

CONSUMER DEBT RELIEF CLIENTS

IT IS YOUR DUTY TO PROVIDE THIS OFFICE WITH THE FOLLOWING:

1. **ALL** of the following information about creditors:
 - address, including zip code
 - account number
 - current balance
 - date account opened (if credit card, give date last used)
 - type of debt (credit card, jewelry, car, furniture, etc.)

(CREDIT REPORT MAY NOT BE THE BEST SOURCE FOR PROVIDING THE ABOVE)

If you have creditors to add which do not already appear on your credit report, please open any envelopes with bills and provide us with only one of the most recent bill or statement, and only one of the most recent notices from a collection agency.

2. If you own real estate, you must provide the following:
 - recorded Deed
 - recorded Deed of Trust (for Chapter 7 only)
 - written statement of value - (recent Appraisal or Tax Assessment)
 - written payoff amount from mortgage company
 - written mortgage arrearage statement (reinstatement amount)

After filing your bankruptcy, you must continue to make all payments on mortgages on property which you wish to keep. The creditors will probably stop sending you statements. If you had an electronic payment set up it will probably stop.

Deeds and Deeds of Trust are found at the Circuit Court Clerk's Office in the Record Room of the city or county where the property is located.

If there is more than one mortgage, we will need recorded Deed of Trust and written payoff for each mortgage company.

3. Income current year to date & tax returns for the past two years, where you worked those years, and most recent six months of pay stubs or if self-employed, provide a Profit & Loss Statement for the past year.
4. Any court documents, like judgments/garnishments in the last year.
5. If you own a vehicle with a loan outstanding or cosigned on a loan:
 - written payoff from the loan company
 - DMV title copy/Vehicle Transcript(\$8-9.00 fee) (Chapter 7 only)
 - copy of declarations page of car insurance policy
 - copy of purchase contract (if loan is more than 2 yrs. old)
6. Checking, debit & saving account information last two months from filing date, recent retirement plan statement, life insurance policies with cash surrender value, etc., including accounts closed in the past year (bank name, acct. #, date closed & balance) and current leases.
7. Photo I.D./driver's license and Social Security card or W-2.

Your petition will not be filed until the information above is provided and you have completed all required steps. Please check off items that apply as you obtain them and ignore those items that do not apply to your situation.

REV:02/13/2019

**OUTLINE OF REQUIREMENTS/TIME TABLE FOR BANKRUPTCY CASE FILING:
OR “WHAT HAPPENS NEXT?”**

PRE-BANKRUPTCY FILING PLAN:

- Step 1:** After your initial consultation, please provide us with your completed questionnaire, required documents (See these listed under “Consumer Debt Relief Clients” on sheet above) and pay your balance due ASAP. No appointment is needed to drop off documents or payments between 9:30-5:30 Mon-Fri. Please allow twenty-one (21) days for preparation of your draft bankruptcy schedules (to use for taking the Step 2 course) after you have provided us with all necessary documentation and fees.
Includes: Tax returns (Federal and State) for the past two tax years; Pay advices (stubs) for 6 months prior to filing; Additional bills, other than what is listed on your credit report (if any); Real Estate Deeds and Deeds of Trust, etc.;
- Step 2:** Take your Credit Counseling course on-line or by phone. (We will provide you with the information needed to take the Credit Counseling course/class after you have made sufficient payments and provided ALL information).
- Step 3:** Finish your Credit Counseling Course? Call Mr. McCollum to schedule an appointment for a final consultation to correct, review and sign your paperwork. You are then ready to have your case filed.

AFTER BANKRUPTCY CASE FILING YOU WILL GET A CASE NUMBER:

- Step 4:** After filing your case we will provide you with the necessary information to take the Debtor Education course, part 2 of your counseling courses, as part of the course materials provided in Step 2. Within 30 days of filing, prior to the date you have your 341 hearing, you must complete the Debtor Ed Course and provide me with a copy of your certificate **OR YOUR CASE WILL BE CLOSED AND YOU WILL NOT RECEIVE A DISCHARGE OF YOUR DEBTS.**
- Step 5:** You **MUST** make your 1st month’s payment within 30 days from the date your case is filed(Chapter 13 clients only) AND for both Chapter 7 & Chapter 13 you **MUST** attend your Bankruptcy 341 hearing (approx. 30 days after filing) or your case will be dismissed.
You will receive a notice in the mail from the Bankruptcy Court with the date, time and location of your hearing. Please review your petition, which will be provided to you at the hearing, to be sure you understand it and are ready for any questions that the Bankruptcy Trustee may ask of you.
- Step 6:** Bankruptcy Discharge - You will receive this notice from the Court approx. 90 days after your 341 hearing, indicating that your case has been finalized and closed(Chapter 7 clients only). Chapter 7 clients must complete their Trustee payments, plus other requirements, to obtain a discharge in their case. Please keep your Discharge and bankruptcy petition in a safe place for future reference.

(REV:02132019)

§527(a) Disclosure

I have agreed to retain Rudolph C. McCollum, Jr. to represent me in connection with a bankruptcy case that may be filed on my behalf. I understand the following:

(1). All information that I am required to provide with a petition and thereafter during a case under this title must be complete, accurate, and truthful.

(2). All of my property, whether I possess it or not, and all of my assets and all of my liabilities must be completely and accurately disclosed in the documents filed to commence the case, and I must disclose the replacement value of each asset as defined in §506 of the Bankruptcy Code in the documents I file where requested after I have made a reasonable inquiry to establish such value.

(3). My current monthly income, my actual living expenses (the amounts specified in §707(b)(2)), and, in a case under Chapter 13 of this title, all of my disposable income (which will be determined in accordance with §707(b)(2)) must be fully and accurately stated after I have made reasonable inquiry.

(4). I understand that information I provide during my 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 criminal sanctions.

I acknowledge that my attorney has fully explained these obligations to me.

Client

Date

Client

Date

§527(b) Disclosure

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, 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 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.

Client

Date

Client

Date

MCCOLLUM AT LAW, P.C.

Rudolph C. McCollum, Jr., Esq. President

e-mail: rudy@mccollumatlaw.com.

422 E. Franklin Street, Suite 301
Richmond, VA 23219

Direct Dial: 804-218-3614

Mailing Address:

P.O. Box 4595

Richmond, VA 23220

Phone (804) 523-3900

Fax (888)532-1870/(804) 523-3901

Website: www.McCollumAtLaw.com

Client Questionnaire For Non-Business Debtor

Section 1 ➤ Basic Information

Part A. Name and Address

Name: _____
Last First Middle

Telephone Number Home: _____ Work: _____ Cell: _____

Have you used any other names in the past eight years? ☐ No ☐ Yes *If yes, list other names:*

Social Security Number: _____ - _____ - _____

Address: _____

City: _____ State: _____ Zip: _____

County: _____ Email Address: _____

Have you lived at this address for at least 180 days? ☐ No ☐ Yes

Have you lived at this address for at least 730 days (2 years)? ☐ No ☐ Yes

If you answered no to either of the questions above, please list your previous address:

Address: _____

City: _____ State: _____ Zip: _____

County: _____

If you have a different mailing address, please list:

Mailing Address: _____

City: _____ State: _____ Zip: _____

Part B. Name and Address of Spouse

If you are filing jointly with your spouse, fill in the following information about your spouse:

Name: _____
Last First Middle

Has your spouse used any other names in the past eight years? ☐ No ☐ Yes *If yes, list other names:*

Social Security Number: _____ - _____ - _____

Email Address: _____

Address: *(if different from your address):* _____

City: _____ State: _____ Zip: _____ County: _____

If your spouse has a different mailing address, please list:

Mailing Address: _____

City: _____ State: _____ Zip: _____

Part C. Prior/Pending Bankruptcy Cases

Has a bankruptcy case been filed by you or against you in the last 8 years? ☐ No ☐ Yes

If yes, in which district of which state was the case filed? _____

Case Number: _____ Date filed: _____

Are there currently any bankruptcy cases pending against you, your business, your spouse, or your spouse's business? ☐ No ☐ Yes

If yes, name of debtor: _____ Relationship to you: _____

Case Number: _____ Date filed: _____ Judge: _____

In which district of which state was the case filed? _____

Exhibit "C" to the Voluntary Petition

Do you own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? ☐ No ☐ Yes (If yes, please attach a list and description of the property.)

Debtors Who Reside as Tenants of Residential Property

If you rent your home, does a landlord hold a judgment against you? ☐ No ☐ Yes

If yes, please provide the name and address of the landlord:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Section 2 Property

Part A. Real Estate (Schedule A)

List all real estate which you own or are a joint owner of, even if you still owe money on the property.

Address and description of property	Owned by Husband, Wife, Joint or Community	Value	Your % ownership, or \$ amount, if you and spouse are not sole owners	List all mortgages, home equity loans, and liens: What is the \$ value of the loan, lien or mortgage? What is your monthly payment? How many payments are left?	Who issued the lien, loan or mortgage? (Name, Address of Institution)	Office Use Only Exemptions?

Part B. Personal Property (Schedule B)

For each type of property listed below, indicate whether you own any property of that category, and, if you do, fill in the remaining information. You can think of the value as the replacement value. For property acquired for personal or family use, replacement value is the price a retail merchant would charge for a property of that kind, considering the age and condition of that property.

Type of Property	Yes/ No	Description	Husband, Wife, Joint, Community	Yard Sale Value	Office Use Only Exemptions?
1. Cash on hand					
2. Checking/Savings Account, Certificates of deposit, other bank accounts					
3. Security deposits held by utility companies, landlord					
4. Household goods, furniture, including audio, video, and computer equipment		<p>Number of Furniture - _____ Bedroom, _____ Livingroom, _____ Dining, _____ TV's, _____ DVD/VCR, _____ stereo, _____ microwave, _____ computer _____ range, _____ refrigerator, _____ dryer, _____ washer, _____ freezer.</p> <p>Other items list:</p> <p>List items you are still paying for:</p>			

Type of Property	Yes/ No	Description	Husband, Wife, Joint, Community	Yard Sale Value	Office Use Only Exemptions?
5. Books, pictures, art objects, records, compact discs, collectibles					
6. Clothing		<input type="checkbox"/> Men's clothing <input type="checkbox"/> Women's clothing			
7. Furs and jewelry		<input type="checkbox"/> Wedding rings <input type="checkbox"/> Misc. costume jewelry <input type="checkbox"/> Other: Details _____			
8. Sports, photographic, hobby equipment, firearms					
9. Interest in insurance policies-specify refund or cancellation value					
10. Annuities					
11. Interests in an education IRA, as defined in 26 USC § 530(b)(1)					
12. Interests in pension or profit sharing plans					

Type of Property	Yes/ No	Description	Husband, Wife, Joint, Community	Yard Sale Value	Office Use Only Exemptions?
13. Stock and interests in incorporated/unincorporated business					
14. Interests in partnerships/joint ventures					
15. Bonds					
16. Accounts receivable					
17. Alimony/family support to which you are entitled					
18. Other liquidated debts owed to you, including tax refunds					
19. Equitable or future interests or life estates					
20. Interests in estate of decedent or life insurance plan or trust					
21. Other contingent/unliquidated claims, including tax refunds, counterclaims					
22. Patents, copyrights, other intellectual property					

Type of Property	Yes/ No	Description	Husband, Wife, Joint, Community	Yard Sale Value	Office Use Only Exemptions?
23. Licenses, franchises					
24. Customer List or other compilation					
25. Automobiles, trucks, trailers, and accessories.		<u>Year Make Model Miles #Cyl Trim Detail</u>			
26. Boats, motors, and accessories					
27. Aircraft and accessories					
28. Office equipment, supplies					
29. Machinery, fixtures etc. for business					
30. Inventory					
31. Animals					
32. Crops-growing or harvested					
33. Farming equipment and implements					
34. Farm supplies, chemicals, feed					

Type of Property	Yes/ No	Description	Husband, Wife, Joint, Community	Yard Sale Value	Office Use Only Exemptions?
35. Other personal property of any kind not listed.					

Section 3 Unexpired Leases and Contracts (Schedule G)

List below any leases or contracts that are still current that you are a party to. Include residential, car and business leases, and service or business contracts.

Nature and Description of Contract	Name and Address of Other Party or Parties	Date that Contract Expires

Section 4 Current Income

Marital Status:

- ☐ Married
☐ Single
☐ Divorced
☐ Separated
☐ Widowed

List all dependents of you and your spouse, their ages, and their relationship to you:

Name	Age	Relationship

Part A. Debtor's Income

- What is your occupation? _____
- Name and address of your employer:

3. Since what month & yr. have you been employed? _____

4. What is the gross amount of your paycheck, before taxes/other deductions are taken out? \$ _____

5. How often do you get paid? ☐ once a week
☐ every two weeks ☐ twice a month
☐ once a month ☐ other _____

Complete the below questions with your estimate of monthly averages.

6. Do you receive overtime pay outside of your salary? If so, how much per month? \$ _____

7. How much is taken out of each paycheck for taxes and social security? \$ _____

8. How much is taken out for insurance? \$ _____

9. How much for union dues? \$ _____

j. Are there other deductions? If so, what are they and how much?

Do you receive

- income from business operations outside of your regular paycheck listed above? If so, what is the business and how much do you receive per month?
- income from real estate property? If so, how much per month? ☐ No ☐ Yes \$ _____
- interest or dividends? If so, how much per month? ☐ No ☐ Yes \$ _____
- alimony or family support payments for your use or for the care of your dependents? If so, how much per month? ☐ No ☐ Yes \$ _____
- social security or other forms of monetary government assistance? ☐ No ☐ Yes \$ _____
- retirement or pension money? ☐ No ☐ Yes \$ _____

Do you have any other sources of income not listed?

Are you or your spouse expecting any increase or decrease in salary next year? If so, explain.

Part B. Joint Debtor's Income

- What is your spouse's occupation? _____
- Name and address of your spouse's employer:

3. Since what month & yr. have you been employed? _____

4. What is the gross amount of your spouse's paycheck, before taxes/other deductions? \$ _____

5. How often does your spouse get paid? ☐ once a week
☐ every two weeks ☐ twice a month ☐ once a month
☐ other _____

Complete the below questions with your estimate of monthly averages.

6. Does your spouse receive overtime pay outside of your salary? How much per month? \$ _____

7. How much is taken out of each paycheck for taxes and social security? \$ _____

8. How much is taken out for insurance? \$ _____

9. How much for union dues? \$ _____

j. Are there other deductions? If so, what are they and how much?

Does your spouse receive

- income from business operations outside of the regular paycheck listed above? If so, what is the business and how much does your spouse receive per month?
- income from real estate property? If so, how much per month? ☐ No ☐ Yes \$ _____
- interest or dividends? If so, how much per month? ☐ No ☐ Yes \$ _____
- alimony or family support payments for spouse's use or for care of dependents? If so, how much per month? ☐ No ☐ Yes \$ _____
- social security or other forms of monetary government assistance? ☐ No ☐ Yes \$ _____
- retirement or pension money? ☐ No ☐ Yes \$ _____

Does your spouse have any other income not listed?

Are you or your spouse expecting any increase or decrease in salary next year? If so, explain.

Section 5 Current Expenses

Do you and your spouse maintain separate households? ☐ No ☐ Yes. If so, fill one page out for your household and another for your spouse's.

The following questions ask for your expenses each month. If you are unsure of the amount you pay each month, but know the amount for a different period (per week, per day, every 2 months, etc.), write in the amount and the frequency that you pay the amount.

List how much the household pays, ON AVERAGE, for each item EACH month

1. rent or home mortgage \$ _____
Does that amount include real estate taxes? ☐ No ☐ Yes
Does it include property insurance? ☐ No ☐ Yes
2. a) home maintenance & housekeeping supplies, like, ajax, windex, repairs etc. \$ _____
b) homeowner association dues \$ _____
3. electricity \$ _____
4. water and sewage \$ _____
5. telephone service/long distance \$ _____
6. Do you have any other utility bills? If so, what, and how much per month?
cable/Internet \$ _____
heating (gas, fuel oil, wood, kerosene, propane, etc.) \$ _____
security system \$ _____
7. food \$ _____
8. childcare & children's education costs \$ _____
9. clothing, laundry supplies and dry cleaning \$ _____
10. personal grooming, haircare products & personal services \$ _____
11. medical and dental expenses \$ _____
12. transportation (gas & maintenance, not car payments) \$ _____
13. entertainment, recreation, newspapers, magazines \$ _____
14. charitable contributions \$ _____
15. insurance not deducted from paycheck
a) homeowner's or renter's insurance \$ _____
b) life insurance \$ _____
c) health insurance \$ _____
d) auto insurance \$ _____
16. taxes, including IRS, Real and Personal Prop. Taxes \$ _____
17. installment payments for car, 2nd mortgage, furniture, etc. (Specify)
\$ _____
\$ _____
\$ _____
Pet expenses \$ _____

18. alimony, maintenance, child support paid to others	\$	
19. payments for support of dependents not living at home	\$	
20. expenses from operation of business	\$	
Additional Expenses (707(b) Expenses)		
21. mandatory payroll deductions not already listed	\$	
	\$	
22. court ordered payments not already listed	\$	
	\$	
	\$	
23. education necessary to maintain employment	\$	
24. education for a physically or mentally challenged child	\$	
25. disability insurance (if not listed on line 14)	\$	
26. health savings accounts	\$	
27. care for elderly, chronically ill, or disabled family members	\$	
28. protection from family violence	\$	
29. education expense for your children under 18	\$	
30. non-mandatory contributions to retirement accounts (including loan repayment)	\$	
	\$	
31. other expenses not listed above	\$	
	\$	
	\$	
	\$	

Official Form 107 - Statement of Financial Affairs for Individuals Filing for Bankruptcy

If you are filing jointly with your spouse, include information about both you and your spouse. If you are filing under chapter 13, and you are married and not separated, you must provide information about your spouse even if you are not filing jointly. If you have no information to report for a question, check "NO".

Part 1 Give Details About Your Marital Status And Where You Lived Before

1. What is your current marital status? ☐ Married ☐ Not married
2. During the last 3 years, have you lived anywhere other than where you live now? ☐ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Prior Address	Month/Year-IN	Month/Year-OUT
---------------	---------------	----------------

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) ☐ No
☐ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? ☐ No ☐ Yes. Fill in the details.

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1

Sources of income: Gross income
Check all that apply. (before deductions)

☐ Wages, commissions, bonuses, tips \$ _____

☐ Operating a business\$ _____

Debtor 2

Sources of income: Gross income
Check all that apply. (before deductions)

☐ Wages, commissions, bonuses, tips \$ _____

☐ Operating a business\$ _____

For the last calendar year:

Debtor 1

Sources of income: Gross income
Check all that apply. (before deductions)
☐ Wages, commissions,
bonuses, tips \$ _____

☐ Operating a business \$ _____

Debtor 2

Sources of income: Gross income
Check all that apply. (before deductions)
☐ Wages, commissions,
bonuses, tips \$ _____

☐ Operating a business \$ _____

For the calendar year before that year:

Debtor 1

Sources of income: Gross income
Check all that apply. (before deductions)
☐ Wages, commissions,
bonuses, tips \$ _____

☐ Operating a business \$ _____

Debtor 2

Sources of income: Gross income
Check all that apply. (before deductions)
☐ Wages, commissions,
bonuses, tips \$ _____

☐ Operating a business \$ _____

5. Did you receive any other income during this year or the two previous calendar years?

- ☐ No ☐ Yes. Fill in the details.

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1

Sources of income: Gross income
Check all that apply. (before deductions)
☐ Retirement Income \$ _____

☐ Social Security \$ _____

☐ Alimony/Maintenance \$ _____

☐ Gambling winnings \$ _____

Debtor 2

Sources of income: Gross income
Check all that apply. (before deductions)
☐ Retirement Income \$ _____

☐ Social Security \$ _____

☐ Alimony/Maintenance \$ _____

☐ Gambling winnings \$ _____

For the last calendar year:

Debtor 1

Sources of income: Gross income
Check all that apply. (before deductions)

- ☐ Retirement Income \$ _____
- ☐ Social Security \$ _____
- ☐ Alimony/Maintenance \$ _____
- ☐ Gambling winnings \$ _____

Debtor 2

Sources of income: Gross income
Check all that apply. (before deductions)

- ☐ Retirement Income \$ _____
- ☐ Social Security \$ _____
- ☐ Alimony/Maintenance \$ _____
- ☐ Gambling winnings \$ _____

For the calendar year before that year:

Debtor 1

Sources of income: Gross income
Check all that apply. (before deductions)

- ☐ Retirement Income \$ _____
- ☐ Social Security \$ _____
- ☐ Alimony/Maintenance \$ _____
- ☐ Gambling winnings \$ _____

Debtor 2

Sources of income: Gross income
Check all that apply. (before deductions)

- ☐ Retirement Income \$ _____
- ☐ Social Security \$ _____
- ☐ Alimony/Maintenance \$ _____
- ☐ Gambling winnings \$ _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts.

(Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose.")

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

☐ **No.** Go to line 7. ☐ **Yes.** List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

☐ **Yes** Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. **Also, do not include payments to an attorney for this bankruptcy case.**

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Payment for ...
.				

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? (Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.) ☐ No

☐ Yes. List all payments to an insider:

Insider 's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Payment for ...
.				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? (Include payments on debts guaranteed or cosigned by an insider.)

☐ No

☐ Yes. List all payments to an insider:

Insider 's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Payment for ...
.				

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? (List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.)

☐ No

☐ Yes. Fill in the details.

Case title & number	Nature of the case	Court or agency	Status of the case

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? (Check all that apply and fill in the details below.) ☐ No

☐ Yes. Fill in the information below.

<u>Creditor Name and Address</u>	<u>Describe the Property</u>	<u>Date</u>	<u>Value of the</u>
	<u>Explain what happened</u>		<u>property</u>
<u>.</u>			

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? ☐ No ☐ Yes. Fill in the details below.

<u>Creditor Name and Address</u>	<u>Describe the action</u>	<u>Date action taken</u>	<u>Amount</u>
	<u>the creditor took</u>		
<u>.</u>			

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☐ No ☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ No ☐ Yes. Fill in the details for each gift.

<u>Person You Gave the Gift and Address:</u>	<u>Describe the gifts</u>	<u>Dates you gave</u>	<u>Gift Value</u>
<u>.</u>			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ☐ No ☐ Yes. Fill in the details for each gift or contribution.

<u>Charity's Name and Address:</u>	<u>Describe what you contributed</u>	<u>Contribution Dates</u>	<u>Value</u>
<u>.</u>			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? ☐ No ☐ Yes. Fill in the details.

<u>Describe the property you lost</u>	<u>Describe any insurance coverage</u>	<u>Date of your loss</u>	<u>Value of property</u>
<u>and how the loss occurred</u>			
<u>.</u>			

(List pending insurance claims on line 33 of Schedule A/B: Property.)

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? (Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.)

☐ No ☐ Yes. Fill in the details.

<u>Person Who Was Paid</u>	<u>Address Description and value of property</u>	<u>Date payment</u>	<u>Payment</u>
<u>transferred</u>		<u>or transfer made</u>	<u>Amount</u>
<u>Email or website address</u>			
<u>Person Who Made the Payment, if Not You</u>			

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? ☐ No ☐ Yes. Fill in the details.

Do not include any payment or transfer that you listed on line 16.

<u>Person Who Was Paid</u>	<u>Description and value of property</u>	<u>Date payment</u>	<u>Payment</u>
<u>Address</u>	<u>transferred</u>	<u>or transfer made</u>	<u>Amount</u>

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. ☐ No ☐ Yes. Fill in the details.

<u>Person Who Received Transfer</u>	<u>Description and value of</u>	<u>Describe property or</u>	<u>Date transfer made</u>
<u>Address</u>	<u>property transferred</u>	<u>payments received or</u>	
<u>Person's relationship to you</u>		<u>or debtspaid in exchange</u>	

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) ☐ No

☐ Yes. Fill in the details.

<u>Name of trust</u>	<u>Description and value of the property transferred</u>	<u>Date Transfer was Made</u>
----------------------	----------------------------------------------------------	-------------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? (Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.) ☐ No

☐ Yes. Fill in the details.

Name of Financial Institution and Address	Last 4 digits of Type of account account number	Date account closed, sold	Last balance before closing
----------------------------------------------	----------------------------------------------------	------------------------------	--------------------------------

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? ☐ No ☐ Yes. Fill in the details.

Name & Address of Financial Institution	Who else had access to it?	Describe contents	Still Have it?
-----------------------------------------	----------------------------	-------------------	----------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? ☐ No ☐ Yes. Fill in the details

Name & Address of Storage Facility	Who else has or had access?	Describe the contents	Do you still to it? have it?
------------------------------------	-----------------------------	-----------------------	---------------------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. ☐ No ☐ Yes. Fill in the details.

Owner's Name & Address	Where is the property?	Describe the property	Value
------------------------	------------------------	-----------------------	-------

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

☐ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

☐ Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

☐ Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? ☐ No ☐ Yes. Fill in the details.

Name & Address of site	Governmental unit Address	Environmental law, if you know it	Date of notice
------------------------	------------------------------	--------------------------------------	----------------

25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No
☐ Yes. Fill in the details.

Name & Address of site	Governmental unit Address	Environmental law, if you know it	Date of notice
------------------------	------------------------------	--------------------------------------	----------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. ☐ No ☐ Yes. Fill in the details.

Case Title & Number	Court or Agency Name And Address	Nature of the case	Status of the Case
---------------------	-------------------------------------	--------------------	--------------------

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation
☐ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name	Describe the nature of the business	Employer ID number (not SS# or ITIN)
---------------	-------------------------------------	--------------------------------------

Address	Name of accountant or bookkeeper	Dates business existed
---------	----------------------------------	------------------------

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. ☐ No ☐ Yes. Fill in the details below.

Name & Address	Date Issued
----------------	-------------