med bill, etc.)** **Amt. owed**

1.

Acct No. _____

2.

Acct No. _____

3.

Acct No. _____

4.

Acct No. _____

5.

Acct No. _____

6.

Acct No. _____

7.

Acct No. _____

8.

Acct No. _____

CO-DEBTORS:

Are any of the debts that you listed co-signed by any other person other than you or your spouse (jointly filing debtor)? If so, please list all co-signed accounts and the name of the co-signer, address and phone number. State whether the co-signer is primarily paying the debt or whether you are.

EXECUTORY CONTRACTS: Please list executory contracts such as cell phone agreements; rental agreements; car leases; storage shed rent to own; furniture rent to own. If you need more room, please list on another sheet of paper.

Cell phone provider:

Monthly payment: \$ _____

Any other leases; contracts not fully performed, etc., describe here:

INCOME:

This section requires you to provide information regarding your income. You have provided a lot of this information through your paychecks but be sure to answer these questions fully. If you are not employed or are *self-employed*, please state the income that you receive and from the source. If you are *self-employed*, do you use a computer program for your business? We will need a report on your income draws; gross income and business expenditures.

Do you expect your income to increase or decrease by more than 10% within the next six months? _____ If yes, please explain.

Sources of Income Other than Employment: Do you have any other sources of income such as child support payments, alimony, retirement income, Social Security payments, anything? For each source, list the amount that you get and from what source. For example:

- Social Security income: \$ _____ monthly
- Child Support income \$ _____ monthly
- Retirement/Pension Income \$ _____ monthly
- Veterans' Benefits \$ _____ monthly
- Alimony \$ _____ monthly
- Rental payments** \$ _____ monthly
- Family contributions** \$ _____ monthly
- Child's SSA benefits \$ _____ monthly
- Any other source of income (please describe) \$ _____ monthly

**For rental payments, provide gross figure without deducting for any rental expenses.

**If a family member is contributing for a specific item such as a child paying for a car, please specify. Otherwise, if a family member is just contributing to assist with household expenses, use the amount contributed.

EXPENSES:

For the following expenses, please estimate how much you spend on a yearly basis and then divide by twelve to determine a monthly amount for which you must *budget*. If you make monthly expenditures for these items, then write that in the space provided.

For many monthly expenses, there is variation—try to use reasonable averages. Remember, this is your budget and unrealistically low estimates of your expenditures will only hurt you in the end. Be sure to review our "List of Overlooked Expenses" if not listed below.

- Real Estate taxes (not escrowed) \$ _____
- Personal Property taxes (for vehicles) \$ _____
- Taxes (not taken out of your check)** \$ _____
- Homeowners' insurance (not escrowed) \$ _____

Car insurance	\$ _____
Home Maintenance; repairs (estimated/budget for)**	\$ _____
Life Insurance	\$ _____
Any other insurance	\$ _____
Christmas/birthday presents	\$ _____
Vehicle maintenance; tires; oil changes, etc.	\$ _____
School supplies/after school activities	\$ _____
Clothing/school clothes	\$ _____
Savings for emergencies	\$ _____
Savings for vacations/school trips, etc.	\$ _____

Monthly Expenses (unless a specific payment, use reasonable averages):

Rent or House payment (taxes & ins. included)	\$ _____
Electricity	\$ _____
Water & Sewer	\$ _____
Garbage pickup	\$ _____
Security system	\$ _____
Cable/satellite	\$ _____
Internet	\$ _____
Telephone (land & cell)	\$ _____
Heating/gas	\$ _____
Food (groceries; school lunches; etc.)	\$ _____
Laundry/dry cleaning	\$ _____
Recreation/clubs/newspapers/magazines/school act.	\$ _____
Medical/dental/prescription drugs/vision (budget)	\$ _____
Transportation (gas)	\$ _____
Alimony/child support payments	\$ _____
Personal care/haircuts	\$ _____
Child care	\$ _____
Pet care/vet bills/grooming	\$ _____
Payments for support of additional dependents not at your home (college, family, etc.)	\$ _____
Installment Payments (in Ch. 13 do not include if in plan)	
Car	\$ _____
Other	\$ _____
Other	\$ _____
Student loan payments	\$ _____
Charitable giving/tithes	\$ _____
Other expenses (itemize)	\$ _____

Overlooked Expenses:

** Taxes--if you owe taxes, each year, you may need to adjust your withholdings so as to now owe so much or budget to pay the taxes at the time your returns are filed.

**Home maintenance--if something has been put off such as a/c maintenance; furnace, roof, etc, please note on separate sheet and estimate a cost for such and budget for it. Otherwise, routine maintenance of \$200 is acceptable.

Self-Employed:

If you are self-employed and use a computer program, we require a report of your gross revenues broken down by each month over the past twelve (12) months along with your monthly business expenditures broken down by each month. The money that you have left over after business expenses are deducted from gross revenues will be your monthly income. Do not include household expenses paid out of a business account as "business expenses".

If you are self-employed and do not use a computer program, you will need to do the same by going back over your records and break down as indicated above. You should be able to support the figures as to income and expenditures with documentation. We will need an itemization of your business expenses. As an aside, you should do this anyway as good recordkeeping and to know where your money goes.

As an example:

Month 1: Gross Revenue:	\$15,000	Expenses:	\$11,000	Income:	\$4,000
Month 2: Gross Revenue:	\$13,000	Expenses:	\$13,000	Income:	\$0.00
Month 3: Gross Revenue	\$17,000	Expenses	\$14,000	Income:	\$3,000
Month 4: Gross Revenue	\$8,000	Expenses	\$9,000	Income:	\$[-1,000]

Please provide this information on a separate sheet of paper or through a computer printout.

STATEMENT OF FINANCIAL AFFIARS

INCOME FROM EMPLOYMENT

Please provide us with the amount of money you have earned before taxes are taken out (gross income) year to date and the two prior years. If you had more than one job at the same time, please add both sums together. If you are filing as husband and wife, please separate the figures out as "Husband" and "Wife." You can find this information on W-2s issued for your jobs and from 1099s issued.

You can generally find this information from the year to date information on your paychecks For the prior years, please consult your tax returns for those years and W-2s. Please be sure to separate income for husband and wife.

<u>Debtor 1</u>		<u>Debtor 2</u>	
YTD	\$ _____	YTD	\$ _____
Last Year	\$ _____	Last Year	\$ _____
2 Years Ago	\$ _____	2 Years Ago	\$ _____

If you are self-employed, you will need your *gross revenues* (before a deduction for business expenses) for the above years. You can obtain this information through your accountant or if you use a computerized software program, run a profit-loss statement for the relevant time periods set forth above.

INCOME OTHER THAN FROM EMPLOYMENT:

Please state the income that you have obtained from *sources other than working or through the operation of your business*. This question means that if you get retirement income or income from Social Security, or Unemployment benefits, or child support payments or if you have rental properties, or if family members routinely give you money, you will need to provide these amounts. If you have documentation as to these amounts, please provide it; otherwise, you can take you monthly benefit received for say, Social Security benefits and multiply by 12 for the yearly amount.

<u>Debtor 1</u>		<u>Debtor 2</u>	
YTD	\$ _____	YTD	\$ _____
Last Year	\$ _____	Last Year	\$ _____
2 Years Ago	\$ _____	2 Years Ago	\$ _____

Please identify source of this income (Social Security, child support, VA, retirement, etc.):

Additionally, if you receive income on behalf of family members such as children’s SSI payments, or if a family resides with you and contributes to household expenses, please state how much you receive per month.

PAYMENTS TO CREDITORS WITHIN LAST 90 DAYS:

Please list *all* payments to creditors that you have made within the last 90 days **and** which total more than \$600 *per creditor* within that 90 days. This means if you made three payments of \$300.00 to one creditor, it should be listed below. If you made three payments of \$100.00 per month, it should not be listed. *Typically*, these payments are *house* payments and *car* payments but are not limited to those types of creditors. If you need more space, please use additional sheets of paper.

<u>Creditor Name</u>	<u>Dates Paid</u>	<u>Amount Paid</u>	<u>Balance Owed</u>
1.		\$	\$
2.		\$	\$
3.		\$	\$

PAYMENTS TO FAMILY MEMBERS OR BUSINESS PARTNERS

If you have made any payments to family members or business partners or former business partners within *two years*, please list below. If more space is needed, please use additional sheets. If you made a payment on a *co-signed* account, include the account in your answer to this question.

<u>Name of Person</u>	<u>Address</u>	<u>Amount Paid</u>	<u>Balance Owed</u>
1.		\$	\$

What is your relation to this person and why did you pay them money?

LAWSUITS, FORECLOSURES OR OTHER LEGAL PROCEEDINGS

If you have been sued by a creditor within the past two years, please bring in the lawsuit papers if you have them. If you have had a foreclosure filed against you, please bring in that documentation. List each action filed against you below even though you have the documentation with you.

<u>Creditor Name</u>	<u>County of Lawsuit</u>	<u>Case #</u>	<u>Status</u>
1.			

2.

3.

REPOSSESSIONS OR RETURNS

Have you had any property repossessed or foreclosed on within the past 12 months? If so, please list the following information:

<u>Creditor Name</u>	<u>Repo Date</u>	<u>Property Repo'd</u>
1.		

GIFTS

Please list any substantial gifts that you have made within the last four (4) years. Include any religious gifts such as tithes, charitable contributions or anything of the sort. If you make monthly tithes, list the total for years and state monthly amount of giving.

<u>Donee (Givee)</u>	<u>Address</u>	<u>Gift</u>	<u>Date</u>
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OTHER TRANSFERS OF PROPERTY

Have you given away or sold any property within the past **four years** or if you have given any property as collateral for a loan?

Examples: you sold a car to a stranger; or you transferred car to child when child turned 18; or transferred house to adult child, etc. If so, please state the following:

<u>Property Sold or Pledged</u>	<u>To Whom Sold or Pledged</u>	<u>Address</u>	<u>Amt</u> \$
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IMPORTANT: If you have transferred any property to a self-settled trust or other trust arrangement of which you are the beneficiary within the past ten years, please describe below. If you are unsure as to what this means, please ask!

ANY CLOSED FINANCIAL ACCOUNTS

If you have closed any checking accounts or savings account or brokerage accounts, please list below with the name of the bank/institution; balance at time of closing; date of closing.

PROPERTY HELD BY ANOTHER

Is there any property that is in your name that you do not consider your property such as a car bought for your child but titled in your name; a house on which you are making payments but is titled in someone else’s name. If so, please describe below:

PRIOR ADDRESS OF DEBTORS

If you have not lived at your current address for more than 2 years, please list the prior addresses *and* dates of occupancy.

<u>Address</u>	<u>Dates Lived There</u>
1.	

SAFE DEPOSIT BOXES; STORAGE UNITS; Do you have a safe deposit box or storage unit? Please describe the contents of the units.

GENERAL QUESTIONS

You must answer

1. Have you taken any cash advances of more than \$500 from any credit account within the past 90 days? _____
If yes, please state the following:
 - a) which creditor
 - b) when cash advance taken
 - c) how much taken
 - d) what was money used for

2. Have you made any credit card balance transfers within the last 90 days? _____
If yes, please state
 - a) which creditor was money transferred to
 - b) which creditor was money transferred from
 - c) how much was transferred.

3. Have you used any credit card or other credit accounts within the past 90 days? _____
If yes, please state
 - a) which credit account was used
 - b) how much credit was obtained
 - c) what was the money used for

4. Have you made any payments to any attorneys (other than Lapas Law Offices), credit counselors or debt consultants prior to completing this questionnaire? _____
If so,
 - a) payment made to:
 - b) address and phone number:
 - c) date of payment(s):
 - d) how much paid:

5. Have you had any *judgments* or *tax liens* entered against you within the past ten (10) years? If so, identify judgment creditor or taxing authority and where the lien was filed.

If YOU have any questions based on the information that you provided on this questionnaire, or any other concerns, please write them here. If there is something that you are not sure fits in one of the blanks of the questionnaire, please tell us here!

Any questions? Please ask any questions or raise any issues. A key to a successful bankruptcy case is full disclosure of all of the property that you own; debts that you owe and your past financial transactions. We cannot help you if we do not know! Now is the time to disclose your finances—tell us and we will try to help!