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Before I can file a bankruptcy, I need the following:

- Completed Packet – complete ALL required information
- Certificate of Credit Counseling, obtain at [www.personalfinanceeducation.com](http://www.personalfinanceeducation.com)
- Taxes for the past year
- Pay stubs for the last 6 months (or other proof of income such as a Profit & Loss)
- Fee

## **RETENTION AGREEMENT**

### **Fee:**

- ✓ **TOTAL FEE:** \$1,100. You make payments as needed. **HOWEVER**, the entire amount **MUST** be paid prior to the filing of the bankruptcy; I cannot be a creditor at the time of filing.
  
- ✓ If you make payments, and then decide against filing bankruptcy, the following charges will apply, and the remainder, if any, will be refunded to you:
  1. After initial interview, no other work done, firm keeps: \$150
  2. After review of worksheets in preparation for filing, firm keeps: \$400
  
- ✓ If payments are made, but nothing occurs in your case for **6 months**, I will keep **ALL** monies paid to me, regardless of the amount of work done on your case.
  
- ✓ This flat fee **DOES NOT INCLUDE:**
  1. Adding creditors after the Petition is filed
  
  2. Defending an action by a creditor seeking to prevent one of your debts from being discharged.
  
  3. Additional work due to incorrect responses to interview or questionnaire questions.
  
  4. Defending any action brought by the trustee.

### ***I. Before the case is filed, the Debtor Agrees to:***

1. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### **The Attorney Agrees to:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in this case, as required by Local Bankruptcy rule and explain how and when the attorney's fees are determined and paid.
3. Review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto whether filed with the petition or later.
4. Timely prepare and file the debtor's petition, plan, statements and schedules.

*II. After the Case is filed, Debtor agrees to:*

1. Appear at the meeting of creditors, (also called the "Section 341(a) Meeting") with picture identification and proof of debtor's social security number, and any other required information.
2. Notify the attorney of any change in the debtor's address or telephone number.
3. Inform the attorney of any wage garnishment, levies, liens or repossessions of or on assets that occur or continue after the filing of the case.
4. Contact the attorney immediately if the debtor loses employment, has a significant change in income or experiences any other significant change in financial situation (such as serious illness lottery winnings or an inheritance.)
5. Notify the attorney if the debtor is being sued or wishes to file a lawsuit (including divorce).
6. Provide the attorney with copies of income tax returns, and provide the trustee with any refunds received, as required by the Court's Income Tax Turn Over Order.
7. Contact the attorney before buying, refinancing, or selling any property, real or personal, or before entering into any loan agreement.
8. Cooperate with the Attorney and the Trustee in regard to questions about the allowance or disallowance of claims.

**The Attorney agrees to:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
3. Provide knowledgeable legal representation for the debtor at the Section 341(a) meeting of creditors and at any motion hearing, plan confirmation hearing, and/or plan modification hearing.
4. Timely prepare, file and serve any necessary amended statement and schedules and any change of address, in accordance with information provided by the debtor.
5. Be available to respond to the debtor's questions throughout the term of the bankruptcy.
6. Provide any other legal services necessary for the administration of this case before the bankruptcy court.

**DATE:** \_\_\_\_\_

\_\_\_\_\_  
**DEBTOR**

\_\_\_\_\_  
**JOINT DEBTOR**

**Disclosure Pursuant to 11 U.S.C. §527(a)(2)**

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**DATE:** \_\_\_\_\_

\_\_\_\_\_  
**DEBTOR**

\_\_\_\_\_  
**JOINT DEBTOR**

**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 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.

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, and 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 the creditors where you may be questioned 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 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.

**DATE:** \_\_\_\_\_

\_\_\_\_\_  
**DEBTOR**

\_\_\_\_\_  
**JOINT DEBTOR**

Name (Debtor) \_\_\_\_\_

Name (Co-debtor) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Mailing address (if different from above):

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Debtor Phone Number \_\_\_\_\_

Co-Debtor Phone Number \_\_\_\_\_

Debtor Social Security # \_\_\_\_\_

Co-Debtor Social Security # \_\_\_\_\_

Have you lived in Idaho for at least 730 days (2 years)? Yes/No

Have you filed Bankruptcy in the Last 8 Years? Yes/No

If the answer is Yes, in which state and when? \_\_\_\_\_

Have you been known by any other name in the last 8 years? Either a maiden name or another married name?

If yes please list: \_\_\_\_\_

Please list all current business names and former business names within the last 8 years.

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

Please list all real property that is owned by either debtor. This includes your primary residence, additional residence, rental property, burial plot, land, timeshares, etc.

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

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip Code: \_\_\_\_\_

Market Value of the Property \$ \_\_\_\_\_

If you are not the only owner, please enter the % of the property you own. \_\_\_\_\_

**1<sup>st</sup> Mortgage:**

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

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Account # \_\_\_\_\_

Date Incurred: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_

Normal Monthly Payment \$ \_\_\_\_\_

**2<sup>nd</sup> Mortgage:**

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

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Account # \_\_\_\_\_

Date Incurred: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_

Normal Monthly Payment \$ \_\_\_\_\_



Please list all open bank accounts (checking, savings & CD's), type of account, and account numbers

BANK/CREDIT UNION	TYPE OF ACCT	ACCT NUMBER
Address: _____ City: _____ Zip: _____	_____	_____
Address: _____ City: _____ Zip: _____	_____	_____
Address: _____ City: _____ Zip: _____	_____	_____

Is your name listed on any other checking or savings account, or CD bank account? If so whose account are you listed on and for what reason?

Do you own any Fine Art, Antiques or any other type of collection?  
If yes please list in detail what they are and the value.

\_\_\_\_\_

\_\_\_\_\_

What is the value of your Miscellaneous Jewelry, Wedding Rings & Costume Jewelry?  
(Please use value at Pawn shop values or 2<sup>nd</sup> hand value).

\$ \_\_\_\_\_

Do you own any Firearms? (Please list the make and model, example Winchester 22 rifle).

1. \_\_\_\_\_ 2. \_\_\_\_\_

Do you own any camera's (digital, video, 35mm) please include the make and list at 2<sup>nd</sup> hand value).

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

Do you have any Term or Whole Life Insurance? Yes/No\_\_\_\_\_ Please list the type and with who. If you have whole life please list the cash value.

1. \_\_\_\_\_  
2. \_\_\_\_\_

Do you have any stocks, Bonds or annuities? Yes/No\_\_\_\_\_ If yes please list in detail and provide documentation.

1. \_\_\_\_\_  
2. \_\_\_\_\_

Do you have a 401K, Pension, Persi, Pers, IRA or any other type of retirement account? Yes/No\_\_\_\_\_ If yes please state what kind and the present balance of the account.

1. \_\_\_\_\_ Balance: \_\_\_\_\_  
2. \_\_\_\_\_ Balance: \_\_\_\_\_  
3. \_\_\_\_\_ Balance: \_\_\_\_\_

Do you have an interest anyone's business, Corporation or LLC? Yes/No\_\_\_\_ If yes then list the name and the interest you have in the business.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Does anyone owe you any collectable money? (example, accounts receivables, judgments you have against someone, back child support) Yes/No\_\_\_\_ If yes what is owed? Please describe.

1. \_\_\_\_\_

2. \_\_\_\_\_

Has anyone died recently leaving you a life estate or an inheritance? Yes/No\_\_\_\_ If yes please provide all documents.

1. \_\_\_\_\_

2. \_\_\_\_\_

Do you have a liquor license, restaurant license, a franchise, or a patent? Yes/No\_\_\_\_ If yes please provide all documentation.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Have you filed all required taxes for the present year? Yes/No

Have you received your refunds? Yes/NO

If so, I will need an account of how that money was spent.

Please list all Vehicles:

### 1<sup>st</sup> Vehicle

Year/Make /Model : \_\_\_\_\_

Creditor: \_\_\_\_\_ Market value: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Account # \_\_\_\_\_ Year Purchased \_\_\_\_\_

Amount Owed \_\_\_\_\_ Normal Monthly Payment \_\_\_\_\_

Do you want to keep or surrender the Vehicle? \_\_\_\_\_

### 2nd Vehicle

Make & Model : \_\_\_\_\_

Creditor: \_\_\_\_\_ Market value: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Account # \_\_\_\_\_ Year Purchased \_\_\_\_\_

Amount Owed \_\_\_\_\_ Normal Monthly Payment \_\_\_\_\_

Do you want to keep or surrender the Vehicle? \_\_\_\_\_

### 3rd Vehicle

Year/Make/Model : \_\_\_\_\_

Creditor: \_\_\_\_\_ Market Value: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Account # \_\_\_\_\_ Year Purchased \_\_\_\_\_

Amount Owed \_\_\_\_\_ Normal Monthly Payment \_\_\_\_\_

Do you want to Keep or surrender the Vehicle? \_\_\_\_\_

Do you own a boat, motor, trailer, camper, 4-Wheeler, jet Ski, snow machine, Or motorcycle? Yes/No\_\_\_\_\_ If yes then complete the following:

1<sup>st</sup> Vehicle

Year/Make/Model : \_\_\_\_\_

Creditor: \_\_\_\_\_ Market Value: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Account # \_\_\_\_\_ Year Purchased \_\_\_\_\_

Amount Owed \_\_\_\_\_ Normal Monthly Payment \_\_\_\_\_

Do you want to keep or surrender the Vehicle? \_\_\_\_\_

2<sup>nd</sup> Vehicle

Year/Make/Model : \_\_\_\_\_

Creditor: \_\_\_\_\_ Market Value: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Account # \_\_\_\_\_ Year Purchased \_\_\_\_\_

Amount Owed \_\_\_\_\_ Normal Monthly Payment \_\_\_\_\_

Do you want to keep or surrender the Vehicle? \_\_\_\_\_

Do you have tools that you use in an everyday business that are personally yours?  
Yes/No \_\_\_\_\_

If yes please make a detailed list and attach. Please list values at 2<sup>nd</sup> hand or auction values.

If you own a business do you have any current inventory? Yes/No\_\_\_\_\_

If yes please make a detailed list and attach.

Do you have any animals? Please list all licensed pets and their value and do they have any litter's at this time.

Please list all farm animals and equipment. (ie cows, tack and saddles).

Are you currently suing anyone for a Personal Injury, Workman's Compensation, Wrongful Death, or Vehicle Injury Accident? Yes/No

If yes please list your attorney and a short description of the events of the suit.

Please fill out the attached Exhibit A listing your household goods at 2<sup>nd</sup> hand or garage sale value. Please do not list any one item over \$500.00, but try to list them at what you would sell them to another person for.

**Exhibit A:**

_____	dishes/cups	_____	stand	_____	photo albums
_____	glasses	_____	sewing machine	_____	linen
_____	cooking utensils	_____	serger	_____	sleeping bag
_____	pots and	_____	desk	_____	portraits
_____	toaster	_____	desk chair	_____	aquarium
_____	coffee pot	_____	watch	_____	bassinet
_____	crock pot	_____	vanity	_____	crib & mattress
_____	blender	_____	stereo	_____	antiques
_____	mixer	_____	bicycle	_____	misc. jewelry
_____	hand tools	_____	carpentry tools	_____	nic nacs
_____	electric knife	_____	pingpong table	_____	personal effects
_____	microwave	_____	vcr/dvd player	_____	entertainment ctr
_____	stove	_____	vcr/dvd movies	_____	patio furniture
_____	dishwasher	_____	Christmas Decor	_____	barbecue
_____	food processor	_____	lamps	_____	inheritance
_____	silverware	_____	hope chest	_____	computer, printer, monitor
_____	china set	_____	kitchen table	_____	cell phone
_____	crystal set	_____	kitchen chairs	_____	exercise equip.
_____	candy dishes	_____	dining table	_____	big screen tv
_____	breadbox	_____	dining rm. chairs	_____	pet supplies/equip
_____	canister set	_____	figurines		
_____	fan	_____	filing cabinet		
_____	tupperware	_____	typewriter		
_____	buffet	_____	lawnmower		
_____	hutch	_____	weed eater		Total value \$ _____
_____	refrigerator	_____	vacuum		
_____	washer	_____	suitcases		
_____	dryer	_____	iron		
_____	carpet cleaner	_____	ironing board		
_____	freezer	_____	radio		
_____	beds	_____	portable heater		
_____	night stands	_____	air conditioner		
_____	dresser	_____	rollaway bed		
_____	end tables	_____	curtains/drapes		
_____	couch	_____	playpen		
_____	recliner	_____	highchair		
_____	coffee table	_____	babyswing		
_____	loveseat	_____	clothes hamper		
_____	living rm chair	_____	toy box		
_____	rocking chair	_____	music cd/rcds/tapes		
_____	bookshelf	_____	curio cabinet		
_____	books				
_____	television				
_____	clock				

# Secured Debts

Please list all Secured debts: (debts that are secured by items like tires through Les Schwab, TV from RC Willey, or a Couch from Mor Furniture).

Creditor: \_\_\_\_\_ Acct # \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date Incurred \_\_\_\_\_ Secured Item \_\_\_\_\_

Creditor: \_\_\_\_\_ Acct # \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date Incurred \_\_\_\_\_ Secured Item \_\_\_\_\_

Creditor: \_\_\_\_\_ Acct # \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date Incurred \_\_\_\_\_ Secured Item \_\_\_\_\_

Creditor: \_\_\_\_\_ Acct # \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date Incurred \_\_\_\_\_ Secured Item \_\_\_\_\_



## Priority Debts

Do you owe Federal Taxes? Yes/No\_\_\_\_\_ If yes please list the Following :

Internal Revenue Department  
550 W. Fort Street  
Insolvency Division, Ste. 300  
Boise Id 83724-0000

Years owed: \_\_\_\_\_  
Amount owed: \_\_\_\_\_

State Tax Commission  
POB 36  
Boise ID 83722-0000

Years owed: \_\_\_\_\_  
Amount owed: \_\_\_\_\_

Idaho Department of Labor  
317 W. Main Street  
Boise ID 83735-0610

Years owed: \_\_\_\_\_  
Amount owed: \_\_\_\_\_

Idaho Department of H & W  
Support Payments  
POB 70008  
Boise ID 83707-0108

Years owed: \_\_\_\_\_  
Amount owed: \_\_\_\_\_  
How much is back child Support? \_\_\_\_\_

Tax Authority: \_\_\_\_\_ Years owed: \_\_\_\_\_

Address: \_\_\_\_\_ Amount owed: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

# Unsecured Debts

<b>CREDITOR INFORMATION</b> (If Creditor is a collection agency, I need ALL of this information for both the collection agency AND creditor for the original debt)	<b>YEAR OF DEBT</b>	<b>REASON FOR DEBT</b> (i.e. medical bills, credit card)	<b>AMOUNT OF DEBT</b>	<b>COMPLETE ACCOUNT NUMBER</b>
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Name: _____	_____	_____	_____	_____
Address: _____	_____	_____	_____	_____
City: _____	_____	_____	_____	_____
State: _____	_____	_____	_____	_____
Zip Code: _____	_____	_____	_____	_____

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Name: _____	_____	_____	_____	_____
Address: _____	_____	_____	_____	_____
City: _____	_____	_____	_____	_____
State: _____	_____	_____	_____	_____
Zip Code: _____	_____	_____	_____	_____

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Name: _____	_____	_____	_____	_____
Address: _____	_____	_____	_____	_____
City: _____	_____	_____	_____	_____
State: _____	_____	_____	_____	_____
Zip Code: _____	_____	_____	_____	_____

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Name: _____	_____	_____	_____	_____
Address: _____	_____	_____	_____	_____
City: _____	_____	_____	_____	_____
State: _____	_____	_____	_____	_____
Zip Code: _____	_____	_____	_____	_____

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Name: _____	_____	_____	_____	_____
Address: _____	_____	_____	_____	_____
City: _____	_____	_____	_____	_____
State: _____	_____	_____	_____	_____
Zip Code: _____	_____	_____	_____	_____

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Name: _____	_____	_____	_____	_____
Address: _____	_____	_____	_____	_____
City: _____	_____	_____	_____	_____
State: _____	_____	_____	_____	_____
Zip Code: _____	_____	_____	_____	_____

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Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_  
Zip Code: \_\_\_\_\_

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Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
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Name: \_\_\_\_\_  
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Name: \_\_\_\_\_  
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State: \_\_\_\_\_  
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Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
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State: \_\_\_\_\_  
Zip Code: \_\_\_\_\_

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Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_  
Zip Code: \_\_\_\_\_

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Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_  
Zip Code: \_\_\_\_\_

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Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_  
Zip Code: \_\_\_\_\_

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Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_  
Zip Code: \_\_\_\_\_

Do you have any unexpired leases, such as residential lease, storage units, rent to own furniture, car leases?

If yes, please then provide the following information:

Type of Lease: \_\_\_\_\_

Address \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Lease payment per month \$ \_\_\_\_\_ Time left on Lease \_\_\_\_\_

Is Lease month to month \_\_\_\_\_ Reject or Assume Lease \_\_\_\_\_

Do you have any co-debtors on any of the debts you have listed? Yes/No

If yes, please list the name and address of the person who is a co-debtor and what debts they are listed on.

Name: \_\_\_\_\_ Relationship \_\_\_\_\_

Address: \_\_\_\_\_ Debts listed with \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ \_\_\_\_\_

Name: \_\_\_\_\_ Relationship \_\_\_\_\_

Address: \_\_\_\_\_ Debts listed with \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ \_\_\_\_\_

Name: \_\_\_\_\_ Relationship \_\_\_\_\_

Address: \_\_\_\_\_ Debts listed with \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ \_\_\_\_\_

# Income

Debtor

Co-Debtor

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

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

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

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Position \_\_\_\_\_

Position \_\_\_\_\_

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

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

**Please provide 60 days worth of paystubs (min) for all debtors. If you are self employed please provide a Profit and Loss from the beginning of the year till now.**

Are you: Married \_\_\_\_\_ Single \_\_\_\_\_ Divorced \_\_\_\_\_

Gross Income \$ \_\_\_\_\_

Gross Income \$ \_\_\_\_\_

How often do you get paid? \_\_\_\_\_

Please list children, ages and gender:

\_\_\_\_\_ M/F

\_\_\_\_\_ M/F

\_\_\_\_\_ M/F

Please list all other types of income: example Social Security, Disability, Retirement, Unemployment, and Child Support. Please provide the award letters for the above income as well.

\$ \_\_\_\_\_ Type \_\_\_\_\_

\$ \_\_\_\_\_ Type \_\_\_\_\_

\$ \_\_\_\_\_ Type \_\_\_\_\_

# Monthly Expenses

(ONLY list normal monthly expenses; do NOT include creditor payments)

Mortgage/Rent	\$ _____
Electric	\$ _____
Gas	\$ _____
Water/Sewer	\$ _____
Phone	\$ _____
Cell Phone	\$ _____
Cable/Satellite	\$ _____
Internet	\$ _____
Home Maintenance	\$ _____
Food	\$ _____
Clothing	\$ _____
Laundry & Dry Cleaning	\$ _____
Medical & Dental (out of pocket costs ONLY)	\$ _____
Transportation (not including car payments)	\$ _____
Recreation	\$ _____
Charitable contributions	\$ _____
Insurance:	
a. Homeowners:	\$ _____
b. Life:	\$ _____
c. Health:	\$ _____
d. Auto:	\$ _____
e. Other:	\$ _____

Taxes: (not deducted from wages or included in home mortgage payments)  
(Specify) \$ \_\_\_\_\_

Installment payments:

a. Auto	\$ _____
b. Other	\$ _____
c. Other	\$ _____

Alimony, maintenance and support paid to others: \$ \_\_\_\_\_  
Payment for support of additional dependents not living in your home. \$ \_\_\_\_\_  
Non grocery items \$ \_\_\_\_\_  
Pet Supplies \$ \_\_\_\_\_  
Child Care \$ \_\_\_\_\_  
Tithe \$ \_\_\_\_\_  
Other: \_\_\_\_\_ \$ \_\_\_\_\_  
Other: \_\_\_\_\_ \$ \_\_\_\_\_  
Other: \_\_\_\_\_ \$ \_\_\_\_\_





Is anyone suing you at this time? (Have you been served a Summons and Complaint?)  
Yes/No \_\_\_\_\_ **Please provide a copy of the Judgment or Summons and Complaint.**

Have you been a party to a suit within the last year?  
Yes/No \_\_\_\_\_ **Please provide a copy of the Judgment or Summons and Complaint.**

Name: \_\_\_\_\_ Case No: \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Disposition:

Name: \_\_\_\_\_ Case No: \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Disposition:

Are you being garnished at this time? Yes/No \_\_\_\_\_

When did the garnishment start? \_\_\_\_\_

Have you had any repossessions or foreclosures in the last 12 months? Yes/No  
\_\_\_\_\_

If yes please fill out the following information:

Creditor: \_\_\_\_\_ Date returned: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_ Value of item: \_\_\_\_\_

List what was returned or the address of the foreclosed home:

\_\_\_\_\_

Creditor: \_\_\_\_\_ Date returned: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_ Value of item: \_\_\_\_\_

Have you given any gifts to anyone over \$200.00 that was not Christmas or birthday gifts in the last 2 years? Yes/No\_\_\_\_\_ If yes please fill out the following:

Nature of the gift:\_\_\_\_\_ Value of gift: \_\_\_\_\_

Name of the Person : \_\_\_\_\_ Date given:\_\_\_\_\_

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

City:\_\_\_\_\_ State:\_\_\_\_\_ Zip\_\_\_\_\_

Relationship\_\_\_\_\_

Nature of the gift:\_\_\_\_\_ Value of gift: \_\_\_\_\_

Name of the Person : \_\_\_\_\_ Date given:\_\_\_\_\_

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

City:\_\_\_\_\_ State:\_\_\_\_\_ Zip\_\_\_\_\_

Relationship\_\_\_\_\_

Have you had any losses to theft fire or gambling in the last 12 months? Yes/No\_\_\_\_\_ If yes please fill out the following:

Brief explanation of events:

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

Amount of Loss:\_\_\_\_\_ Insurance Payment:\_\_\_\_\_

Was a police report taken? Yes/No\_\_\_\_\_

Have you transferred or sold anything to **ANYONE** including friends or family members in the last 2 years (24 months)? (Craigslist, eBay, yard sales, auction)

Yes/No\_\_\_\_\_

Name\_\_\_\_\_ Relationship: \_\_\_\_\_

Property Sold\_\_\_\_\_

Address\_\_\_\_\_ Amount sold for \$\_\_\_\_\_

City:\_\_\_\_\_ State:\_\_\_\_\_ Zip\_\_\_\_\_ Date sold:\_\_\_\_\_

Any loan that was paid off \$\_\_\_\_\_

Total amount received \$ \_\_\_\_\_

Name \_\_\_\_\_ Relationship: \_\_\_\_\_

Property Sold \_\_\_\_\_

Address \_\_\_\_\_ Amount sold for \$ \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_ Date sold: \_\_\_\_\_

Any loan that was paid off \$ \_\_\_\_\_ Total amount you received \$ \_\_\_\_\_

Name \_\_\_\_\_ Relationship: \_\_\_\_\_

Property Sold \_\_\_\_\_

Address \_\_\_\_\_ Amount sold for \$ \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_ Date sold: \_\_\_\_\_

Any loan that was paid off \$ \_\_\_\_\_ Total amount you received \$ \_\_\_\_\_

Name \_\_\_\_\_ Relationship: \_\_\_\_\_

Property Sold \_\_\_\_\_

Address \_\_\_\_\_ Amount sold for \$ \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_ Date sold: \_\_\_\_\_

Any loan that was paid off \$ \_\_\_\_\_ Total amount you received \$ \_\_\_\_\_

Have you closed any bank accounts in the last 12 months? Yes/ No \_\_\_\_\_

If yes please fill out the following:

Bank: \_\_\_\_\_ Checking or Savings \_\_\_\_\_ Last 4 of acct number: \_\_\_\_\_

Amount on day of closing \$ \_\_\_\_\_ Date of closing \_\_\_\_\_

Bank: \_\_\_\_\_ Checking or Savings \_\_\_\_\_ Last 4 of acct number: \_\_\_\_\_

Amount on day of closing \$ \_\_\_\_\_ Date of closing \_\_\_\_\_

Bank: \_\_\_\_\_ Checking or Savings \_\_\_\_\_ Last 4 of acct number: \_\_\_\_\_

Amount on day of closing \$ \_\_\_\_\_ Date of closing \_\_\_\_\_

Do you have a Safe Deposit Box? Yes/ No \_\_\_\_\_ If yes please fill out the following:

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

Contents: \_\_\_\_\_

\_\_\_\_\_

Are you holding property that belongs to another person? Yes/No

If yes please fill out the following: (example using mom's car, brother's trailer is at your home. If anyone's property is at your home that is not yours please list it)

Property: \_\_\_\_\_ Owner \_\_\_\_\_ Value: \_\_\_\_\_

Property: \_\_\_\_\_ Owner \_\_\_\_\_ Value: \_\_\_\_\_

Property: \_\_\_\_\_ Owner \_\_\_\_\_ Value: \_\_\_\_\_

Property: \_\_\_\_\_ Owner \_\_\_\_\_ Value: \_\_\_\_\_

Property: \_\_\_\_\_ Owner \_\_\_\_\_ Value: \_\_\_\_\_

Property: \_\_\_\_\_ Owner \_\_\_\_\_ Value: \_\_\_\_\_

Please list all address that you have lived at for the last **three** years, include dates:

ADDRESS (Include street, city and zip)

FROM WHEN TO WHEN:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have you been married or divorced in the last eight years? Yes/No\_\_\_\_\_
If yes, please fill out the following: (name means name and address of prior spouse)

Name:\_\_\_\_\_ Date of Divorce\_\_\_\_\_
Address\_\_\_\_\_
City:\_\_\_\_\_ State\_\_\_ Zip\_\_\_\_\_

Name:\_\_\_\_\_ Date of Divorce\_\_\_\_\_
Address\_\_\_\_\_
City:\_\_\_\_\_ State\_\_\_ Zip\_\_\_\_\_

Have you been self employed in the last eight years? Yes/No\_\_\_\_\_
If yes, please fill out the following:

Name of the Business:\_\_\_\_\_
Address\_\_\_\_\_
City:\_\_\_\_\_ State:\_\_\_\_\_ Zip:\_\_\_\_\_

Nature of the Business\_\_\_\_\_

Dates of Operation:
Date Open\_\_\_\_\_

Date Closed\_\_\_\_\_ (if not still and open business)

Name of the Business:\_\_\_\_\_
Address\_\_\_\_\_
City:\_\_\_\_\_ State:\_\_\_\_\_ Zip:\_\_\_\_\_

Nature of the Business\_\_\_\_\_

Dates of Operation:
Date Open\_\_\_\_\_

Date Closed\_\_\_\_\_ (if not still and open business)