

Full Name \_\_\_\_\_ Social Security Number \_\_\_\_\_

Other Names - Last Six Years \_\_\_\_\_ Birthdate \_\_\_\_\_ Married? YES/NO

Address \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

email \_\_\_\_\_ Phone Numbers \_\_\_\_\_

### **Client Employer Information**

Employer Name \_\_\_\_\_ Position \_\_\_\_\_ How Long? \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

Employer Telephone \_\_\_\_\_ Garnishment? YES/NO

### **Spouse Information**

Full Name \_\_\_\_\_ Social Security Number \_\_\_\_\_

Other Names - Last Six Years \_\_\_\_\_ Birthdate \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

email \_\_\_\_\_ Phone Numbers \_\_\_\_\_

### **Spouse Employer Information**

Employer Name \_\_\_\_\_ Position \_\_\_\_\_ How Long? \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

Employer Telephone \_\_\_\_\_ Garnishment? YES/NO

### **Dependents**

Name \_\_\_\_\_ Birthdate \_\_\_\_\_ Dependent on Taxes? YES/NO

Name \_\_\_\_\_ Birthdate \_\_\_\_\_ Dependent on Taxes? YES/NO

Name \_\_\_\_\_ Birthdate \_\_\_\_\_ Dependent on Taxes? YES/NO

### **Prior Bankruptcies**

Date Filed \_\_\_\_\_ Where \_\_\_\_\_ Chapter \_\_\_\_\_ Discharge? YES/NO

**Notes:**

**Exemptions**

**Household**

**Chapter**

**Lawsuits**

**Client Income**

Gross Pay \_\_\_\_\_ Every \_\_\_\_\_  
 Net Pay \_\_\_\_\_ Every \_\_\_\_\_  
 Other Income Per Month:  
 Alimony/Child Support \_\_\_\_\_  
 Social Security \_\_\_\_\_  
 Unemployment Assistance \_\_\_\_\_  
 Pension/Retirement \_\_\_\_\_  
 Rental Income \_\_\_\_\_  
 Other \_\_\_\_\_  
 Total Current Monthly Income \_\_\_\_\_  
 Average Monthly Income Last Six Months \_\_\_\_\_

**Spouse Income**

Gross Pay \_\_\_\_\_ Every \_\_\_\_\_  
 Net Pay \_\_\_\_\_ Every \_\_\_\_\_  
 Other Income Per Month:  
 Alimony/Child Support \_\_\_\_\_  
 Social Security \_\_\_\_\_  
 Unemployment Assistance \_\_\_\_\_  
 Pension/Retirement \_\_\_\_\_  
 Rental Income \_\_\_\_\_  
 Other \_\_\_\_\_  
 Total Current Monthly Income \_\_\_\_\_  
 Average Monthly Income Last Six Months \_\_\_\_\_

Arizona Gross Mean - 1-39,811; 2-51,681; 3-58,127; 4-65,050

**Unsecured Debts**

Credit Cards (Total) \_\_\_\_\_  
 Medical Bills (Total) \_\_\_\_\_  
 Personal Loans (Total) \_\_\_\_\_  
 Other (Total) \_\_\_\_\_  
 Total Unsecured Debt \_\_\_\_\_

**Expenses (Not Deducted From Pay)**

**House**

Rent/Mortgage \_\_\_\_\_  
 Second Montgage \_\_\_\_\_  
 Real Estate Taxes \_\_\_\_\_  
 Renters/Home Insurance \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Water/Sewer/Garbage \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 Cable \_\_\_\_\_  
 Other House Payment \_\_\_\_\_

**Auto**

Car Payment 1 \_\_\_\_\_  
 Car Payment 2 \_\_\_\_\_  
 Car Payment 3 \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Gas/Public Transit \_\_\_\_\_  
 Maintenance \_\_\_\_\_

**Personal**

Food \_\_\_\_\_  
 Clothing \_\_\_\_\_  
 Laundry/Dry Cleaning \_\_\_\_\_  
 Medical/Dental (not covered by ins.) \_\_\_\_\_  
 Recreation/Entertainment \_\_\_\_\_  
 Charitable Contributions \_\_\_\_\_  
 Insurance (Medical/Dental) \_\_\_\_\_  
 Insurance (Life/Other) \_\_\_\_\_  
 IRS Repayment \_\_\_\_\_  
 Professional Fees, Licenses \_\_\_\_\_  
 Tuition/Fees/Books/Uniforms \_\_\_\_\_  
 Student Loan \_\_\_\_\_  
 Alimony, Support Payments \_\_\_\_\_  
 Babysitting/Childcare \_\_\_\_\_  
 Business Operating Expenses \_\_\_\_\_  
 Newspaper and Magazines \_\_\_\_\_  
 Personal Grooming \_\_\_\_\_  
 Reaffirmations \_\_\_\_\_  
 Other Expenses \_\_\_\_\_

Total Monthly Expenses \_\_\_\_\_

**Real Estate**

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_  
 1<sup>st</sup> Mortgage Holder \_\_\_\_\_ Balance \_\_\_\_\_ Current: Yes/No  
 2<sup>nd</sup> Mortgage Holder \_\_\_\_\_ Balance \_\_\_\_\_ Current: Yes/No  
 Purchase Price \_\_\_\_\_ Market Value \_\_\_\_\_  
 Name on Mortgage \_\_\_\_\_ Name on Title \_\_\_\_\_  
 Living In The Property? Yes/No      Keeping Property? Yes/No      More Property? Yes/No

**Vehicles (Financed or Owned)**

#1 - Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Mileage \_\_\_\_\_  
 Finance Company \_\_\_\_\_ Balance \_\_\_\_\_ Current? Yes/No  
 Keeping Vehicle? Yes/No      Insured? Yes/No      Lawsuit/Repossession? Yes/No  
 #2 - Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Mileage \_\_\_\_\_  
 Finance Company \_\_\_\_\_ Balance \_\_\_\_\_ Current? Yes/No  
 Keeping Vehicle? Yes/No      Insured? Yes/No      Lawsuit/Repossession? Yes/No  
 #3 - Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Mileage \_\_\_\_\_  
 Finance Company \_\_\_\_\_ Balance \_\_\_\_\_ Current? Yes/No  
 Keeping Vehicle? Yes/No      Insured? Yes/No      Lawsuit/Repossession? Yes/No

**Is Anything Else Titled in Your Name? Yes/No**      **Other Vehicles? Yes/No**

**Taxes**

What Years Taxes Have You Filed? 2007 – 2006 – 2005 – 2004 – 2003 – 2002      Delinquent? Yes/No  
 #1 – Owed To \_\_\_\_\_ Type of Tax \_\_\_\_\_ Disputed? Yes/No  
 Tax Year \_\_\_\_\_ Date Filed \_\_\_\_\_ Balance \_\_\_\_\_ Offer in Compromise? Yes/No  
 #2 – Owed To \_\_\_\_\_ Type of Tax \_\_\_\_\_ Disputed? Yes/No  
 Tax Year \_\_\_\_\_ Date Filed \_\_\_\_\_ Balance \_\_\_\_\_ Offer in Compromise? Yes/No

**Student Loans**

#1 Loan Company \_\_\_\_\_ Balance \_\_\_\_\_ Deferred? Yes/No  
 #2 Loan Company \_\_\_\_\_ Balance \_\_\_\_\_ Deferred? Yes/No

**Other Non-Dischargeable Debts**

Alimony/Child Support? Yes/No      To Whom? \_\_\_\_\_      Current? Yes/No  
 Government Fines?      Yes/No      Reason \_\_\_\_\_      Current? Yes/No  
 Divorce Decree Debts?      Yes/No      Recent Credit Card Use? Yes/No      Co-Signor? Yes/No

**Notes:**

## ASSETS

Cash on hand? How Much? _____ Location? _____	YES/NO
Checking, savings, or any financial accounts? You understand account exemption value is \$150?	YES/NO
Bank/Type _____ Balance _____	
Bank/Type _____ Balance _____	
Do you have any loans or credit cards at these banks?	YES/NO
Security deposits with landlords, telephone companies, utilities and other?	YES/NO
Landlord name _____ Amt. _____	
Gas or phone deposit: Utility _____ Amt. _____	
Electric or Other _____ Amt. _____	
Household goods furnishings including audio, video/computer equipment?	YES/NO
_____	
_____	
Books, pictures, art objects, antiques, stamps, coins, records, compact discs, other collectibles?	YES/NO
_____	
Furs and jewelry? (list all) _____	YES/NO
Firearms and sports, photographic and hobby equipment?	YES/NO
_____	
Interests in insurance policies?	YES/NO
Name each insurance company and itemize surrender/refund value.	
Company name _____ Type of insurance _____	
Value \$ _____ Can you borrow from it?	YES/NO
Annuities? _____	YES/NO
IRA, 401(k), ERISA, Keough or other pension plans funded with pretax money or retirement?	YES/NO
Stock and interests in incorporated and unincorporated businesses? Describe _____	YES/NO
Non-pension, non-qualified profit sharing or other account?	YES/NO
Interest in partnership or joint ventures? Describe _____	YES/NO
Government/corporate bonds, negotiable and nonnegotiable instruments?	YES/NO
Accounts receivable?	YES/NO
Alimony, support, divorce or property settlements due you?	YES/NO
Other liquidated debts owing you including tax refunds?	YES/NO
If tax refund, state if: IRS or STATE? Year of return _____ Refund Amt. _____	
<b>Expected tax refund:</b> _____ <b>You understand the refund is not exempt?</b>	YES/NO
Equitable or future interests in life estates, and rights or powers exercisable for your benefit?	YES/NO
Contingent and non-contingent interests in an estate of descendant, death benefit plan, life insurance policy, trust or land trust?	YES/NO
Lawsuits, claims for money, or compensation pending?	YES/NO
Plaintiff name/ Case #: _____	
Nature of case: _____	
Attorney name/address/phone _____	
Do you or your family have an injury or other claim or right to recover money or property?	YES/NO
Patents, copyrights and other intellectual property?	YES/NO
Licenses, franchises, and other general intangibles?	YES/NO
Trucks, trailers, motorcycles, snowmobiles, and other vehicles and accessories?	YES/NO
_____	
Boats, motors, and accessories? _____	YES/NO
Aircraft and accessories? _____	YES/NO

Office equipment furnishings and supplies used in business? **YES/NO**

Machinery, fixtures, equipment and supplies, i.e. computers? **YES/NO**

Inventory? **YES/NO**

Animals? **YES/NO**

Crops – growing and harvested – farm supplies, chemicals, feed, equipment or implements? **YES/NO**

Any other personal property? **YES/NO**

## **STATEMENT OF AFFAIRS**

Husband income from job: year to date: \$ \_\_\_\_\_ last year \$ \_\_\_\_\_ year before \$ \_\_\_\_\_

Wife income from job: year to date: \$ \_\_\_\_\_ last year \$ \_\_\_\_\_ year before \$ \_\_\_\_\_

Income from other sources: year to date: \$ \_\_\_\_\_ last year \$ \_\_\_\_\_ year before \$ \_\_\_\_\_

Have you paid individual creditors over \$600 in the last 90 days? **YES/NO**

Explain: \_\_\_\_\_ Amount paid \_\_\_\_\_

\_\_\_\_\_ Amount paid \_\_\_\_\_

Have you been involved in any lawsuits, complaints or administrative proceedings within one year? **YES/NO**

Explain: \_\_\_\_\_

Have any creditors attached, garnished or seized any property within the last year? **YES/NO**

Explain: \_\_\_\_\_

Have you had a repossession, foreclosure, or property returned to creditors in the last year? **YES/NO**

Creditor \_\_\_\_\_ Property \_\_\_\_\_

Date taken \_\_\_\_\_ Property value \_\_\_\_\_

Has any property been assigned for the benefit of creditors i.e. wages garnishment in the last 90 days? **YES/NO**

Creditor \_\_\_\_\_ Property \_\_\_\_\_

Have you made any gifts or charitable contributions in the last year? **YES/NO**

Any losses from fire, theft, or other causality or gambling within the last year? **YES/NO**

Property lost \_\_\_\_\_ Date of loss \_\_\_\_/\_\_\_\_/\_\_\_\_

Cause of loss \_\_\_\_\_ Insured? **YES/NO**

Have you paid anyone for consultation concerning your debt within the last year? **YES/NO**

Have you transferred either absolutely or as a security (collateral) any property within the last year? **YES/NO**

Have you transferred property or paid creditors for the benefit of relatives, friends, or cosigners? **YES/NO**

Transferee name \_\_\_\_\_ Transferee address \_\_\_\_\_

Property transferred \_\_\_\_\_

Were there any financial accounts held in your name or for your benefit that were closed or transferred in the last year (IRA, insurance policy, annuities, etc.)? **YES/NO**

Bank name \_\_\_\_\_ Type of account \_\_\_\_\_

Final balance \_\_\_\_\_ Date closed \_\_\_\_/\_\_\_\_/\_\_\_\_

Have you had any safe deposit box in the last year? Bank \_\_\_\_\_ Contents \_\_\_\_\_ **YES/NO**

Has any money or property been taken by a creditor against any debt or deposit in the past 90 days? **YES/NO**

Creditor \_\_\_\_\_ Property taken \_\_\_\_\_

Is your name on the title to anyone's home, bank account, or any other property? **YES/NO**

Who's property? \_\_\_\_\_ Address \_\_\_\_\_

Describe property \_\_\_\_\_

Have you cosigned for anyone or has anyone cosigned for you? **YES/NO**

For whom? \_\_\_\_\_ For what? \_\_\_\_\_ Cosigner address \_\_\_\_\_

Creditor name \_\_\_\_\_

Have you lived elsewhere in the last two years? **YES/NO**

Address #1 \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_

Address #2 \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES  
FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER**

If you decide to seek bankruptcy relief you can represent yourself, you can hire an attorney to represent you, or you can get help from a bankruptcy petition preparer who is not an attorney (where available). THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine,

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial to you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called 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 starts, you will have to attend the required first meeting of creditors where you may be questioned under oath by a court official called a "trustee" and by creditors.

If you choose to file a Chapter 7 case, you may be asked by a creditor 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 3 to 5 years, you may also want help with preparing your Chapter 13 repayment plan and with the confirmation hearing on your plan which will be before a 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, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

---

Client

Date

## GENERAL DISCLAIMER -- CHAPTER 7

### DEBTS THAT MAY OR WILL NOT BE DISCHARGED IN MY CHAPTER 7 CASE

**EXEMPTIONS** – I understand exemptions and I understand that some property may be non-exempt. For example, the amount of money I can have in one bank account on the day of filing is \$150.

**RECENT USAGE, FRAUD, ETC:** I, the client, understand that the following debts may survive bankruptcy and may still have to be paid after the bankruptcy: recent cash advances and credit card use; debts arising from fraud; debts where I gave false financial statements to obtain credit; NSF checks; and/or debts that I neglect to disclose.

**STUDENT LOANS:** I understand that student loans are not dischargeable through bankruptcy. I understand that I bear full responsibility for making payment arrangements on my student loans after bankruptcy, since my attorneys will not be able to eliminate the debt. My attorneys have explained all the foregoing in great detail, and I will hold my attorneys harmless for any student loan liability that I must pay.

**DIVORCE DEBTS:** I understand that child support, alimony and maintenance, and debts I was previously ordered to pay in a divorce decree are not dischargeable through bankruptcy. I understand that I bear full responsibility for making payment arrangements on my domestic support orders after bankruptcy, since my attorneys will not be able to eliminate the debt. My attorneys have explained all the foregoing in great detail, and I will hold my attorneys harmless for any domestic support obligation that I must pay.

**CO-SIGNER LIABILITY:** I understand that co-signers, joint applicants and joint card holders are not protected by the bankruptcy. Creditors can collect from these people. I understand that I likely can prevent collection against my co-debtors by continuing to make regular payments to the creditor.

**TAX:** I understand that income tax debts are not discharged. I also understand that sales tax, use tax, and 941 tax are not discharged. I understand that a tax return is an unexempt asset and may be executed against by the trustee.

**UTILITY BILLS:** I understand that gas, electric, telephone, satellite, cable and other utility bills are generally dischargeable, but that if I want service after the bankruptcy with a company listed in my bankruptcy, I may be required to open a new account and pay a substantial deposit. I understand the water bills are generally secured by the real estate, so if I own real estate and have water bills arrears, I will need to pay them after filing if I am keeping the real estate.

**GOVERNMENTAL FINES OR DEBTS:** I understand that debts owed to a governmental unit or government fines, (such as parking tickets, building code violations, debts for overpayment of public aid and unemployment) may not be discharged.

**NON-FILING SPOUSE:** If I am married and file individually, I understand that my attorneys do not represent my spouse. Only my eligible debts will be discharged in my

bankruptcy. If I have joint debt with my spouse, my spouse will still be responsible for the debt. If I want to protect a non-filing spouse, I must pay our joint debts or file a joint bankruptcy petition (additional fees will apply).

I UNDERSTAND THAT MY ATTORNEYS CAN NOT GUARANTEE THAT ALL OF MY DEBTS WILL BE **DISCHARGED**. MY ATTORNEYS HAVE EXPLAINED THAT WHETHER A DEBT CAN BE DISCHARGED IS BASED ON THE LAW AND THE **FACTS**. MY ATTORNEYS CAN ONLY MAKE AN EDUCATED PREDICTION BASED ON CURRENT LAW AND THE FACTS I PROVIDE TO THEM. I ACKNOWLEDGE THAT I AM RESPONSIBLE FOR PROVIDING COPIES OF REQUESTED DOCUMENTS TO MY ATTORNEYS ALONG WITH COMPLETE FACTS AND CORRECT, DATES.

I understand that the bankruptcy court may dismiss my bankruptcy petition if I deliberately destroyed financial records, lie to the court or omit relevant information, falsified facts on credit applications, have enough income to pay my debts or a portion thereof, have property with equity that exceeds what my attorneys can protect under relevant exemptions laws, incurred significant debt when I did not have the money to pay it, especially if the debt was for luxury items, tried to hide assets or financial transactions, hid money from a spouse in a divorce proceeding, or transferred property for less than fair market value in the recent past.

I HAVE READ AND FULLY UNDERSTAND THE INFORMATION CONTAINED IN THE ABOVE DOCUMENT. I ACKNOWLEDGE THAT MY ATTORNEYS HAVE DESCRIBED THE ABOVE IN GREAT DETAIL AND I AGREE TO HOLD MY ATTORNEYS HARMLESS FOR ANY LOSS I SUFFER IF THE CASE IS DISMISSED, THE STAY IS LIFTED OR CERTAIN DEBTS ARE NOT ELIMINATED.

---

Client

Date

---

Client

Date

## **GENERAL DISCLAIMER — CHAPTER 13**

I, the client, have elected to file a Chapter 13 bankruptcy (debt reorganization). I will re-pay my mortgage arrears in full (if applicable), any secured debt (other than mortgages) in full, priority debt (such as taxes and past-due child support) in full, and a portion of my unsecured, dischargeable debt (anywhere from 0% to 100% with interest) depending on my financial situation and the law.

**REGULAR MORTGAGE PAYMENTS (IF APPLICABLE):** Depending on the jurisdiction where my case is filed and my particular circumstances, and where I have a mortgage, my mortgage may be "inside" or "outside the plan."

If my mortgage is inside the plan, my trustee payment will include monthly mortgage payments for the months after my case is filed. In this case, I will likely be placed on wage orders and my trustee payments will come directly out of my paycheck. It is my responsibility to make sure the trustee receives payments. The first trustee payment is due thirty (30) days after the case is filed.

If my mortgage is outside the plan, my trustee payment will NOT include monthly mortgage payments for the months after my case is filed. It is my responsibility to make sure the trustee receives trustee payments and the mortgage company receives the monthly mortgage payment starting on the first payment due after my case is filed. The first trustee payment is due thirty (30) days after the case is filed.

If trustee payments are not made on time, my case could be dismissed. If my mortgage payments are not made on time, the mortgage company will ask the court for permission to foreclose despite the bankruptcy and I could ultimately lose my house.

**HOMEOWNER'S INSURANCE AND REAL ESTATE TAXES:** If my homeowner's insurance and real estate taxes are not escrowed by the mortgage company, I will need to stay current on these after filing as well. If I do not have insurance covering my home (or vehicle), the case could be dismissed or the stay could be lifted.

**CAR PAYMENTS:** Whether or not my vehicle payment is current on the date of filing, my car will be inside the plan. In order to keep my car, I need to stay current on the trustee payments and keep the vehicle insured. If I am not current on my vehicle before filing my case, my car is in danger of being repossessed. It is my responsibility to keep the car current or in a locked garage until the case is filed to prevent repossession.

**CHILD SUPPORT AND/OR ALIMONY:** Past due child support and/or alimony will be included in the plan and paid in full. I must stay current on all support orders that come due after my case is filed. I understand that if I do not agree with the amount of my child support order that is not an excuse for not paying. If I do not remain current on my domestic support obligation(s) that come due after filing the case, the case will not be confirmed, may be dismissed, and/or I may be denied a discharge at the conclusion of my case.

**PLAN TERMS:** I understand that my attorneys, will file the plan with the most favorable terms that they can file in good faith. This means that the trustee and my creditors may find reason to object to my chapter 13 plan. If they do, my attorneys will attempt work it out with them. Objections will likely result in an adjustment to the amount I pay or, in some cases, to the number of months I pay.

**TRUSTEE PAYMENTS:** My first Chapter 13 trustee payment is due within thirty (30) days from the date of filing the case. I understand that the trustee MUST HAVE RECEIVED either (1) a money order

or cashier's check for the amount of my monthly payment payable to "Chapter 13 Trustee"; (2) that much in wage deductions; or (3) a combination of wage deductions and money orders totaling the amount of my monthly trustee payment within thirty (30) days of the plan being filed. If this payment is not made, the trustee may file a motion to dismiss my case.

**WAGE ORDERS:** If I have wage withholding orders, I am responsible for making the payments until the wage withholding order is in effect. Furthermore, if wages are not withheld within two paychecks of filing, I am responsible for contacting my attorneys and my payroll department to help determine why not. \*\*\*Important\*\*\* If I am not current to the penny on my trustee payments by my confirmation hearing, the court will not confirm my case and I will have a very short period of time to bring payments current.

**DEBTS THAT MAY NOT BE DISCHARGED IN MY CHAPTER 13 CASE:** Student loans are not dischargeable through bankruptcy. I understand that I bear full responsibility for making payment arrangements on my student loans after bankruptcy, since that debt will not be eliminated.

Co-signers, joint applicants and joint card holders are NOT necessarily protected by the bankruptcy. My plan likely proposes to pay co-signed debts in full. If I fail to make my trustee payments and my case is dismissed or the stay is lifted, creditors can collect from these people.

If I am married and file individually, my attorneys do not represent my spouse and the bankruptcy does not necessarily protect my spouse. Only my debts will be discharged or paid. If I want to protect a non-filing spouse, I understand I must pay their bills or file a joint bankruptcy petition (I understand that additional fees will apply to add my spouse to the bankruptcy before filing).

If this is my second or third bankruptcy within a certain period of time after a previous discharge, I may not receive a discharge of my debts in this bankruptcy.

I UNDERSTAND THAT MY ATTORNEYS DO NOT GUARANTEE THAT ALL OF MY DEBTS WILL BE DISCHARGED. WHETHER A DEBT CAN BE DISCHARGED IS BASED ON THE LAW AND THE **FACTS.** MY ATTORNEYS, HAVE EXPLAINED THAT THEY CAN ONLY MAKE AN EDUCATED PREDICTION BASED ON CURRENT LAW AND THE FACTS I PROVIDE THEM. I AM RESPONSIBLE FOR PROVIDING COPIES OF NECESSARY DOCUMENTS TO MY ATTORNEYS ALONG WITH COMPLETE AND ACCURATE INFORMATION, FACTS AND DATES.

I understand that the bankruptcy court may dismiss my bankruptcy petition if I deliberately destroyed financial records, lie to the court, falsified facts on credit applications, do not have enough income to make my trustee payments, have property with equity that exceeds what I can repay in the bankruptcy, incurred significant debt when I did not have the money to pay it, especially if the debt was for luxury items, tried to hide assets or financial transactions, hid money from a spouse in a divorce proceeding, or transferred property for less than fair market value.

I HAVE READ AND FULLY UNDERSTAND THE INFORMATION CONTAINED IN THE ABOVE DOCUMENT. I ACKNOWLEDGE THAT MY ATTORNEYS HAVE DESCRIBED THE ABOVE IN GREAT DETAIL AND I AGREE TO HOLD MY ATTORNEYS HARMLESS FOR ANY LOSS I SUFFER IF THE CASE IS DISMISSED, THE STAY IS LIFTED OR CERTAIN DEBTS ARE NOT ELIMINATED.

---

Client

Date

**Client Income**

Gross Pay \_\_\_\_\_ Every \_\_\_\_\_  
 Net Pay \_\_\_\_\_ Every \_\_\_\_\_  
 Other Income Per Month:  
 Alimony/Child Support \_\_\_\_\_  
 Social Security \_\_\_\_\_  
 Unemployment Assistance \_\_\_\_\_  
 Pension/Retirement \_\_\_\_\_  
 Rental Income \_\_\_\_\_  
 Other \_\_\_\_\_  
 Total Current Monthly Income \_\_\_\_\_  
 Average Monthly Income Last Six Months \_\_\_\_\_

**Spouse Income**

Gross Pay \_\_\_\_\_ Every \_\_\_\_\_  
 Net Pay \_\_\_\_\_ Every \_\_\_\_\_  
 Other Income Per Month:  
 Alimony/Child Support \_\_\_\_\_  
 Social Security \_\_\_\_\_  
 Unemployment Assistance \_\_\_\_\_  
 Pension/Retirement \_\_\_\_\_  
 Rental Income \_\_\_\_\_  
 Other \_\_\_\_\_  
 Total Current Monthly Income \_\_\_\_\_  
 Average Monthly Income Last Six Months \_\_\_\_\_

Arizona Gross Mean - 1-39,811; 2-51,681; 3-58,127; 4-65,050

**Unsecured Debts**

Credit Cards (Total) \_\_\_\_\_  
 Medical Bills (Total) \_\_\_\_\_  
 Personal Loans (Total) \_\_\_\_\_  
 Other (Total) \_\_\_\_\_  
 Total Unsecured Debt \_\_\_\_\_

**Expenses (Not Deducted From Pay)**

**House**

Rent/Mortgage \_\_\_\_\_  
 Second Montgage \_\_\_\_\_  
 Real Estate Taxes \_\_\_\_\_  
 Renters/Home Insurance \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Water/Sewer/Garbage \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 Cable \_\_\_\_\_  
 Other House Payment \_\_\_\_\_

**Auto**

Car Payment 1 \_\_\_\_\_  
 Car Payment 2 \_\_\_\_\_  
 Car Payment 3 \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Gas/Public Transit \_\_\_\_\_  
 Maintenance \_\_\_\_\_

**Personal**

Food \_\_\_\_\_  
 Clothing \_\_\_\_\_  
 Laundry/Dry Cleaning \_\_\_\_\_  
 Medical/Dental (not covered by ins.) \_\_\_\_\_  
 Recreation/Entertainment \_\_\_\_\_  
 Charitable Contributions \_\_\_\_\_  
 Insurance (Medical/Dental) \_\_\_\_\_  
 Insurance (Life/Other) \_\_\_\_\_  
 IRS Repayment \_\_\_\_\_  
 Professional Fees, Licenses \_\_\_\_\_  
 Tuition/Fees/Books/Uniforms \_\_\_\_\_  
 Student Loan \_\_\_\_\_  
 Alimony, Support Payments \_\_\_\_\_  
 Babysitting/Childcare \_\_\_\_\_  
 Business Operating Expenses \_\_\_\_\_  
 Newspaper and Magazines \_\_\_\_\_  
 Personal Grooming \_\_\_\_\_  
 Reaffirmations \_\_\_\_\_  
 Other Expenses \_\_\_\_\_

Total Monthly Expenses \_\_\_\_\_

**Real Estate**

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_  
 1<sup>st</sup> Mortgage Holder \_\_\_\_\_ Balance \_\_\_\_\_ Current: Yes/No  
 2<sup>nd</sup> Mortgage Holder \_\_\_\_\_ Balance \_\_\_\_\_ Current: Yes/No  
 Purchase Price \_\_\_\_\_ Market Value \_\_\_\_\_  
 Name on Mortgage \_\_\_\_\_ Name on Title \_\_\_\_\_  
 Living In The Property? Yes/No      Keeping Property? Yes/No      More Property? Yes/No

**Vehicles (Financed or Owned)**

#1 - Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Mileage \_\_\_\_\_  
 Finance Company \_\_\_\_\_ Balance \_\_\_\_\_ Current? Yes/No  
 Keeping Vehicle? Yes/No      Insured? Yes/No      Lawsuit/Repossession? Yes/No  
 #2 - Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Mileage \_\_\_\_\_  
 Finance Company \_\_\_\_\_ Balance \_\_\_\_\_ Current? Yes/No  
 Keeping Vehicle? Yes/No      Insured? Yes/No      Lawsuit/Repossession? Yes/No  
 #3 - Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Mileage \_\_\_\_\_  
 Finance Company \_\_\_\_\_ Balance \_\_\_\_\_ Current? Yes/No  
 Keeping Vehicle? Yes/No      Insured? Yes/No      Lawsuit/Repossession? Yes/No

**Is Anything Else Titled in Your Name? Yes/No**      **Other Vehicles? Yes/No**

**Taxes**

What Years Taxes Have You Filed? 2007 – 2006 – 2005 – 2004 – 2003 – 2002      Delinquent? Yes/No  
 #1 – Owed To \_\_\_\_\_ Type of Tax \_\_\_\_\_ Disputed? Yes/No  
 Tax Year \_\_\_\_\_ Date Filed \_\_\_\_\_ Balance \_\_\_\_\_ Offer in Compromise? Yes/No  
 #2 – Owed To \_\_\_\_\_ Type of Tax \_\_\_\_\_ Disputed? Yes/No  
 Tax Year \_\_\_\_\_ Date Filed \_\_\_\_\_ Balance \_\_\_\_\_ Offer in Compromise? Yes/No

**Student Loans**

#1 Loan Company \_\_\_\_\_ Balance \_\_\_\_\_ Deferred? Yes/No  
 #2 Loan Company \_\_\_\_\_ Balance \_\_\_\_\_ Deferred? Yes/No

**Other Non-Dischargeable Debts**

Alimony/Child Support? Yes/No      To Whom? \_\_\_\_\_      Current? Yes/No  
 Government Fines?      Yes/No      Reason \_\_\_\_\_      Current? Yes/No  
 Divorce Decree Debts?      Yes/No      Recent Credit Card Use? Yes/No      Co-Signor? Yes/No

**Notes:**

## ASSETS

Cash on hand? How Much? _____ Location? _____	YES/NO
Checking, savings, or any financial accounts? You understand account exemption value is \$150?	YES/NO
Bank/Type _____ Balance _____	
Bank/Type _____ Balance _____	
Do you have any loans or credit cards at these banks?	YES/NO
Security deposits with landlords, telephone companies, utilities and other?	YES/NO
Landlord name _____ Amt. _____	
Gas or phone deposit: Utility _____ Amt. _____	
Electric or Other _____ Amt. _____	
Household goods furnishings including audio, video/computer equipment?	YES/NO
_____	
_____	
Books, pictures, art objects, antiques, stamps, coins, records, compact discs, other collectibles?	YES/NO
_____	
Furs and jewelry? (list all) _____	YES/NO
Firearms and sports, photographic and hobby equipment?	YES/NO
_____	
Interests in insurance policies?	YES/NO
Name each insurance company and itemize surrender/refund value.	
Company name _____ Type of insurance _____	
Value \$ _____ Can you borrow from it?	YES/NO
Annuities? _____	YES/NO
IRA, 401(k), ERISA, Keough or other pension plans funded with pretax money or retirement?	YES/NO
Stock and interests in incorporated and unincorporated businesses? Describe _____	YES/NO
Non-pension, non-qualified profit sharing or other account?	YES/NO
Interest in partnership or joint ventures? Describe _____	YES/NO
Government/corporate bonds, negotiable and nonnegotiable instruments?	YES/NO
Accounts receivable?	YES/NO
Alimony, support, divorce or property settlements due you?	YES/NO
Other liquidated debts owing you including tax refunds?	YES/NO
If tax refund, state if: IRS or STATE? Year of return _____ Refund Amt. _____	
<b>Expected tax refund:</b> _____ <b>You understand the refund is not exempt?</b>	YES/NO
Equitable or future interests in life estates, and rights or powers exercisable for your benefit?	YES/NO
Contingent and non-contingent interests in an estate of descendant, death benefit plan, life insurance policy, trust or land trust?	YES/NO
Lawsuits, claims for money, or compensation pending?	YES/NO
Plaintiff name/ Case #: _____	
Nature of case: _____	
Attorney name/address/phone _____	
Do you or your family have an injury or other claim or right to recover money or property?	YES/NO
Patents, copyrights and other intellectual property?	YES/NO
Licenses, franchises, and other general intangibles?	YES/NO
Trucks, trailers, motorcycles, snowmobiles, and other vehicles and accessories?	YES/NO
_____	
Boats, motors, and accessories? _____	YES/NO
Aircraft and accessories? _____	YES/NO

Office equipment furnishings and supplies used in business? **YES/NO**

Machinery, fixtures, equipment and supplies, i.e. computers? **YES/NO**

Inventory? **YES/NO**

Animals? **YES/NO**

Crops – growing and harvested – farm supplies, chemicals, feed, equipment or implements? **YES/NO**

Any other personal property? **YES/NO**

## **STATEMENT OF AFFAIRS**

Husband income from job: year to date: \$ \_\_\_\_\_ last year \$ \_\_\_\_\_ year before \$ \_\_\_\_\_

Wife income from job: year to date: \$ \_\_\_\_\_ last year \$ \_\_\_\_\_ year before \$ \_\_\_\_\_

Income from other sources: year to date: \$ \_\_\_\_\_ last year \$ \_\_\_\_\_ year before \$ \_\_\_\_\_

Have you paid individual creditors over \$600 in the last 90 days? **YES/NO**

Explain: \_\_\_\_\_ Amount paid \_\_\_\_\_

\_\_\_\_\_ Amount paid \_\_\_\_\_

Have you been involved in any lawsuits, complaints or administrative proceedings within one year? **YES/NO**

Explain: \_\_\_\_\_

Have any creditors attached, garnished or seized any property within the last year? **YES/NO**

Explain: \_\_\_\_\_

Have you had a repossession, foreclosure, or property returned to creditors in the last year? **YES/NO**

Creditor \_\_\_\_\_ Property \_\_\_\_\_

Date taken \_\_\_\_\_ Property value \_\_\_\_\_

Has any property been assigned for the benefit of creditors i.e. wages garnishment in the last 90 days? **YES/NO**

Creditor \_\_\_\_\_ Property \_\_\_\_\_

Have you made any gifts or charitable contributions in the last year? **YES/NO**

Any losses from fire, theft, or other causality or gambling within the last year? **YES/NO**

Property lost \_\_\_\_\_ Date of loss \_\_\_\_/\_\_\_\_/\_\_\_\_

Cause of loss \_\_\_\_\_ Insured? **YES/NO**

Have you paid anyone for consultation concerning your debt within the last year? **YES/NO**

Have you transferred either absolutely or as a security (collateral) any property within the last year? **YES/NO**

Have you transferred property or paid creditors for the benefit of relatives, friends, or cosigners? **YES/NO**

Transferee name \_\_\_\_\_ Transferee address \_\_\_\_\_

Property transferred \_\_\_\_\_

Were there any financial accounts held in your name or for your benefit that were closed or transferred in the last year (IRA, insurance policy, annuities, etc.)? **YES/NO**

Bank name \_\_\_\_\_ Type of account \_\_\_\_\_

Final balance \_\_\_\_\_ Date closed \_\_\_\_/\_\_\_\_/\_\_\_\_

Have you had any safe deposit box in the last year? Bank \_\_\_\_\_ Contents \_\_\_\_\_ **YES/NO**

Has any money or property been taken by a creditor against any debt or deposit in the past 90 days? **YES/NO**

Creditor \_\_\_\_\_ Property taken \_\_\_\_\_

Is your name on the title to anyone's home, bank account, or any other property? **YES/NO**

Who's property? \_\_\_\_\_ Address \_\_\_\_\_

Describe property \_\_\_\_\_

Have you cosigned for anyone or has anyone cosigned for you? **YES/NO**

For whom? \_\_\_\_\_ For what? \_\_\_\_\_ Cosigner address \_\_\_\_\_

Creditor name \_\_\_\_\_

Have you lived elsewhere in the last two years? **YES/NO**

Address #1 \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_

Address #2 \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_