



BANKRUPTCY QUESTIONNAIRE
PLEASE SEND E-MAIL AT support@galegalpro.com

REQUIRED DOCUMENTS TO BRING PRIOR TO YOUR MEETING

- 1) VALID DRIVERS LICENSE
- 2) SOCIAL SECURITY CARD
- 3) MOST RECENT INCOME TAX RETURNS
- 4) COPIES OF PAY STUBS RECEIVED FROM EMPLOYER WITHIN 60 DAYS PRIOR TO FILING
- 5) COPIES OF ALL YOUR DEBTS YOU WANT DISCHARGED (EG CREDIT CARD STATEMENTS, MEDICAL BILLS, ETC).
- 6) CREDIT REPORT, PLEASE GO TO WWW.CREDITKARMA.COM AND PRINT OUT YOUR CREDIT REPORT. (NOTE: YOU WILL NEED TO SET UP YOUR PERSONAL ACCOUNT)
- 7) COPIES OF BANK ACCOUNTS FROM THE LAST 60 DAYS
- 8) COPIES OF ANY MORTGAGE STATEMENTS FOR YOUR HOME
- 9) COPIES OF STATEMENTS FOR VEHICLES THAT ARE FINANCED
- 10) PRE-BANKRUPTCY FILING CERTIFICATE, PLEASE GO TO WWW.BOTHCOURSES.COM AND FOLLOW THE ONLINE DIRECTIONS AND PAY THE APPLICABLE FEES.
- 11) CASH, CHECK OR MONEY ORDER FOR PAYMENT OF FILING FEES (\$335 FOR CHAPTER 7 OR \$310.00 FOR CHAPTER 13)
- 12) CASH, CHECK OR MONEY ORDER FOR PAYMENT OF ATTORNEYS FEES. IF DOING PAYMENT PLAN, PLEASE HAVE POSTDATED CHECKS READY.
- 13) NOTE: FAILURE TO BRING ANY OF THE ABOVE MAY DELAY IN THE PROCESSING OF YOUR CASE.

IF SELF EMPLOYED

- 1) FINANCIAL RECORDS OF BUSINESS INCOME
- 2) COPIES OF 60 DAY BANK ACCOUNT STATEMENTS
- 3) ITEMIZATION OF BUSINESS EXPENSES
- 4) INVENTORY LIST OF BUSINESS EQUIPMENT, AGE, AND VALUE
- 5) BUSINESS TAX RETURNS
- 6) BUSINESS TAX ID OR EIN NUMBER

ABOUT BANKRUPTCY

Bankruptcy Law provides a legal method for an individual or commercial enterprise (business) to either wipe out (discharge) the debts by liquidating assets and distributing them among creditors or resolve them by developing a court-approved reorganization plan, or other plan involving the repayment of creditors over time.

The primary purposes of bankruptcy laws are to relieve honest individual and commercial enterprise debtors from indebtedness and to provide them with a fresh start. Title 11 of the United States Code (the bankruptcy code) regulates the bankruptcy proceedings, including what chapter under which a debtor may file, what bills can be eliminated, how long payments may be extended, what possessions can be kept, and all other details concerning the bankruptcy. If the debtor initiates the bankruptcy it is called a voluntary bankruptcy. If the creditor initiates the bankruptcy it is called an involuntary bankruptcy.

Bankruptcy Proceedings

There are two basic types of bankruptcy proceedings: liquidation under Chapter 7 and debtor rehabilitation involving a court-approved plan of reorganization and payment of the debts over a period of time using future earnings under Chapters 9, 11, 12 and 13. The following gives general information on the five chapters of bankruptcy under which the debtor may possibly file:

Chapter 7 - informally called "straight bankruptcy," is a liquidation bankruptcy proceeding. The debtor turns over all non-exempt property (assets) to the bankruptcy trustee who then converts it to cash for distribution among the creditors. At the end of the proceeding the debtor receives a discharge of indebtedness (discharge notice) for all dischargeable debts, releasing him or her from personal liability for those debts.

Chapter 9 - Adjustment of Debts for a Municipality - is a federal mechanism for the resolution of municipal debts passed by Congress about 60 years ago. This form is similar to reorganization under Chapter 11, but it's only available to municipalities. Municipalities include cities and towns, as well as villages, counties, taxing districts, municipal utilities, and school districts.

Chapter 11 - Reorganization - is normally the chapter under which commercial enterprises (businesses) file. This allows the business to continue its operations while repaying creditors concurrently through a court-approved plan of reorganization.

Chapter 12 - Adjustment of Debts of a Family Farmer with Regular Annual Income - provides debt relief to family farmers. Chapter 12 proceedings are very similar to those of Chapter 13 where the debtor proposes a plan to repay debts over a period of up to three years, unless the court approves a longer period, no more than five years.

Chapter 13 - Adjustment of Debts of an Individual with Regular Annual Income - provides debt relief for individuals (consumers). Chapter 13 differs from Chapter 7 in the respect that it enables the debtor to keep valuable assets, like a house, while making payments to creditors (through the trustee) based on the debtor's anticipated income over the life of the plan, usually three to five

years. At a confirmation hearing, the court either approves or disapproves the plan, depending on whether the plan meets the Bankruptcy Code's requirements for confirmation.

IMPORTANT QUESTIONS RELATING TO BANKRUPTCY

1. How do I become bankrupt?

You can become bankrupt voluntarily or you can become bankrupt on the actions of a creditor. If you have considered the alternatives and have decided that voluntary bankruptcy is your best option you will need to complete a Debtor's Petition and Statement of Affairs.

You will need the name, address, and amount owed to each of your creditors. You must show all debts for which you are personally liable, whether business or personal. There are severe penalties including imprisonment for failure to disclose property or concealment or unlawful disposal of property or any item of value. You will need full details of your income, personal property which includes such things as house, car, bank accounts, shares, and any money owed to you.

When the forms are accepted by the Official Receiver in Bankruptcy you become bankrupt.

2. Is there a Minimum amount I need to owe before I can go bankrupt?

No. You can become bankrupt voluntarily owing any amount.

3. What happens if someone has Guaranteed some of my debts?

Bankruptcy does not affect the rights of a creditor to claim under a guarantee. The creditor is entitled to recover payment from the guarantor. Once payment has been made, the guarantor steps in the shoes of the creditor and is able to lodge a claim in your bankruptcy for the debt paid.

4. Someone else also signed the loan agreement. Will they have to pay if I declare myself bankrupt?

Generally, yes. They will still have a liability for the total amount outstanding on all debts incurred in joint names.

5. How does bankruptcy affect my employment?

Bankruptcy generally does not prevent you from working. However, if you are engaged in particular trades or professions there may be certain restrictions imposed by professional associations or licensing authorities. You should contact your professional association or licensing authority to confirm whether there is any effect on your membership or ability to practice a particular trade.

Your employer is not normally notified of your bankruptcy unless you owe him/her money or unless you have failed to pay compulsory contributions. It is still your responsibility to lodge taxation returns for any income earned during the period of your bankruptcy.

6. Do I have to make payments from my income to the Trustee?

One effect of bankruptcy is to take the pressure off you to make payments to most of your creditors. If you earn an income you are obliged to make regular payments or “contributions” to the trustee for the benefit of creditors (contact us for current income threshold amounts).

By law contributions are enforceable if your income is in excess of a statutory amount and may be directly deducted from your income if payments are not made. It is an offence for an employer to dismiss a bankrupt because the trustee has issued the employer with a notice to forward payment from the bankrupt’s wages.

In order to assess the contribution payable, a bankrupt’s income is broadly defined to include money received from their employer and any other benefit, for example the private use of a motor vehicle or subsidised housing. Other factors are then considered and include the amount of income tax payable, maintenance payable, and the number of your dependants.

7. What if I have a car?

Once you become bankrupt, a vehicle which is used primarily as a means of transport (eg. car or motor bike), is protected and can be retained by you where your interest in the vehicle is less than the prescribed amount (\$3,500.00).

Where the interest in the vehicle is valued at more than the prescribed amount, the trustee is required to sell, and give back to you the value of the prescribed amount and retain the balance for the benefit of your creditors. If the vehicle is jointly owned by two bankrupts the relevant value is double the prescribed amount.

8. What if I leave my employment during bankruptcy?

Should you terminate your employment during the period of your bankruptcy any lump sum termination payments due to you will be claimed by your trustee.

9. What happens to any assets that have not been sold by the trustee at the date of my discharge?

Your discharge from bankruptcy does not return those assets to you. The trustee may sell such assets after the date of your discharge.

10. Is my bankruptcy advertised?

Generally no, however your trustee may choose to do so.

11. Will I have to appear in Court?

People who voluntarily go bankrupt and don't provide false information are extremely unlikely to have to appear in court.

12. Are there offences under bankruptcy?

Yes. The most important are listed below:-

- disposing of property before bankruptcy with intent to defeat your creditors
- failure to disclose assets
- the deliberate obtaining of credit when you know you cannot pay
- gambling and speculation which results in bankruptcy
- incurring debts during bankruptcy for over a set limit* without disclosing that you are bankrupt.
- operating a business under an assumed name, without advising your bankruptcy
- leaving without the trustee's permission

The penalties for these offences vary from 6 months to 3 years imprisonment upon conviction

Please answer each question fully. If you are unsure about the question, please leave blank and your attorney will go over the question with you at your meeting. If it does not apply to you or the answer is none, please write N/A in the space provided. If you are married, you must complete information for both debtors, even if only one is going to file bankruptcy.

DEBTOR 1 INFORMATION:

DEBTOR 2 (SPOUSE) INFORMATION:

FULL NAME: _____
ADDRESS: _____
CITY: _____
STATE: _____
ZIPCODE: _____

FULL NAME: _____
ADDRESS: _____
CITY: _____
STATE: _____
ZIPCODE: _____

COUNTY: _____

COUNTY: _____

PHONE: _____ PHONE: _____
WORK: _____ WORK: _____
CELL: _____ CELL: _____
EMAIL _____ EMAIL _____

LENGTH AT RESIDENCE: _____ LENGTH AT RESIDENCE: _____

SS #: _____ SS #: _____

TAX ID# (IF ANY) _____

DL #: _____ DL #: _____

DOB: _____ DOB: _____

Other Names Used in Last 6 Years Other Names Used in Last 6 Years _____

HAVE EITHER OF YOU FILED BANKRUPTCY BEFORE? YES/NO

If yes, state when and where _____

ARE EITHER OF YOU SELF EMPLOYED? _____ If so, name, address and type of business:

Referred by: _____

MARITAL STATUS: ___Single___ Married___ Separated___ Divorced___ Widowed

DEPENDENT and/or CHILDREN INFORMATION:

NAME	BIRTHDATE	AGE	SCHOOL GRADE
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

State all other members of your household:

Nearest Relative*: _____ Phone*: _____
This is only for us to contact in case of emergency.

EMPLOYER INFORMATION:

DEBTOR 1:

Employer Name and Address: _____

Position: _____ Length of Time Employed: _____

If more than one employer, please provide information about other employers:

DEBTOR 2 (Spouse):

Employer Name and Address: _____

Position: _____ Length of Time Employed: _____

If more than one employer, please provide information about other employers:

ANTICIPATED CHANGES IN INCOME IN NEXT 12 MONTHS:

CREDITOR INFORMATION

SECURED CREDITORS (ie. Mortgage, car lenders, or any other lender to whom collateral is pledged as security on the loan)

Name (MORTGAGE): _____
Address: _____

Collateral description _____

Date debt incurred _____

Amount past due (if any) _____

Total Loan Amount Owed: _____

Interest Rate: _____

Next installment due date _____

Name (AUTO LENDER): _____
Address: _____

Collateral description _____

Date debt incurred _____

Amount past due (if any) _____

Total Loan Amount Owed _____

Interest Rate: _____

Next installment due date _____

Name (AUTO LENDER): _____
Address: _____

Collateral description _____

Date debt incurred _____

Amount past due (if any) _____

Total Loan Amount Owed _____

Interest Rate: _____

Next installment due date _____

Name (OTHER LENDER): _____
Address: _____

Collateral description _____

Date debt incurred _____

Amount past due (if any) _____

Total Loan Amount Owed _____

Interest Rate: _____

Next installment due date _____

HAVE YOU APPLIED FOR ANY LOANS OR USED ANY CREDIT CARDS WITHIN 30 DAYS OF FILING THIS FORM? YES NO

UNSECURED CREDITORS

Estimated total number of all accounts (including charge offs) _____

Estimated total outstanding balances _____

PRIORITY CREDITORS

IRS

Have you filed all your tax returns?

YES/NO

If not, state type of tax and period due (ie. income tax 1999)

If returns have been filed and there are amounts owed,
State the amount owed and the periods due

PROPERTY TAXES

State the amount owed and the periods due:

CHILD SUPPORT/DOMESTIC SUPPORT OBLIGATIONS:

Current monthly support obligation: _____

Amount in arrears _____

Additional child/spousal support obligations:

OTHER CREDITORS

Do you owe STUDENT LOANS? YES/NO
If yes, state amount owed and amount past due (if any) _____

DO YOU HAVE ANY OTHER LENDERS NOT LISTED ABOVE? YES/NO
State name, amount owed and past due amount. _____

HAS ANYONE CO-SIGNED LOANS FOR YOU? YES/NO
State name of co-signer, creditor, and account number.

BUDGET QUESTIONS

Gross wages **PER PAY CHECK** (please select only one pay period per Debtor)

DEBTOR 1:
_____ Weekly
_____ Every Two Weeks
_____ Twice Monthly
_____ Monthly
_____ Other (Explain)

DEBTOR 2 (Spouse):
_____ Weekly
_____ Every Two Weeks
_____ Twice Monthly
_____ Monthly
_____ Other (Explain)

MONTHLY INCOME:

	<u>DEBTOR 1:</u>	<u>DEBTOR 2 (Spouse):</u>
How much are you paid per Pay check? (BEFORE TAXES)	\$ _____	\$ _____
Amount of overtime per Pay period, if any?	\$ _____	\$ _____

Deductions per pay period

Payroll Taxes and Social Security Insurance (health & life)	\$ _____	\$ _____
Union Dues	\$ _____	\$ _____
Other Deductions (Explain)	\$ _____	\$ _____

OTHER INCOME PER MONTH:

If self-employed, regular income: \$ _____ \$ _____

Income from real property: \$ _____ \$ _____

Interest and dividends: \$ _____ \$ _____

Social Security or other Government assistance: \$ _____ \$ _____

Pensions or retirement: \$ _____ \$ _____

Spousal support received: \$ _____ \$ _____

Child support received: \$ _____ \$ _____

Other income: (Explain)

_____ \$ _____ \$ _____

TOTAL MONTHLY NET INCOME: \$ _____ \$ _____

MONTHLY EXPENSES: Please answer these as completely as you can using averages

Rent/Mortgage: \$ _____
Are your property taxes included? If not, state amount \$ _____
Is property insurance included? If not, state amount \$ _____
Home Maintenance \$ _____

Electricity and gas \$ _____
Water and sewer. \$ _____
Telephone \$ _____
Cellular Phone \$ _____

Security System \$ _____
Cable \$ _____
Internet Service \$ _____
Other Utilities (Explain)
_____ \$ _____

Food \$ _____

Clothing \$ _____
Laundry/Dry Cleaning \$ _____
Medical/Dental \$ _____

Transportation \$ _____

Entertainment/Magazines	\$ _____
Renters Insurance	\$ _____
Life Insurance.	\$ _____
Health Insurance	\$ _____
Auto Insurance	\$ _____
Other Insurance (Explain)	\$ _____
_____	\$ _____
Taxes not deducted from wages or included in home Mortgage payments. (Specify)	\$ _____
_____	\$ _____
<u>Installment Payments:</u>	
Automobile	\$ _____
Others (Explain)	\$ _____
_____	\$ _____
Child Care	\$ _____
Alimony/support paid to others	\$ _____
Other Expense _____	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____

PROPERTY QUESTIONS

Please complete this section with "fair value" on all property that you own. Please base your answers on the garage sale value of EACH ITEM. We can obtain the value of your real estate.

PROPERTY:

MARKET VALUE:

- | | |
|---|----------|
| 1. Real Estate:
Address: _____ | \$ _____ |
| 2. Cash on hand | \$ _____ |
| 3. Checking Account
Bank Name and Account Number:
_____ | \$ _____ |
| Savings Account
Bank Name and Account Number:
_____ | \$ _____ |
| 4. Household goods | \$ _____ |
| 5. Valuable books, pictures, collections, etc | \$ _____ |
| 6. Clothing and personal effects | \$ _____ |

7. Furs and Jewelry \$ _____
8. Automobiles:
 _____ year _____ make _____ model \$ _____
 _____ year _____ make _____ model \$ _____
 _____ year _____ make _____ model \$ _____
9. Firearms, sports and other hobby equipment \$ _____
10. Retirement Funds (explain in detail)
 _____ \$ _____
 _____ \$ _____
11. Cash value on insurance policies \$ _____
 Name of policy _____
12. Annuities, IRAS, ERISA and Keough Plans (please circle) \$ _____
13. Stocks, Bonds or CDS (please circle one) \$ _____
14. Tax refund for last year (Already received? _____) \$ _____
15. Other Assets
 _____ \$ _____
16. Office Equipment \$ _____
17. Other personal property not listed
 _____ \$ _____

STATEMENT OF FINANCIAL AFFAIRS

Each question must be answered, if it does not apply write N/A or None.

1. State the gross amount of income the debtor received from employment, trade or profession or from operation of the debtors business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this calendar year if a joint petition is filed, state income for each spouse separately.

YTD \$ _____ YTD: \$ _____

INCOME FROM PREVIOUS LASTT 3 YEARS

2. State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor;s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately.

3. List all payments on loans, installments purchases of goods or services, and other debts totaling more than \$600.00 to any individual creditor made within 90 days before the beginning of this case.

4. List all debts owed to a single creditor of more than \$500.00 in cash advances or luxury items made in the past 90 days.

5. List all lawsuits to which the debtor is/was a party within the last year. Please include the case number and attorney name and address involved in this lawsuit.

6. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately prior to the filing of this case.

7. List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within the last year.

8. Describe any assignment of property for the benefit of creditors made within 120 days prior to the filing of this case.

9. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year prior to the filing of this case.

10. List all gifts or charitable contributions made within one year prior to the filing of this case except ordinary and usual gifts to family members totaling less than \$200.00 in value per individual family member and charitable contributions totaling less than \$100.00 per recipient.

11. List all losses from fire, theft, other casualty or gambling within the last year.

12. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year prior to the filing of this case.

13. List all safe deposit boxes in which the debtor has or had securities, cash or other valuables within one year prior to the filing of this case.

14. List all property owned by another person that the debtor holds or controls.

15. If you have moved within the last two (2) years, list all addresses and the dates in which you lived there.

16. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employment professional within the two years prior to filing this case.

17. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years prior to filing this case.

18. List all bookkeepers and accountants who within the six years prior to filing this case kept or supervised the keeping of books of account and records of the debtor.

19. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

PLEASE LIST ALL YOUR CREDITORS BELOW. IF YOU DO NOT KNOW YOUR CREDITORS, PLEASE ATTACH A COPY OF YOUR CURRENT CREDIT REPORT TO THIS FORM.

IF YOU DO NOT PROVIDE OUR OFFICE WITH A COMPLETE ADDRESS AND ACCOUNT NUMBER FOR EACH CREDITOR, THAT DEBT MAY NOT BE DISCHARGED FROM YOUR BANKRUPTCY.

SECURED CREDITORS

Creditor Name: _____ Check reason for debt
Credit Card _____
Address: _____ Signature Loan _____
City, State, Zip: _____ Services Rendered _____
Other (Explain) _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Creditor Name: _____ Check reason for debt
Credit Card _____
Address: _____ Signature Loan _____
City, State, Zip: _____ Services Rendered _____
Other (Explain) _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Creditor Name: _____ Check reason for debt
Credit Card _____
Address: _____ Signature Loan _____
City, State, Zip: _____ Services Rendered _____
Other (Explain) _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

UNSECURED CREDITORS

Creditor Name: _____ Check reason for debt
Credit Card _____
Address: _____ Signature Loan _____
City, State, Zip: _____ Services Rendered _____
Other (Explain) _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Creditor Name: _____ Check reason for debt
Credit Card _____
Address: _____ Signature Loan _____
City, State, Zip: _____ Services Rendered _____
Other (Explain) _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Creditor Name: _____ Check reason for debt
Credit Card _____
Address: _____ Signature Loan _____
City, State, Zip: _____ Services Rendered _____
Other (Explain) _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Creditor Name: _____ Check reason for debt
Credit Card _____
Address: _____ Signature Loan _____
City, State, Zip: _____ Services Rendered _____
Other (Explain) _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Creditor Name: _____ Check reason for debt
Credit Card _____
Address: _____ Signature Loan _____
City, State, Zip: _____ Services Rendered _____
Other (Explain) _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

IF YOU DO NOT PROVIDE OUR OFFICE WITH A COMPLETE ADDRESS AND ACCOUNT NUMBER FOR EACH CREDITOR, THAT DEBT MAY NOT BE DISCHARGED FROM YOUR BANKRUPTCY.

I certify that the information given above is true and correct to the best of my knowledge and the same is true for pages 1 through 16 of this questionnaire and my listing of creditors is complete to the best of my knowledge.

DATE: _____

Signature: _____ Signature: _____

INSTRUCTIONS:

PLEASE LIST ALL CREDITORS NOT LISTED ON YOUR CREDIT REPORT HERE

ATTENTION: IF YOUR DEBTS EXCEED ALLOTTED SPACES, PLEASE PRINT ADDITIONAL PAGES.

ADDITIONAL CREDITORS

Creditor Name: _____ Check reason for debt
Credit Card
Address: _____ Personal Loan
City, State, Zip: _____ Services Rendered
Other (Explain) _____
Account Number: _____ Date Account Opened _____
Balance Due \$ _____ Phone No. _____

Creditor Name: _____ Check reason for debt
Credit Card
Address: _____ Personal Loan
City, State, Zip: _____ Services Rendered
Other (Explain) _____
Account Number: _____ Date Account Opened _____
Balance Due \$ _____ Phone No. _____

Creditor Name: _____ Check reason for debt
Credit Card
Address: _____ Personal Loan
City, State, Zip: _____ Services Rendered
Other (Explain) _____
Account Number: _____ Date Account Opened _____
Balance Due \$ _____ Phone No. _____

Creditor Name: _____ Check reason for debt
Credit Card
Address: _____ Personal Loan
City, State, Zip: _____ Services Rendered
Other (Explain) _____
Account Number: _____ Date Account Opened _____
Balance Due \$ _____ Phone No. _____

Creditor Name: _____
Address: _____
City, State, Zip: _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Check reason for debt
Credit Card
Personal Loan
Services Rendered
Other (Explain) _____
Date Account Opened _____

Creditor Name: _____
Address: _____
City, State, Zip: _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Check reason for debt
Credit Card
Personal Loan
Services Rendered
Other (Explain) _____
Date Account Opened _____

Creditor Name: _____
Address: _____
City, State, Zip: _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Check reason for debt
Credit Card
Personal Loan
Services Rendered
Other (Explain) _____
Date Account Opened _____

Creditor Name: _____
Address: _____
City, State, Zip: _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Check reason for debt
Credit Card
Personal Loan
Services Rendered
Other (Explain) _____
Date Account Opened _____

Creditor Name: _____
Address: _____
City, State, Zip: _____
Account Number: _____
Balance Due \$ _____ Phone No. _____

Check reason for debt
Credit Card
Personal Loan
Services Rendered
Other (Explain) _____
Date Account Opened _____

IF YOU DO NOT PROVIDE OUR OFFICE WITH A COMPLETE ADDRESS AND ACCOUNT NUMBER FOR EACH CREDITOR, THAT DEBT MAY NOT BE DISCHARGED FROM YOUR BANKRUPTCY.

I certify that the information given above is true and correct to the best of my knowledge and the same is true for pages 1 through 16 of this questionnaire and my listing of creditors is complete to the best of my knowledge.

DATE: _____

Signature: _____ Signature: _____