

**BANKRUPTCY QUESTIONNAIRE**

**PLEASE READ THE FOLLOWING INSTRUCTIONS CAREFULLY.** This packet has been designed to help you organize the information that you will need to file your case. **Please review and COMPLETE THE ENTIRE packet.** Some of the requested information may apply to more than one (1) question and/or section. Please provide all the information requested.

**\*\*\* MONTERO LAW GROUP, LLC, ITS ATTORNEYS AND STAFF KEEP ANY AND ALL INFORMATION DISCLOSED IN THE PREPARATION OF YOUR CASE CONFIDENTIAL. \*\*\***

In order for us to begin to prepare your petition, **you must provide a non-refundable retainer of \$500.00, along with all of the necessary documents and this completed Bankruptcy Questionnaire.** The retainer will cover the cost of the preparation of your bankruptcy petition and the associated costs (i.e., obtaining your credit report, printing, coping, etc.). **The balance of your attorney fees and the filing fee must be paid at your signing appointment.** In order to expedite the filing of your case, we require payment in cash, certified funds or via debit card. **WE WILL NOT ACCEPT PAYMENT BY PERSONAL CHECKS OR CREDIT CARD.** The fees due prior to signing are as follows:

	<u>Chapter 7</u>	<u>Chapter 13*</u>	
<b>Retainer (non-refundable):</b>	<b>\$500.00</b>	<b>\$500.00</b>	<b>(*NOTE: For Chapter 13 cases, the Firm may receive additional fees to be paid through the Bankruptcy Plan and as more fully outlined in the Retainer)</b>
<b>Balance of Attorney Fee:</b>	_____	_____	
<b>Filing Fee:</b>	<b>\$335.00</b>	<b>\$310.00</b>	
<b>Total:</b>	_____	_____	

**NOTE:** Under either Chapter, **you will have two additional required payments**, related to required counseling services (Credit Counseling and Debtor Education), which you must make directly to the company/agency of your choice. As a reminder, do not use a credit card to pay for these courses.

**Please Remember:** The bankruptcy petition will be prepared from the information/documents you provide and you will be signing the petition **UNDER OATH**. Therefore, it is **YOUR RESPONSIBILITY** to complete these forms truthfully and accurately and to review the petition fully prior to filing. **Federal law severely punishes false oaths, hiding or willfully failing to disclosing assets, etc. with fines and/or jail.** In addition, you could lose a discharge. If you do not provide us with complete and accurate information, we CANNOT protect you.

Finally, you may have a pressing legal or financial reason that would require the a timely filing of a bankruptcy petition. As such, it is **YOUR RESPONSIBILITY** to notify us of any pending foreclosure sale or other legal deadline in **WRITING**. Oral forms of communication, including voicemail, is not adequate.

Thank you for entrusting your case to Montero Law Group, LLC. We appreciate your business and look forward to assisting you with this matter. We intend to helping you obtain the fresh start you deserve.

Sincerely,

R. Manny Montero, Esq.  
 Michael A. Ostroff, Esq.  
 Lawrence F. Regan, Esq.

**INITIAL CONSULTATION AGREEMENT AND REQUIRED NOTICES**

***Please Note: These documents, disclosures and notices are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, they are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief. These Notices are based on the false assumption that all people who consider bankruptcy relief are dishonest. Please rest assured—so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing for bankruptcy, so long as you provide us accurate and complete information.***

Today, I had an initial consultation with Montero Law Group, LLC (the “Firm”). I was advised that the Firm is a debt relief agency as defined in the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (“BAPCPA”), and that it helps people file for relief under the bankruptcy code.

**There is no charge for the initial consultation.** The Firm provides the following services at the initial consultation:

- A description of the relief available, the benefits and the risks of filing for bankruptcy under sections 7, 11, 12 and 13 of the Bankruptcy Code.
- An analysis, based on the information and documents provided by me, if any, of my income, expenses, assets and liabilities. This analysis is only preliminary, since the Firm does not have all of the information and documents that will be required to fully evaluate my situation.
- If it has appeared from this analysis that bankruptcy may be an appropriate remedy for me, a discussion of the information and documents I will need to provide the Firm. If it has appeared from today's analysis that bankruptcy may not be an appropriate remedy for me, a discussion of other possible alternatives.

I have been informed and agree that the Firm will not provide any services or bankruptcy assistance to me at this time, other than specifically stated in this Agreement. It is understood that the Firm will not provide any other legal services to me and will not file bankruptcy for me unless and until the Bankruptcy Questionnaire has been completed, all documents and information requested have been provided, and I have received a certification and budget analysis from an approved credit counseling agency. Should I wish the Firm to provide additional services, including the filing of bankruptcy, I will sign a separate retainer agreement detailing such services and their cost.

\_\_\_\_\_  
Client – Assisted Person

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client – Assisted Person

\_\_\_\_\_  
Date

## **BAPCPA REQUIRED NOTICE NO. 1 (§ 342(b)(1) and 527(a)(1) of the Bankruptcy Code) PURPOSES, BENEFITS AND COSTS OF BANKRUPTCY**

*This discussion is intended only as a brief overview of the types of bankruptcy relief available. You should not decide whether or not to file for bankruptcy relief solely on this information. Bankruptcy law is complex, and there are many considerations that must be taken into account in making the determination whether or not to file. Anyone considering bankruptcy is encouraged to make a decision only after seeking the advice and assistance of an experienced bankruptcy attorney.*

When a person files for bankruptcy and receives a discharge, he or she is relieved from liability for most debts incurred before the bankruptcy was filed and protected from future collection of those debts. The purpose of bankruptcy is to give you a "fresh start," and the bankruptcy code is interpreted by the Courts to give effect to these words.

### **Types of Bankruptcy**

The Bankruptcy Code is divided into chapters. The chapters that usually apply to consumers are Chapter 7, where most or all of your debt is wiped out, and Chapter 13, which involves a repayment plan.

In most cases, once you file your case, the "Automatic Stay" immediately goes into effect. The Automatic Stay means that a bankruptcy filing automatically stops, or stays, and brings to a halt most lawsuits, repossessions, foreclosures, evictions, garnishments, attachments, utility shut-offs, and debt collection harassment. Generally, creditors cannot take any further action against you or your property without permission from the Bankruptcy Court.

**Chapter 7.** Chapter 7 is designed for people who are having financial difficulties and are not able to re-pay their debts.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you can usually qualify for a Chapter 7 if your average gross monthly income for the last six months is below your state's Median Income, your gross income less certain expenses is below your state's Median Income, or you can show "special circumstances" that would allow you to qualify for Chapter 7. **The filing fee for a Chapter 7 is \$335.00.**

Under Chapter 7, you can usually exempt, or keep, most or all of your assets under Maryland law, or, if you have not lived in Maryland for the past two years, under the state's exemption law that applies to your case. Most retirement accounts and pensions are also exempt. Secured property, normally your car and house, may not have any net equity, in which case you can keep it as well. The Trustee liquidates most non-exempt property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

Once your Chapter 7 case is over, you receive a Discharge. The discharge prevents your creditors from taking any steps to try to collect their unsecured debt. They cannot call you, write you, sue you, or take any steps that could be considered an attempt to collect its debt. If you want to keep property that has a lien on it, you must keep your payments current, and may be required to reaffirm your debt. Some debts cannot be discharged. Typical examples are child support, alimony, and other domestic support obligations, some taxes, student loans, criminal restitution, and debts for death or personal injury caused by operating vehicles while intoxicated with alcohol or drugs.

**Chapter 13.** Chapter 13 is a valuable tool that lets you catch up overdue mortgage or car payments, taxes and domestic support obligations. It also applies where you have the ability to repay some or all of your debts over time. **The filing fee for a Chapter 13 is \$310.00.**

Under Chapter 13, you keep all of your property, both exempt and non-exempt, as long as you resume making your regular payments on secured debt and keep current under the repayment plan that you propose. A repayment plan can last for up to five years. After finishing your payments, most of your unsecured debts are discharged.

**Credit Counseling.** Reputable credit counselors can advise you on managing your money and your debts. They may also be able to develop a plan to repay your debts. Unfortunately, many credit counselors are not reputable and charge high fees and contributions that will cause you to fall deeper into debt and damage your credit rating. Furthermore, many misrepresent their non-profit status and/or their affiliations with religious or

charitable organizations, and are little more than collection agents for the credit card companies.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you are required to take two short credit counseling courses, one before you file bankruptcy, and one after you have filed. We will refer you to a reputable credit counselor who has been approved by the United States Trustee Department for these courses.

**BAPCPA REQUIRED NOTICE NO. 2 (§ 527(a)(2) of the Bankruptcy Code)  
NOTICE OF MANDATORY DISCLOSURE TO CONSUMERS WHO CONTEMPLATE FILING  
BANKRUPTCY**

1. All information that the assisted person is required to provide with a petition thereafter during a case under this title is required to be complete, accurate and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.
3. Current monthly income, the amounts specified in section 707(b)(2) and, in a case under chapter 13 of this title, disposable income (determined in accordance with section 707(b)(2)), are required to be stated after reasonable inquiry; and
4. Information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

**BAPCPA REQUIRED NOTICE NO. 3 (§ 342(b)(2) of the Bankruptcy Code)  
FRAUD & CONCEALMENT PROHIBITED**

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

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

**BAPCPA REQUIRED NOTICE NO. 4 (§ 527(b) of the Bankruptcy Code)  
IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **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. An attorney can help guide you through this intricate process, making it easier and less stressful for you.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for 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 will be questioned by a court official called a "trustee" and, much more rarely, 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. It may not be in your best interest to reaffirm a debt.

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 plan and with the confirmation hearing on your plan which, if held, 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. However, please be advised that in most cases, you will only be concerned with chapter 7 and chapter 13.

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.

## ACKNOWLEDGMENT OF RECEIPT

I acknowledge that I have received from Montero Law Group, LLC, a copy of all of the following documents:

1. **Consultation Agreement**
2. **Notice Mandated By Section 342(b)(1) and 527(a)(1) of the Bankruptcy Code**
3. **Notice Mandated By Section 527(a)(2) of the Bankruptcy Code**
4. **Notice Mandated By Section 527(b) of the Bankruptcy Code**
5. **Notice Mandated By Section 342(b)(2) of the Bankruptcy Code**

If my spouse was not present when I received a copy of these notices, I hereby also acknowledge receipt of said notices on behalf of my spouse, and promise to provide my spouse with either a copy of these notices or the opportunity to read and review the copy I received.

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

\_\_\_\_\_  
Prospective Client

\_\_\_\_\_  
Prospective Co-Client (if present)

## **Bankruptcy Timeline**

This information is intended to give you an outline of the average Chapter 7 or Chapter 13 bankruptcy case. Please refer to this information if you have questions regarding the basic steps that must be taken for your case to succeed.

### **FILLING OUT THE QUESTIONNAIRE AND DOCUMENT COLLECTION/RETAINING THE FIRM**

Prior to returning to Montero Law Group, LLC, you should complete the questionnaire and collect all requested documents applicable to your case. We also require a \$500.00 non-refundable deposit, which must be paid prior to us commencing work on the matter. When you are prepared with the deposit, completed questionnaire and have all relevant documents, please stop by our office personally to sign the Retainer Agreement and receive a receipt of payment. You do not need an appointment to drop off these items. If you need assistance filling out the questionnaire, please make an appointment to meet with one of the bankruptcy paralegals by calling our office. You should come prepared with all documents (please open all mail and remove any correspondence from envelopes).

### **PETITION PREPARATION/CREDIT COUNSELING COURSE**

Your petition will be prepared based on the documents and information you provide. Your timely submission of any additional documentation and/or information we request is required for the effective and efficient preparation of your petition. As such, be prepared to update your income and financial information by saving all pay stubs and bank statements from this point forward and providing copies to our office as you receive them. While we are preparing your petition, you should complete the first counseling requirement, the Credit Counseling Course. Upon receiving your certificate of completion, please forward it to our office.

### **SIGNING APPOINTMENT**

Once you are prepared with the balance of your fees, you may contact our office to set a signing appointment. Otherwise, after your petition is prepared, we will contact you to set up this appointment. You should come to your signing appointment with the full balance of fees (reminder, it must be in the form of cash, certified funds, or debit card), your most recent pay stub and bank statements, and any additional documentation requested from you. **NOTE: YOU CANNOT SIGN YOUR PETITION IF YOU HAVE NOT PAID THE FULL BALANCE OF YOUR FEES OR YOU HAVE NOT COMPLETED THE CREDIT COUNSELING COURSE.** You should also be prepared to be at our office for at least one hour, as last minute changes, updates, or planning may be required to finalize the petition.

### **CASE FILING**

After your signing appointment, your petition will be revised based on the information you provide and your case will be filed electronically. Upon filing, your bankruptcy matter will be assigned a case number, as well as a date and time of your Meeting of Creditors (discussed more fully below). Our office will provide a copy of the filed petition for your records, along with a letter outlining any remaining responsibilities, your case number, and this date, time and location of the Meeting of Creditors. Please keep items in a safe place, as you may need to refer to them in the future. If you are contacted by a creditor after your case has been filed, simply advise the creditor that you have filed bankruptcy and give the creditor your case number.

## **PLAN PAYMENTS (CHAPTER 13 CASES ONLY)**

If you filed a Chapter 13 bankruptcy, the letter you receive will also include the information related to your monthly Chapter 13 Plan Payment, including the amount, the date your first payment is due, and the address to where you must send the payments (Note: payments should be sent to the named Trustee at the Tennessee Post Office Box). **IN ORDER FOR YOUR CASE TO SUCCEED, YOUR PLAN PAYMENTS MUST BE MADE ON TIME EVERY MONTH.** There is no excuse for not making your payments on time and the failure to make your payment may demonstrate to the Trustee or the Court that you are unable to comply with the terms of your Plan. If you are unable to make a plan payment on time for any reason, please contact our office immediately. Under the Bankruptcy Code, it is also necessary to continue or resume making all secured debt payments on the property that you intend to keep (e.g., your house, car, etc.). You must make payment in the amount required by your contract, on or before the stated due date (not the grace period). Failure to make timely or full payments will result in the creditor requesting relief from the Court to foreclose or repossess your property.

## **DEBTOR EDUCATION COURSE**

After you receive notice that your case has been filed, it is essential for you to complete your Debtor Education Course as soon as possible. You will need to provide you case number so do not attempt to complete this course prior to receiving that information. After completing your Debtor Education Course, please forward a copy of your Debtor Education Certificate to our office so that we may file it with the court. **IF YOU DO NOT COMPLETE YOUR DEBTOR EDUCATION COURSE BY THE DUE DATE STATED ON YOUR NOTICE OF FILING, YOUR CASE MAY BE CLOSED WITHOUT A DISCHARGE AND YOUR DEBT WILL NOT BE RELIEVED.**

## **341 MEETING OF CREDITORS**

You are required to attend a Section 341 Meeting of Creditors, on a date and time specified by the Court. During this meeting, you will meet with a bankruptcy trustee who will ask you to confirm the information listed on your bankruptcy petition, under oath. In order for your case to succeed, you must attend this meeting and bring your photo identification and proof of social security. As such, you must bring an original social security card (not a copy). If you do not have your social security card, please bring any government or employer-issued proof of your social security number (including a social security statement, original W2 or 1099, or any other document from these parties showing your ENTIRE social security number). **IF YOU ARE UNABLE TO PROVIDE PROOF OF IDENTITY OR SOCIAL SECURITY OR YOU DO NOT ATTEND YOUR 341 MEETING OF CREDITORS, YOUR CASE MAY BE DISMISSED.** If your 341 Meeting must be rescheduled due to your unscheduled absence, there may be additional attorney fees involved. Finally, upon receipt the letter or notice stating the date and time of the Meeting of Creditors, if you have a substantial conflict and must reschedule the Meeting you must advise us immediately so that we may take any necessary actions. Note: conflicts due to work schedules are not a sufficient reason to reschedule.

## **CONFIRMATION HEARING (CHAPTER 13 CASES ONLY)**

After your 341 Meeting of Creditors, a Confirmation Hearing will be held. At this meeting, the Trustee administering to your case will either confirm your Chapter 13 Plan or deny it. If the Trustee denies your plan, our office will attempt to revise your plan according to the Trustee's objections. You are **REQUIRED** to attend any scheduled Confirmation Hearing unless specifically excused by the Trustee. You will receive any and all notices from the Court and are expected to pay attention to any court dates or due dates. While we generally attempt to resolve bankruptcy matters without going to Court, we may not know whether you are excused until the day before the Hearing. As such, do not wait until the last minute to make arrangements to be excused from work, find transportation, find childcare, etc.

## **DISCHARGE/CASE CLOSING**

A bankruptcy discharge generally releases you from personal liability for certain debts incurred before your bankruptcy filing. In a Chapter 7 bankruptcy case, you will generally receive your discharge approximately sixty (60) days after the 341 Meeting of Creditors. You will receive a copy of your discharge from the Court. Your case will generally be closed within a few days after receiving your discharge. In addition, our office will forward a copy of the discharge, along with a letter advising you that we are now closing your file. You should save your Discharge Order as it may be useful in the future. Please note, while a discharge may eliminate your personal responsibility for a debt, a co-debtor/co-signor may remain liable and/or secured creditors may have rights against your property. Also, even though you may have surrendered real property through your bankruptcy, you will remain personally liable for post-petition HOA/Condo dues until the title to property has been legal taken out of your name.

## **AFTER YOUR BANKRUPTCY**

If creditors contact you regarding debts that were discharged in your bankruptcy, inform them that you have filed for bankruptcy. If they request proof, provide your case number and a copy of your discharge (if received). If your creditors continue to contact you after you provide this information, please record the name and contact information of the individual that is contacting you and provide this information to our office.

## **GENERAL BANKRUPTCY DOS AND DON'TS**

### **Do –**

- Make all secured payments on time for property you intend to keep
- Make your Chapter 13 Plan Payments on time (Chapter 13 cases only)
- Open all mail from our office or the Court, and take note of court dates or due dates
- Make an appointment by calling our office at 301-588-8100 if you have any concerns about your case

### **Don't –**

- Use credit cards or other forms of credit while contemplating, or during, bankruptcy
- Sell, transfer, donate, or give away any property or money without permission from the Court
- Send any documents to the Trustee or a creditor directly, unless you have first spoken to an attorney or paralegal
- Worry about documents or requests from the Trustee or creditor – if you need to do something or provide some information, we will contact you about it
- Appear at our office without making an appointment and expect to speak with an attorney or paralegal (Due to our schedules involving court appearances, deadlines, other client appointments, etc., an attorney or paralegal may not be able to attend to you if you have not previously scheduled an appointment).



# ACCESS

## 24/7

**MOST AFFORDABLE COURSES – 24 HOUR LIVE COUNSELORS**

**1<sup>st</sup> Course for Before  
You File**

Pre-filing Credit Counseling

**\$9.00**

**2<sup>nd</sup> Course for After  
You File**

Pre-discharge/Post-filing Debtor  
Education

**\$9.00**

**ONLINE**  
*SINGLE OR JOINT*

**\$25.00**

**\$15.00**

**TELEPHONIC**  
*SINGLE OR JOINT*

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- Certificates Issued Immediately After Courses
- 24 Hour Live Customer Care
- 24 Hour Live Technical Support
- Easy To Use Courses Designed For Internet Novices
- Hassle-free Payment Methods
- Available in Spanish – Hablamos Español

#### ATTORNEY INFORMATION

District: \_\_\_\_\_ Case #: (2<sup>nd</sup> course only) \_\_\_\_\_

e-Mail Address: \_\_\_\_\_ Attorney Code : MO30120

Access Counseling, Inc. is approved to issue certificates in compliance with the bankruptcy code. Approval does not endorse or assure the quality of any agency's services. © 2011 All rights reserved.

## DOCUMENTS NEEDED TO PREPARE YOUR BANKRUPTCY FILING

- \_\_\_ **Copy of photo identification and proof of SSN;**
- \_\_\_ **Six (6) months' proof of income from all sources (husband and wife), even if filing separately;**
- \_\_\_ **Two (2) months' bank statements (for all bank accounts with your name);**
- \_\_\_ **Two (2) years' federal and state tax returns, (husband and wife), even if filing separately;**
- \_\_\_ **Copy of titles for ALL vehicles (car/truck/boat);**
- \_\_\_ **Documents regarding any business that was open/operating within the last 6 years;**
- \_\_\_ Proof of insurance for financed vehicles;
- \_\_\_ Copy of ALL recorded deeds and mortgages (for properties not located in the State of Maryland);
- \_\_\_ Real estate appraisal (for properties in USA except for Maryland) OR evaluation (if outside of the USA);
- \_\_\_ Copy of most recent mortgage statement showing balance;
- \_\_\_ Copy of most recent statement(s) for vehicles and contract showing date of purchase;
- \_\_\_ Most recent statement for financed furniture/jewelry/electronics;
- \_\_\_ Copy of all leases (car, commercial, residential)
- \_\_\_ Retirement plan statements showing balances;
- \_\_\_ 401k loan statements showing loan terms and balances;
- \_\_\_ Life insurance policy/statement showing value and listing of beneficiaries;
- \_\_\_ Divorce orders within last 5 years;
- \_\_\_ Proof of child and/or spousal support (whether owes, receives, or should be receiving)  
[the name and address of the other party involved, and amounts owed must be listed in Sch. E];
- \_\_\_ Documents associated with ALL prior cases in any court in last year or any garnishment in the last year;
- \_\_\_ Copies of docs regarding repossessions/foreclosures within the last year;
- \_\_\_ Copies of docs regarding transfers within the last year;
- \_\_\_ Additional bills not on credit report (i.e. medical bills);
- \_\_\_ Husband/Wife taxes if not a joint bankruptcy
- \_\_\_ Names and addresses for all co-debtors.
- \_\_\_ Other: \_\_\_\_\_

# BANKRUPTCY WORKSHEETS

Chapter 7

Chapter 13

Individual

Joint\*

\* NOTE: If a Joint Bankruptcy case is being filed, complete all questions for both Husband and Wife

**Debtor (husband, if Joint)**

**Joint Debtor (wife, if joint)**

Full Name



All other names used by you in the last 6 years, including married, maiden and trade names



Street Address (Number, Street, City, State and zip)



Mailing Address, if different from street address



County of residence or principal place of business



Social Security No., Tax ID No. (if more than one, list all)



Have you ever filed bankruptcy before? If yes, Please complete:\*\*

Location Filed	Case No.	Date Filed	Chapter Filed
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Location Filed	Case No.	Date Filed	Chapter Filed
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Is your spouse, business partner or any affiliate in a pending bankruptcy?:\*\*

Name of Debtor	Case No.	Date Filed	Chapter Filed
Relationship	Location Filed	Judge	Status (if known)

Name of Debtor	Case No.	Date Filed	Chapter Filed
Relationship	Location Filed	Judge	Status (if known)

\*\* Attach Continuation pages if necessary

## ASSETS

**REAL PROPERTY (Schedule A):** You are **required by federal law to disclose any and all real property** held by in your name, whether or not the property is actually yours, or in somebody else's name for your benefit. This includes, but is not limited to houses, townhouses, condos, lands, time shares, etc., **whether located in the United States or abroad.**

*Please provide a copy of the deed to any property not located in the State of Maryland, and a payoff statement for each lender*

### **PROPERTY 1**

<b>Address:</b> _____ _____	Date of Purchase: _____
Co-owner(s) _____ _____	Amount of Purchase: _____ Current Market Value: _____
<b>First Mortgage</b>	
Name of Lender: _____	Payoff Balance: _____
Address: _____ _____	Interest Rate: _____
Account Number: _____ _____	Monthly Payment: _____ Amount Behind: _____
<b>Second Mortgage</b>	
Name of Lender: _____	Payoff Balance: _____
Address: _____ _____	Interest Rate: _____
Account Number: _____ _____	Monthly Payment: _____ Amount Behind: _____
Is there a Homeowners Association/Condominium Association? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, Name: _____	Amount of Payment: _____
Address: _____ _____	Per Month   Quarter   Year
	Amount Behind: _____

### **PROPERTY 2**

<b>Address:</b> _____ _____	Date of Purchase: _____
Co-owner(s) _____ _____	Amount of Purchase: _____ Current Market Value: _____
<b>First Mortgage</b>	
Name of Lender: _____	Payoff Balance: _____
Address: _____ _____	Interest Rate: _____
Account Number: _____ _____	Monthly Payment: _____ Amount Behind: _____
<b>Second Mortgage</b>	
Name of Lender: _____	Payoff Balance: _____
Address: _____ _____	Interest Rate: _____
Account Number: _____ _____	Monthly Payment: _____ Amount Behind: _____
Is there a Homeowners Association/Condominium Association? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, Name: _____	Amount of Payment: _____
Address: _____ _____	Per Month   Quarter   Year
	Amount Behind: _____

\*\*\* Use continuation sheets if necessary

**VEHICLES (Schedule B):** You are **required by federal law to disclose any and all personal property** held by you in your name, whether or not the property is actually yours, or in somebody else's name for your benefit, **whether located in the United States or abroad.**

*Please provide a copy of the title to any vehicle, and a payoff statement for each lender*

**Vehicle 1**

Describe: Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_  
Mileage \_\_\_\_\_ Condition \_\_\_\_\_  
Owned by:  Husband  Wife  Joint  Co-owner: \_\_\_\_\_  
Lienholder: Name and Address: \_\_\_\_\_  
Account No. \_\_\_\_\_ Payoff Amount \_\_\_\_\_  
Monthly Payment \_\_\_\_\_ Arrearage Amount \_\_\_\_\_  
Do you want to keep this vehicle? \_\_\_\_\_

**Vehicle 2**

Describe: Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_  
Mileage \_\_\_\_\_ Condition \_\_\_\_\_  
Owned by:  Husband  Wife  Joint  Co-owner: \_\_\_\_\_  
Lienholder: Name and Address: \_\_\_\_\_  
Account No. \_\_\_\_\_ Payoff Amount \_\_\_\_\_  
Monthly Payment \_\_\_\_\_ Arrearage Amount \_\_\_\_\_  
Do you want to keep this vehicle? \_\_\_\_\_

**Vehicle 3**

Describe: Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_  
Mileage \_\_\_\_\_ Condition \_\_\_\_\_  
Owned by:  Husband  Wife  Joint  Co-owner: \_\_\_\_\_  
Lienholder: Name and Address: \_\_\_\_\_  
Account No. \_\_\_\_\_ Payoff Amount \_\_\_\_\_  
Monthly Payment \_\_\_\_\_ Arrearage Amount \_\_\_\_\_  
Do you want to keep this vehicle? \_\_\_\_\_

\*\*\* Use continuation sheets if necessary

**OTHER PERSONAL PROPERTY(Schedule B):** You are **required by federal law to disclose any and all personal property** held by you in your name, whether or not the property is actually yours, or in somebody else's name for your benefit, **whether located in the United States or abroad.**

*Summarize everything you own and its value below; If greater detail is required, attach additional sheets.*

	Category	Description	H/W/J Co-Owner	Value
1	Cash			
2	Bank Accounts List all checking, savings, credit union, Certificate of Deposit	Bank: _____ Account type: _____ Bank: _____ Account type: _____ Bank: _____ Account type: _____		
3	Security Deposits Landlords, utilities, credit cards, other			
4	Firearms, sports, photographic and other hobby equipment			
5	Interests in Insurance Policies	Insurance Co: _____ Insurance type: _____ Insurance Co: _____ Insurance type: _____		
6	Annuities	Issuing Company: _____ Issuing Company: _____		
7	Interests in Retirement plans, 401(k)s, IRAs, Keogh and profit sharing plans			
8	Stocks and interests in incorporated and unincorporated businesses			
9	Interests in partnerships or joint ventures			
10	Government or corporate bonds			
11	Accounts receivable			

	Category	Description	H/W/J Co-Owner	Value
12	Alimony, maintenance, support arrearages and property settlements			
13	Other Liquidated Debts, including tax refunds, and rebates			
14	Inheritances, to which you are entitled			
15	Interests in Trusts, Estates, Insurance proceeds			
16	Claims or Lawsuits of any type against another person or entity			
17	Patents, Copyrights, intellectual property Licenses or Franchise rights			
18	Boats, motor, marine equipment, accessories			
19	Aircraft and accessories			
20	Office Equipment, furnishings and supplies			
21	Machinery, fixtures, tools equipment and supplies			
22	Inventory			
23	Animals, livestock, pets			
24	Crops, farm equipment, supplies, chemicals			
25	Other personal property of any kind not listed above			

\*\*\* Use additional sheets if necessary

**PERSONAL INVENTORY**  
Attachment to Schedule B

<b>DESCRIPTION</b>	<b>VALUE</b>	<b>DESCRIPTION</b>	<b>VALUE</b>
<b><u>HOUSEHOLD GOODS AND FURNISHINGS</u></b>		<b><u>WEARING APPAREL</u></b>	
_____ Sofa	_____	_____ Shirts/Blouses	_____
_____ Chairs	_____	_____ Pants/Shorts	_____
_____ Coffee tables/End tables	_____	_____ Dresses	_____
_____ Bookcases/Cabinets	_____	_____ Suits	_____
_____ Desks	_____	_____ Sportcoats/Blazers	_____
_____ Beds	_____	_____ Jackets/Coats	_____
_____ Chests/Dressers/Bureaus	_____	_____ Sweaters/Sweatshirts	_____
_____ Night stands	_____	_____ Undergarment/Accessories	_____
_____ Lamps	_____	_____ Shoes	_____
_____ Televisions	_____	_____ Boots	_____
_____ VCR/DVD players	_____	_____ Other: _____	_____
_____ Stereos/Radios	_____	_____ Other: _____	_____
_____ Kitchen set	_____	_____ Other: _____	_____
_____ Dining Room set	_____	<b>TOTAL:</b>	_____
_____ Cookware/Dishes/Glasses	_____		
_____ Blankets/Linens, etc.	_____	<b><u>JEWELRY</u></b>	
_____ Small/Kitchen appliances	_____	_____ Watches	_____
_____ Hand tools/power tools	_____	_____ Rings	_____
_____ Lawn/Patio Furniture	_____	_____ Bracelets	_____
_____ Lawn mower/Yard tools	_____	_____ Necklaces	_____
_____ Computer/Printer/Access.	_____	_____ Pendants	_____
_____ Other: _____	_____	_____ Earrings	_____
_____ Other: _____	_____	_____ Other: _____	_____
_____ Other: _____	_____	_____ Other: _____	_____
_____ Other: _____	_____	<b>TOTAL:</b>	_____
<b>TOTAL:</b>	_____		

**BOOKS, ART, TAPES, CDs, VIDEOTAPES, COLLECTIBLES**

_____ Hardback/Paperback books	_____
_____ Pictures/Art objects	_____
_____ Records/Tapes/CDs	_____
_____ Video tapes/DVDs	_____
_____ Coin/Stamp collections	_____
_____ Other: _____	_____
_____ Other: _____	_____
<b>TOTAL:</b>	_____

**CAMERAS, HOBBY EQUIPMENT, SPORTS EQUIPMENT**

_____ Cameras	_____
_____ Camcorders	_____
_____ Golf clubs	_____
_____ Exercise bike/equipment	_____
_____ Weights/Weight bench	_____
_____ Other: _____	_____
_____ Other: _____	_____
<b>TOTAL:</b>	_____

**OTHER**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**DEBTS**



**SECURED CREDITORS (SCHEDULE D)** – Creditors who have a lien against collateral (i.e., computer purchase loan, furniture loans, etc.), other than the mortgages or vehicle loans listed above. *Please provide copies of any documents that reference the following debts.*

Creditor Name and Address	Account Number	Amount Due	Description and value of Collateral	H/W/J Co-obligor?	Monthly Payment and Arrearage Amount

**PRIORITY CREDITORS** SCHEDULE E

Certain debts are designated as a priority for payment by the bankruptcy code, these include: back taxes, child support or alimony arrearages, and wages due to employees. *Please provide copies of any documents that reference the following debts*

Creditor Name/Taxing Authority and Address	Tax years due	Amount Due	Type of Debt (Back taxes, Child Support Arrears, Alimony Arrears, Wages due)	H/W/J Co-obligor?	Monthly Payment and Arrearage Amount

**UNSECURED CREDITORS (SCHEDULE F)** – All other creditors/individuals/entities to whom you owe, including credit cards, medical bills, deficiencies after repossession, rent arrears, store cards, personal loans, credit union loans, bank loans, overdrafts, etc. *Please provide billing statements for all creditors.*

Creditor Name and Address	Account Number	Amount Due	Type of Debt and Date Incurred	H/W/J Co-obligor?

\*\*\* Duplicate this page or use continuation sheets if needed

**EXECUTORY CONTRACTS/UNEXPIRED LEASES (SCHEDULE G)**

Please list all contracts that are continuing, or have not been fully performed other than the payment of money, including leases (apartment, automobile, furniture), rent-to-own contracts, time shares, cable, internet, telephone, or cellular telephones/pagers contracts, health clubs or gyms, employment agreements, etc.

*Please provide a copy of the agreement.*

Name and Address of other Party	Account Number	Description of Contract	H/W/J Co-obligor?	Do you want to retain contract?

**DO YOU HAVE ANY DEPENDENTS?** If yes, complete the following:

NAME	RELATIONSHIP TO DEBTOR	AGE

**EMPLOYMENT:**

**HUSBAND:**

**WIFE:**

Employer Name: \_\_\_\_\_

Employer Name: \_\_\_\_\_

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

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

Position: \_\_\_\_\_

Position: \_\_\_\_\_

Length of Employment: \_\_\_\_\_

Length of Employment: \_\_\_\_\_

**INCOME (SCHEDULE D)**

Please list all sources of income for the household (including income for your spouse even if your spouse is not also filing bankruptcy), including wages, unemployment, pension or annuity payments, child support, alimony, social security income for you or your dependents. If you are self-employed, list your net business income, and provide a financial statement, monthly cash flow report, or other documents showing monthly income and business expenses. *Please provide documentation of all income sources, including pay stubs.*

Husband's Gross Paycheck \_\_\_\_\_

Wife's Gross Paycheck \_\_\_\_\_

Net Paycheck \_\_\_\_\_

Net Paycheck \_\_\_\_\_

Weekly

Weekly

Bi-weekly (every two (2) weeks)

Bi-weekly (every two (2) weeks)

Twice monthly

Twice monthly

Monthly

Monthly

Second Job/Odd Jobs/Cash Jobs \_\_\_\_\_

Second Job/Odd Jobs/Cash Jobs \_\_\_\_\_

Rental Income \_\_\_\_\_

Rental Income \_\_\_\_\_

Contribution from Family \_\_\_\_\_

Contribution from Family \_\_\_\_\_

Pension/Annuity \_\_\_\_\_

Pension/Annuity \_\_\_\_\_

Social Security \_\_\_\_\_

Social Security \_\_\_\_\_

Other Government Assistance \_\_\_\_\_

Other Government Assistance \_\_\_\_\_

Other – Child Support, Alimony, etc. \_\_\_\_\_

Other – Child Support, Alimony, etc. \_\_\_\_\_

**HAVE YOU FILED ALL OF YOUR TAX RETURNS – FEDERAL AND STATE?** If not, list the tax years not filed.

**WHAT HAS YOUR INCOME BEEN FROM EMPLOYMENT OR SELF-EMPLOYMENT OVER THE PAST 3 YEARS?**

HUSBAND			WIFE		
	Amount	Source		Amount	Source
This year (ytd)			This year (ytd)		
Last year			Last Year		
Year before last			Year before last		

**WHAT HAS YOUR INCOME BEEN FROM OTHER SOURCES OVER THE PAST 3 YEARS? Such as social security, retirement, child support, alimony, etc.**

HUSBAND			WIFE		
	Amount	Source(s)		Amount	Source(s)
This year (YTD)			This year (YTD)		
Last year			Last Year		
Year before last			Year before last		

**BUSINESS OWNERSHIP**

**If you have owned a business (either by yourself, with someone else, or you owned more than 5% of the stock in any single company), please complete the following:**

**HAVE YOU OWNED YOUR OWN BUSINESS IN THE LAST 3 YEARS?** Yes  No

**HAVE YOU OWNED AT LEAST 5% OF ANY BUSINESS IN THE LAST 3 YEARS?** Yes  No

If your answered either question "Yes," please complete the following set of questions. If you have more than one business, please make a copy of this sheet and complete separately for each.

Name Of Business: \_\_\_\_\_

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

Dates operated: \_\_\_\_\_

Co-owner(s) and amount of ownership for each: \_\_\_\_\_

Nature of business: \_\_\_\_\_

Is business still operating? \_\_\_\_\_

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

Type of Entity:  Sole Proprietorship

Partnership

*Please provide a copy of the formation papers*  LLC or LLP

Corporation

Has the business filed its own tax returns in the last three years? If yes, please provide copies.

Value of the Business: \_\_\_\_\_

Amount of debt owed by the business: \_\_\_\_\_

**INCOME AND BUSINESS EXPENSES:**

Source of Income? \_\_\_\_\_

Amount of Monthly Income: \_\_\_\_\_

**MONTHLY EXPENSES:**

Rent/Mortgage	Advertising	Installment payments
Repair/Upkeep	Bank charges	Lease payments
Utilities	Office Exp.	Maintenance on Equip
Insurance	Dues/Public.	Supplies/Materials
Taxes	Laundry/clean.	Other:
Wages/Commiss.	Travel/Entertain.	
Employee Bene.	Transportation	
		Total Monthly expenses

**EXPENSES (SCHEDULE J)** – Please list all regular monthly expenses below, including a monthly amount for 22/26

items that are spent on a less regular basis, including clothing, home repairs, etc.

Rent/Mortgage	_____	Insurance (which is not included on a paycheck)	
<input type="checkbox"/> Insurance is included in payment		Homeowners	_____
<input type="checkbox"/> Taxes are included in payment		Life	_____
Second Mortgage	_____	Health	_____
HOA/Condo Fee	_____	Auto	_____
Utilities		Other: _____	_____
Electricity and Heat	_____	Taxes: _____	_____
Water and Sewer	_____	Installment Payments	
Telephone	_____	Auto	_____
Cell phone/Pager	_____	Other: _____	_____
Internet	_____	Other: _____	_____
Other: _____	_____	Other: _____	_____
Home Maintenance	_____	Court ordered Alimony/Maintenance/Support	_____
Food	_____	Payments for Dependents not living at home	_____
Clothing	_____	Childcare	_____
Laundry and Dry Cleaning	_____	Business Expenses (attach an itemized list)	_____
Medical and Dental	_____	Other: _____	_____
Transportation (gas and repairs/maintenance)	_____	Other: _____	_____
Recreation	_____	Other: _____	_____
Charitable Contributions	_____	Other: _____	_____

**DO YOU EXPECT ANY CHANGES THAT WOULD INCREASE OR DECREASE YOUR EXPENSES WITHIN THE NEXT YEAR?** If yes, please explain:

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

**HAVE YOU LIVED IN ANY OTHER PLACE WITHIN THE LAST THREE YEARS?** If yes, list addresses and dates.

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

**HAVE YOU PAID ANY SINGLE CREDITOR MORE THAN \$600.00 WITHIN THE LAST 90 DAYS?**

These payments may have been made as a lump sum, or in several payments that total over \$600.00, and may include secured payments for mortgages, cars, etc. or unsecured debts such as credit cards or personal loans.

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount still due to Creditor

**HAVE YOU PAID ANY FAMILY MEMBERS BACK ANY MONEY OVER THE PAST YEAR?**

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount still due to Creditor

**HAVE YOU SOLD, TRANSFERRED, OR GIVEN AWAY ANY ITEMS WITH A VALUE OF MORE THAN \$100.00 IN THE PAST 12 MONTHS?** If yes, please complete the following:

NAME OF TRANSFEREE AND RELATIONSHIP TO DEBTOR, IF ANY	DATE OF TRANSFER	ITEMS TRANSFERRED	VALUE OF ITEMS

**IS ANYONE SUING YOU IN COURT, OR HAS ANYONE SUED YOU, IN THE LAST YEAR?** If yes, please complete the following and provide copies of any court paperwork that you have received.



NAME OF PERSON OR COMPANY SUIING YOU	CASE NUMBER	COURT WHERE YOU ARE BEING SUED	STATUS OF LAWSUIT

**ARE YOU SUIING ANYONE IN COURT, OR HAVE YOU SUED ANYONE IN THE LAST YEAR?** If yes, please complete the following and provide copies of any court paperwork that you may have.

NAME OF PERSON OR COMPANY SUIING YOU	CASE NUMBER	COURT WHERE YOU ARE BEING SUED	STATUS OF LAWSUIT

**HAVE ANY WAGES OR ASSETS BEEN GARNISHED, ATTACHED, REPOSSESSED OR FORECLOSED IN THE LAST THREE YEARS?** If yes, please complete the following and provide copies of any court paperwork that you have received.

NAME OF PERSON OR COMPANY WHICH TOOK THE ASSETS	DATE WAGES OR ASSETS WERE TAKEN	WHAT WAS TAKEN	VALUE OF WHAT WAS TAKEN

**LIST ALL BANK ACCOUNTS YOU HAVE CLOSED OR HAVE BEEN CLOSED ON YOU IN THE**

**LAST YEAR:**

NAME OF BANK	ACCOUNT NUMBER	DATE ACCOUNT CLOSED	AMOUNT IN ACCOUNT WHEN CLOSED

**HAVE ANY BANKS OR CREDIT UNIONS TAKEN MONEY OUT OF YOUR ACCOUNT IN THE LAST 90 DAYS TO PAY THEMSELVES BACK FOR A DEBT?** For example, off-sets, bounced check fees, over-withdrawal fees, etc. If yes, please complete the following:

NAME OF BANK	DATE TAKEN	AMOUNT TAKEN	WHY MONEY TAKEN

**HAVE YOU HAD ANY SAFE DEPOSIT BOXES IN THE LAST THREE YEARS?** Yes  No

**ARE YOU HOLDING ANY PROPERTY THAT BELONGS TO SOMEONE ELSE?** Yes  No