|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **SOFA Statement of Financial Affairs** | | | | | |
| Please read through all of the questions and answer each question to the best of your ability. | | | | | |
|  | | | | | |
| 1. **What is your marital status?  Married**  **Not married** | | | | | |
|  | | | | | |
| 1. **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** | | | | | |
|  | | | | | |
| **Debtor 1** | | | **Debtor 2**  **Same as debtor 1** | | |
|  | | |  | | |
| **Address** | | | **Address** | | |
|  | | |  | | |
| **City State Zip** | | | **City State Zip** | | |
|  | | |  | | |
| **What dates did you live there?**  **From:**  **To:** | | | **What dates did you live there?**  **From:**  **To:** | | |
|  | | | | | |
| **Debtor 1** | | | **Debtor 2**  **Same as debtor 1** | | |
|  | | |  | | |
| **Address** | | | **Address** | | |
|  | | |  | | |
| **City State Zip** | | | **City State Zip** | | |
|  | | |  | | |
| **What dates did you live there?**  **From:**  **To:** | | | **What dates did you live there?**  **From:**  **To:** | | |
|  | | | | | |
| 1. **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 If yes make sure you fill out Schedule H Codebtors.** | | | | | |
|  | | | | | |
| **Common pitfalls in completing the SOFA**   * 4./ 5. The next page of the SOFA (INCOME) is vital information. If you do not complete the Income section, questions 4 and/or 5, this section will be returned to you. This information must come from you. Our office staff cannot complete this information for you. This is a Year to Date total, for the current year and a Year to Date total for the previous two years.   **IF THIS INFORMATION IS NOT COMPLETED WHEN YOU BRING THE PACKET BACK , WE WILL RETURN IT TO YOU**   * 6. pay close attention to question 6. Unless your debt is mostly business related, your debt is considered Consumer debt. The second part of this question is this, have you paid any one creditor more than $600.00 ACCUMULATIVE, over the last 90 days. This often includes, mortgage payments, rent, vehicle payments, ect**. It is an accumulative total for the last 90 days.** * 9. Make sure you list any lawsuits or other court actions. Provide the documentation for each. Make sure the creditor that is suing gets listed in the creditor sections of the packet. * 10. If anything has been repossessed or foreclosed on, you will need to list it. * 14. If you tithe to a church or give charitable contributions, make sure it gets listed here. Make sure it is also included in your budget. * 15. If you have gambling losses or winnings within the last year, we must know about it. * 16. We do have a lot of storms and other disasters in our area. If you have lost anything due to fire, theft, or natural disaster, make sure it gets listed. * 19. If you have sold, traded, or transferred anything, you have to list it. * **Make sure you read the entire packet carefully, these are just the common ones that most people have trouble with.** | | | | | |
| **YOU HAVE TO COMPLETE THIS SECTION** | | | | | |
|  | | | | | |
| 1. **Did you have any income from employment or from operating a business during this year or two years prior?**  **No**  **yes** | | | | | |
| Fill in the TOTAL amount of income you have received from ALL jobs and all businesses, including part-time or seasonal. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1 | | | | | |
|  | **Debtor 1** |  | | **Debtor 2** |  |
| **2020** | Wages, tips, commissions, bonuses  Operation of a business | **$** | | Wages, tips, commissions, bonuses  Operation of a business | **$** |
| **2019** | Wages, tips, commissions, bonuses  Operation of a business | **$** | | Wages, tips, commissions, bonuses  Operation of a business | **$** |
| **2018** | Wages, tips, commissions, bonuses  Operation of a business | **$** | | Wages, tips, commissions, bonuses  Operation of a business | **$** |
|  | | | | | |
| 1. **Did you receive any other income during this year or the two years prior?**  **No**  **Yes** | | | | | |
| Fill in the TOTAL amount of income you have received from ALL other sources. Include income regardless of whether that income is taxable. Other income can include but not limited to; alimony, child support, Social Security, unemployment, pension, rental income, interest, dividends, royalties, money collected from lawsuits, gambling or lottery, public benefit payments such as Food Stamps or TANF.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1 | | | | | |
|  | **Debtor 1** | | | **Debtor 2** | |
| **2020** | **Source** **Amount$**  **Source       Amount$**  **Source       Amount$** | | | **Source       Amount$**  **Source       Amount$**  **Source       Amount$** | |
| **2019** | **Source       Amount$**  **Source       Amount$**  **Source       Amount$** | | | **Source       Amount$**  **Source       Amount$**  **Source       Amount$** | |
| **2018** | **Source       Amount$**  **Source       Amount$**  **Source       Amount$** | | | **Source       Amount$**  **Source       Amount$**  **Source       Amount$** | |

|  |  |  |  |  |
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| 1. **Are either Debtor 1 or Debtor 2’s debts primarily CONSUMER debts?**   Consumer debt is PERSONAL debt, not BUSINESS. It is primarily for personal, family or household purposes. **These do NOT include spousal support, child support, or the money you paid to the attorney.**  No If this answer is no, and the debts are primarily **BUSINESS** debts, please list below any creditor that you have paid more than $6,225.00. (FOR BUISNESS DEBTS) | | | | |
| Yes **Debtor 1 or Debtor 2 both primarily have CONSUMER debts.**  **(PERSONAL DEBTS)**  During the last 90 days have you paid any creditor a total of $600.00 or More. This is an | | | | |
|  | | | | |
| **List any creditor in which you have paid $600.00 or more over the last 90 days.**  **Remember this typically pertains to, but is not limited to, mortgage payments, rent, vehicle payments, it could be furniture payments. $600.00 or more total over the last 90 days.** | | | | |
| **Name the creditor** | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ | Mortgage |
| **Creditor Name** |  |  | | Car |
|  |  | Credit Card |
| **Address** |  | Loan payment |
|  |  | Venders |
| **City State Zip** |  | Other |
|  | | | | |
| **Name the creditor** | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ | Mortgage |
| **Creditor Name** |  |  | | Car |
|  |  | Credit Card |
| **Address** |  | Loan payment |
|  |  | Venders |
| **City State Zip** |  | Other |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **List your debt here. Remember this typically pertains to, but is not limited to, mortgage payments, rent, vehicle payments, it could be furniture payments. $600.00 or more total over the last 90 days.** | | | | |
| **Name the creditor** | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ | Mortgage |
| **Creditor Name** |  |  | | Car |
|  |  | Credit Card |
| **Address** |  | Loan payment |
|  |  | Venders |
| **City State Zip** |  | Other |
|  | | | | |
| **Name the creditor** | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ | Mortgage |
| **Creditor Name** |  |  | | Car |
|  |  | Credit Card |
| **Address** |  | Loan payment |
|  |  | Venders |
| **City State Zip** |  | Other |
|  | | | | |
| **Name the creditor** | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ | Mortgage |
| **Creditor Name** |  |  | | Car |
|  |  | Credit Card |
| **Address** |  | Loan payment |
|  |  | Venders |
| **City State Zip** |  | Other |
|  | | | | |

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| --- | --- | --- | --- | --- |
| 1. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed to anyone who is considered an insider?** This could be relatives, friends, partners in a business, etc. This DOES include spousal support and child support.   No  Yes If yes, please list all payments. | | | | |
|  | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ | Child Support |
| **Insider Name** |  |  | | Spousal Support |
|  |  | Friend |
| **Address** |  | Relative |
|  |  | Business/Partner |
| **City State Zip** |  | Other |
|  | | | | |
|  | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ | Child Support |
| **Insider Name** |  |  | | Spousal Support |
|  |  | Friend |
| **Address** |  | Relative |
|  |  | Business/Partner |
| **City State Zip** |  | Other |
|  | | | | |
|  | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ | Child Support |
| **Insider Name** |  |  | | Spousal Support |
|  |  | Friend |
| **Address** |  | Relative |
|  |  | Business/Partner |
| **City State Zip** |  | Other |
|  | | | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on an account of a debt that benefited an insider.**   No  Yes If yes, please list all payments. | | | | |
|  | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ |  |
| **Insider Name** |  |  | | |
|  |  |
| **Address** |  |
|  |  |
| **City State Zip** |  |
|  | | | | |
|  | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ |  |
| **Insider Name** |  |  | | |
|  |  |
| **Address** |  |
|  |  |
| **City State Zip** |  |
|  | | | | |
|  | **Date of**  **Payment** | **Total**  **Amount Paid** | **Amount You Still Owe** | **Type** |
|  |  | $ | $ |  |
| **Insider Name** |  |  | | |
|  |  |
| **Address** |  |
|  |  |
| **City State Zip** |  |
|  | | | | |

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| --- | --- | --- | --- |
| 1. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?** This could include personal injury cases, small claims court, divorces, collection lawsuits, paternity actions or support custody or contract disputes.   No  Yes If yes, please list all payments. | | | |
|  | | | |
| **Court or Agency Status** | | | |
|  | **Case Title** | **Court Name** | **Pending** |
| **Nature of the Case** |  |  | **On appeal** |
|  |  | **Concluded** |
| **Case Number** | **Address** |  |
|  |  |
|  | **City State Zip** |
|  |
|  | | | |
| **Court or Agency Status** | | | |
|  | **Case Title** | **Court Name** | **Pending** |
| **Nature of the Case** |  |  | **On appeal** |
|  |  | **Concluded** |
| **Case Number** | **Address** |  |
|  |  |  |
|  | **City State Zip** |
|  |
| **Court or Agency Status** | | | |
|  | **Case Title** | **Court Name** | **Pending** |
| **Nature of the Case** |  |  | **On appeal** |
|  |  | **Concluded** |
| **Case Number** | **Address** |  |
|  |  |
|  | **City State Zip** |
|  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized or levied?**   No  Yes If yes, please list | | | | | | | |
|  | | | | | | | |
| **Explain what happened** | | **Describe**  **the Property Creditor Name Value of property** | | | | | |
| **Repossessed**  **Foreclosed**  **Garnished**  **Seized or Levied**  **Date** | |  | |  | | | **$** |
|  | | |  |
| **Address** | | |
|  | | |
| **City State Zip** | | |
|  | | |
|  | | | | | | | |
| **Explain what happened** | | **Describe**  **the Property Creditor Name Value of property** | | | | | |
| **Repossessed**  **Foreclosed**  **Garnished**  **Siezed or Levied**  **Date** | |  | |  | | | **$** |
|  | | |  |
| **Address** | | |
|  | | |
| **City State Zip** | | |
|  | | |
| 1. **Within 1 year 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, If yes, please list all payments. | | | | | | | |
| **Explain what happened** | | **Date Property**  **Was taken Creditor Name Value of property** | | | | | |
| **Repossessed**  **Foreclosed**  **Garnished**  **Seized or Levied**  **Date** | |  | |  | | | **$** |
|  | | |  |
| **Address** | | |
|  | | |
| **City State Zip** | | |
|  | | |
| 1. **Within 1 year before you filed for bankruptcy, was any of your property in the possession or an assignee for the benefit of creditors, court-appointed receiver, a custodian, or another official**? | | | | | | | |
| No  Yes | | | | | | | |
|  | | | | | | | |
| 1. **Within 2 years before you filed for bankruptcy, did you give any gifts to any person with a total value of more than $600. per person**. | | | | | | | |
|  | | | | | | | |
| **No**  **Yes** | **Name** | | **Describe the gift** | | **Date given** | **Amount** | |
|  | | |  | |  | $ | |
|  | | | | | | | |
| 1. **Within 2 years before you filed for bankruptcy, did you give any gifts to any church or charitable contribution, with a total value of more than $600?** | | | | | | | |
|  |  | |  | |  |  | |
| **No  Yes** | **Name** | | **Describe the gift** | | **Date given** | **Amount** | |
|  |  | |  | |  | $  $  $ | |
| **Address** | | | | | | | |
|  | | | | | | | |
| **City State Zip** | | | | | | | |
| 1. **Within 1 year before you filed bankruptcy or current, did you lose anything because of theft, fire, natural disaster or gambling?** | | | | | | | |
|  | | | | | | | |
| **No  Yes** | **Name** | | **Describe property**  **Lost** | | **Date of loss** | **Amount** | |
|  | | |  | |  | $ | |
| **Address** | | | | | | | |
|  | | | | | | | |
| **City State Zip** | | | | | | | |
| 1. **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 or preparing a bankruptcy petition?** | | | | | | | |
| **No**  **Yes** | | | **What did you pay for?** | | **Date Paid** | **Amount Paid** | |
|  | | |  | |  | $ | |
| **Person who was paid** | | | | | | | |
|  | | | | | | | |
| **Address** | | | | | | | |
|  | | | | | | | |
| **City       State       Zip** | | | | | | | |
|  | | | | | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| 1. **Within 1 year before you filed bankruptcy, did you or anyone else’s acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or make payments to your creditors? Possible debt consolidation or debt repayment** agencies. | | | |
| **No  Yes** | **What did you pay for?** | **Date Paid** | **Amount Paid** |
|  |  |  | $ |
| **Person who was paid** | | | |
|  | | | |
| **Address** | | | |
|  | | | |
|  | | | |
| **City State Zip** | | | |
|  | | | |
| 1. **With 1 year before you file for bankruptcy, did you sell, trade or otherwise transfer any property to anyone? This could also the sale of any vehicles, or other property**. | | | |
|  | | | |
| **No  Yes** | **What did sell or transfer ?** | **Date transferred** | **Value** |
|  |  |  | $ |
| **Person who was paid** | | | |
|  | | | |
| **Address** | | | |
|  | | | |
|  | | | |
| **City State Zip** | | | |
| **No  Yes** | **What did sell or transfer ?** | **Date transferred** | **Value** |
|  |  |  | $ |
| **Person who was paid** | | | |
|  | | | |
| **Address** | | | |
|  | | | |
|  | | | |
| **City State Zip** | | | |
| 1. **With 10 years before you file for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are the beneficiary?** (These are often called asset-protection devices) | | | |
|  | | | |
| **No  Yes** | **Description** | **Date transferred** | **Value** |
|  |  |  | $ |
| **Name of Trust** | | | |
|  | | | |
|  | | | |
| **Address** | | | |
|  | | | |
| **City State Zip** | | | |
|  | | | |
| 1. **With 1 year before you file for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit closed, sold, moved or transferred?** This includes checking, saving, money market or financial accounts; certificate of deposit, shares in banks, credit unions, brokerage houses, pension funds, cooperative, associations, and other financial institutions. | | | |
| **No  Yes** | **Last 4 or acct #** | **Date Closed** | **Last Balance** |
|  |  |  | $ |
| **Name of Financial Institution** | | | |
|  | | | |
|  | | | |
| **Address** | | | |
|  | | | |
| **City State Zip** | | | |
| **Type of Account**  **Checking  Savings  Money Market  Brokerage  Other** | | | |
|  | | | |
| 1. **Within 1 year before you filed for bankruptcy, or do you now have any safe deposit box or other depository for securities, cash, or other valuable?** | | | |
| **No  Yes** | **Contents** | **Who else has access to it?** | **Do you still have it?** |
|  |  |  | No  Yes |
| **Name of Financial Institution** | | | |
|  | | | |
|  | | | |
| **Address** | | | |
|  | | | |
| **City State Zip** | | | |
|  | | | |
| 1. **Within 1 year before you filed for bankruptcy, do you have or have you had a storage unit anywhere other than at your home?** | | | |
| **No  Yes** | **Contents** | **Describe property** | **Value?** |
|  |  |  |  |
| **Name of Storage Facility.** | | | |
|  | | | |
|  | | | |
| **Address** | | | |
|  | | | |
| **City State Zip** | | | |
|  | | | |
| 1. **Do you hold or control any property that someone else owns? Include any property that you have borrowed, or may be storing for someone or hold in trust for someone?** | | | |
| **No  Yes** | **Where is property?** | **Describe property** | **Value?** |
|  |  |  |  |
| **Owners Name** | | | |
|  | | | |
|  | | | |
| **Address** | | | |
|  | | | |
| **City State Zip** | | | |
|  | | | |
| 1. **Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?** | | | |
| **No  Yes** | **If yes, please describe** | | |
|  | | | |
| 1. **Has any governmental unit notified you that regarding any release of hazardous material?** | | | |
| **No  Yes** | **If yes, please describe** | | |
|  | | | |
| 1. **Have you been a party in any judicial or administrative proceeding under any environment law?** | | | |
| **No  Yes** | **If yes, please describe** | | |
|  | | | |

|  |  |  |
| --- | --- | --- |
| 1. **Within 4 years before you filed bankruptcy, did you own a business or have any of the**   **following connections to a business?**  A sole proprietor or self-employed in a trade or profession, full 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 | | |
|  | | |
| **Name the business** | **Describe the business** | **EIN Number** |
|  |  |  |
| **Business name** |  |  |
|  |  | **From**  **To** |
| **Address** |  |  |
|  |  |  |
| **City State Zip** | | |
|  |  |  |
| **Name the business** | **Describe the business** | **EIN Number** |
|  |  |  |
| **Business name** |  |  |
|  |  | **From**  **To** |
| **Address** |  |  |
|  |  |  |
| **City State Zip** | | |
|  |  |  |
|  |  |  |
|  | | |
| 1. **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 Date issued.** | | |
|  | | |
| **If yes, Name** | | |
|  | | |
| **Address City State** | | |
|  | | |