

**Enclosed you will find three different forms to complete.**

1. The blank grid pages are to list **ALL** of your creditors, **even those you want to keep and even those you do not think you can get rid of, such as the IRS.** Please make sure to give the complete addresses for each creditor as this is the only way they can be included in your bankruptcy. **Please make sure to give the correct addresses for creditors. You should use the address listed for correspondences, not payments. If an amendment is needed to correct a creditor's address, there is a fee of \$50.00 each time this has to be done. It is very important to make sure you have provided the correct addresses.** Also include account numbers and what you owe each creditor. In certain cases, the amount you owe can affect your case, so please use the correct amount you owe the creditor. If you have been turned over to a collection agency, please list the name and address of the collection agency and for whom they are collecting.
2. Please complete and bring all papers in with you when you come for your appointment.
3. Please bring all the paperwork listed in the "Items Needed" page. Your bankruptcy will not be filed until we have received all the information listed in the "Items Needed" page.
4. Please bring the \$400.00 down payment in **cash, money order, or a cashier's check only. No personal or third party checks will be accepted.**

It is very important that you are current with any creditors you wish to keep. If you do not stay current with them, the creditors may not let you reaffirm on your loan with them.

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

**APPOINTMENT TIME:** \_\_\_\_\_

**\* For your convenience, parking is available on the side and in the rear of the building. Please do not park in the CDS # 10 Drug Store parking lot.**

MONTHLY EXPENSES

Please bring this list with you to my office. Review your bills for the last 12 months and determine the average amount you spent each month. The bankruptcy trustee and I will be asking you how you arrived at your figures, so be prepared to support the numbers you provide.

Rent or mortgage payment \_\_\_\_\_  
(Include lot rent if a mobile home)

Real estate taxes and home owner insurance  
(If own or buying home and if not included in payment) \_\_\_\_\_

**UTILILTIES:**

Electricity and heating fuel \_\_\_\_\_

Water/sewer \_\_\_\_\_

Telephone \_\_\_\_\_

Cell Phone \_\_\_\_\_

Internet \_\_\_\_\_

Cable or satellite \_\_\_\_\_

Other \_\_\_\_\_

Home Maintenance (repairs & upkeep) \_\_\_\_\_

Food \_\_\_\_\_

Clothing \_\_\_\_\_

Laundry expenses (soap, fabric softener, etc. & dry cleaning \_\_\_\_\_

Medical & Dental Expenses \_\_\_\_\_

Transportation (not including car payment, this would be gas, \_\_\_\_\_  
oil changes, tires, etc)

Recreation, clubs & entertainment, meals out, movies, newspapers, \_\_\_\_\_  
magazines, books, etc.

Insurance (not deducted from wages or included in home mortgage payment)

Life \_\_\_\_\_

Health \_\_\_\_\_

Auto \_\_\_\_\_

Other insurance (specify type) \_\_\_\_\_

Car payment \_\_\_\_\_

Alimony or child support paid to others \_\_\_\_\_

Car tags & taxes (yearly) \_\_\_\_\_

Cleaning supplies & toiletries \_\_\_\_\_

Lunch at work \_\_\_\_\_

Lunch for school \_\_\_\_\_

School activities \_\_\_\_\_

Daycare/babysitter/afterschool programs \_\_\_\_\_

Personal care services, i.e., hair cuts, colors, makeup \_\_\_\_\_

Smoke \_\_\_\_\_

Any other expenses? (specify) \_\_\_\_\_

This information has been provided by me and is true and correct information:

\_\_\_\_\_  
DEBTOR Date

\_\_\_\_\_  
JOINT DEBTOR Date

CREDITOR	COMPLETE ADDRESS	ACCOUNT NUMBER	BALANCE

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**INSTRUCTIONS: Please read carefully.**

1. **LIST** all property you own. For example: Sofa, Chair, TV, VCR, Computer, Stereo, etc.
2. Then, for each piece of property, list what you think you could sell it for at a yard sale or pawn shop.

LIVING ROOM

DINING ROOM

FAMILY ROOM

KITCHEN (Stove, refrigerator, microwave, dishwasher, etc.)

LAUNDRY ROOM

BEDROOM #1

BEDROOM #2

BEDROOM #3

OTHER ROOMS

GARAGE

SHED OR OUTBUILDING



## ITEMS NEEDED

**(You must bring everything requested to your initial appointment)**

1. All personal and business books, records of account, bank books, bank statements and cancelled checks for 6 months prior to the bankruptcy filing (the last bank statement must show the amount on deposit on the date of bankruptcy filing).
2. The original or a certified copy of the deed or contract under which the debtor holds title to or any interest in real estate, and certified copies of all recorded mortgages, liens, or encumbrances upon said real estate (these documents may be obtained from the office of the county clerk of the county in which the real estate is located). *All copies must show the recording date and the book and page number.*
3. Title papers to any motor vehicles, mobile homes, trailers or boats (if original papers have been lost, duplicates must be obtained from the office of the county court clerk of the county in which the vehicles are registered).
4. Certificates of stock, bonds and keys to any safe deposit boxes.
5. Contracts of life or burial insurance.
6. Copies of the debtor's last state and federal income tax returns, including all 1099 and W-2 forms.
7. Payment advices, wage statements, etc., received within 180 days before filing **from all sources.**
8. Contracts or title papers pertaining to any property of the debtor.
9. Copies of all notes, security agreements, loan disclosure statements and other documents relating to loan transactions to which the debtor is a party, such as for cars, houses, etc.
10. Copies of utility bills & evidence of expenses, such as receipts, etc.

**YOUR BANKRUPTCY WILL NOT BE FILED UNTIL WE RECEIVE ALL OF THE ABOVE INFORMATION.**