

HENEY & ASSOCIATES, LLC

ATTORNEYS AT LAW

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Bankruptcy Client Questionnaire

Section 1 – General Information:

Your Name: _____

Social Security Number: _____

Date of Birth: _____

EMPLOYMENT INFORMATION:

Employer: _____

Address of employer: _____

Your job title: _____

How long have you been employed there: _____

Your Spouse: _____

Social Security Number: _____

Date of Birth: _____

EMPLOYMENT INFORMATION:

Employer: _____

Address of employer: _____

Your job title: _____

How long have you been employed there: _____

HOME ADDRESS: _____

Mailing Address (if different): _____

Telephone:

Home: _____

Cell: _____

Work: _____

Email Address: _____

Please select your marital status:

Single

Married

Divorced

Separated

Widowed

Please list all of your dependents

Name: _____

Age: _____

Relationship to you (e.g. son, daughter, parent): _____

Name: _____

Age: _____

Relationship to you (e.g. son, daughter, parent): _____

Name: _____

Age: _____

Relationship to you (e.g. son, daughter, parent): _____

Section 2 – Assets

1. Real Estate

Primary Residence:

Type of Real Estate: House Condominium Land Other

Address: _____

Name(s) on Deed: _____

Estimated Fair Market Value: _____

Is there a Homestead Act Recorded? Yes No

Mortgage Company: _____

Outstanding Balance: _____

Does your monthly payment include taxes and/or insurance? Yes No

Are you current on your payments? Yes No

If no, how much are you behind? _____

2nd Mortgage, Home Equity, etc: _____

Outstanding Balance: _____

Are you current on your payments? Yes No

If no, how much are you behind? _____

Other Real Estate:

Type of Real Estate: House Condominium Land Other

Address: _____

Name(s) on Deed: _____

Estimated Fair Market Value: _____

Is there a Homestead Act Recorded? Yes No

Mortgage Company: _____

Outstanding Balance: _____

Does your monthly payment include taxes and/or insurance? Yes No

Are you current on your payments? Yes No

If no, how much are you behind? _____

2nd Mortgage, Home Equity, etc: _____

Outstanding Balance: _____

Are you current on your payments? Yes No

If no, how much are you behind? _____

2. Bank Accounts:

Bank Name: _____

Account Type (ex. Checking): _____

Current Balance: _____
Bank Name: _____
Account Type (ex. Checking): _____
Current Balance: _____
Bank Name: _____
Account Type (ex. Checking): _____
Current Balance: _____

3. Security Deposits:
Do you have a security deposit held by a landlord? Yes No
If yes, what is the amount of the deposit? _____
Do you have a security deposit held by a utility company? Yes No
If yes, what is the amount of the deposit? _____

4. Household Goods:
List the approximate value of all of the items in your home, including all furniture, appliances, and computers/electronics.

5. Books, Music, Collectibles:
List the value of all of books, pictures, art, music, and/or other collectibles in your home.

6. Clothing:
List the approximate value of all of your clothing

7. Jewelry and Furs
List the value of all of your jewelry (including watches, rings, earrings, necklaces, etc.)

Are any of these items insured with your homeowner's policy? Yes No

8. Sporting Goods, Firearms, Hobby and Photographic Equipment:
List the approximate value of all of the above named items in your possession

9. Insurance Policies:
List any interest in insurance policies that you may have.
Company: _____
If a whole life policy, what is its cash value? _____
If payable on death, what is the face value? _____
Who is the beneficiary? _____

Company: _____
If a whole life policy, what is its cash value? _____
If payable on death, what is the face value? _____
Who is the beneficiary? _____

10. Annuities:
List any interest you may have in any annuity:

11. Education IRA:
List any interest you may have in an Education IRA

12. Pension or Profit Sharing Plans:

List any interest you may have in any pension plan or profit sharing plan

13. Stocks and/or Business Interests

List any stock or interest you have in any business (whether incorporated or not)

14. Partnerships or Joint Ventures

List any interest you have in any partnership or joint venture _____

15. Government or Corporate Bonds

List any interest you hold in any government or corporate bond (whether negotiable or not)

16. Accounts Receivable:

List any accounts receivable that you hold: _____

17. Alimony or Child Support:

If you are entitled to receive alimony or child support payments, then list:

The payor: _____

The amount: _____

18. Other Debts Owed to you / Tax Returns:

Are you entitled to receive a tax refund? Yes No

If yes, how much are you owed? _____

Does anybody owe you money for any reason? Yes No

If yes, please list:

Who owes you money: _____

How much do they owe: _____

19. Equitable or Future Interests:

List any equitable or future interest you may have in any property

20. Estate or Life Insurance Interests

Do you have any interest in the estate of a deceased person or do you have an interest in another's death benefit plan life insurance or trust? Yes No

If yes, list:

Policy Holder / Decedent: _____

Amount of interest: _____

21. Other Contingent/Unliquidated Claims:

Do you typically receive a tax refund? Yes No

If yes, how much is the refund? _____

Do you have a potential claim against another person (or have you filed a pending lawsuit against another person) Yes No

If yes, list:

Name of Person owing money: _____

Approximately how much they owe: _____

Case Number (if lawsuit filed): _____

22. Patents, Copyright, Intellectual Property:

List any interest you may have in any patent, copyright, or other intellectual property:

23. License, Franchises, and other General Intangibles:

List any interest you may have in any license, franchise, and other general intangible:

24. Customer Lists:

List any customer lists or other compilations of personally identifiable information you obtain in connection with you business activity: _____

25. Automobiles and other Vehicles:

List the following for all cars, motorcycles, ATVs, or any other motor vehicle you have any interest in:

Make: _____

Model: _____

Year: _____

Mileage: _____

Make: _____

Model: _____

Year: _____

Mileage: _____

Car Loans

Loan Company: _____

Which vehicle is this loan secured to? _____

Outstanding Balance: _____

How many months left on loan: _____

Does your monthly payment include taxes and/or insurance? Yes No

Are you current on your payments? Yes No

If no, how much are you behind? _____

26. Boats, motors, and accessories:

List the following for all boats that you own:

Make: _____

Model: _____

Year: _____

27. Aircraft and accessories:

List the following for all boats that you own:

Make: _____

Model: _____

Year: _____

28. Office equipment for business:

List all equipment used in your business (including furniture, supplies, etc.):

29. Machinery/fixtures for business

List all machinery or fixtures used in your business (including tools):

30. Inventory

List any inventory that you are currently holding for your business: (use a separate page if necessary)

31. Animals

List all animals that you own (including pets):

32. Crops, farming equipment, and farm supplies:

List all crops, farming equipment, or farm supplies that you have any interest in:

33. List all other property that you own that has not already been listed:

1. Unsecured debts:

Please obtain your credit report from all three federal agencies. To do this, please visit www.annualcreditreport.com, select your state, and fill out all required information to obtain them. You can only access one agency's report at a time, so you will have to repeat the process three times. You can also obtain your reports over the phone at 1 (877) 322-8228, however it will take about two weeks to obtain them through the mail.

If you owe any unsecured debts that are not reflected in your credit report (ex. Doctor's bills typically don't get reported to credit agencies), then list them below:

2. Priority and Other Debts:

Do you owe any of the following:

Alimony or Child Support? Yes No

If yes,

How much do you owe per month: _____

Please provide our office with a copy of any court order or settlement obligating you to pay this amount.

Unpaid federal or state taxes? Yes No

If yes, then:

How much do you owe: _____

What year were the taxes assessed (ex. 2008 federal income tax): _____

Student loans? Yes No

If yes, then:

How much do you owe: _____

Are you currently paying them? _____

3. Other Debts:

Please list any other debt not already listed or in your credit report (e.g. family loans, unpaid rent, etc.):

Section 3 – Leases and Contracts

Please list all ongoing or future leases or contracts that you are obligated on (ex. Car leases, business leases, rental leases, performance or service contracts, etc.)

Nature of Lease/Contract: _____

Name of other party: _____

Address of other party: _____

Date that lease/contract expires: _____

Nature of Lease/Contract: _____

Name of other party: _____

Address of other party: _____

Date that lease/contract expires: _____

Nature of Lease/Contract: _____

Name of other party: _____

Address of other party: _____

Date that lease/contract expires: _____

Section 4 – Monthly Income

Please provide our office with a copy of all paychecks that you and your spouse have received within the **six months** prior to filing for bankruptcy. We need your spouse’s information even if you are not filing jointly.

Personal Business Profit/Loss Statement

If you have operated any business within the past 12 months, then please list below the normal income and expenses for an average month. If your business experiences various periods of highs and lows throughout the year (ex. seasonal businesses), then total your amounts for the 6 months and then divide by 6.

If you (or your spouse) have collectively operated more than one business in the past 12 months, then please fill out a profit/loss statement for each business.

Please provide our office documentation to support these numbers.

Average monthly business gross income _____
Did you withhold any of this income for tax purposes? Yes No
If yes, how much did you withhold? _____

Average monthly business expenses:
Rent _____
Utilities _____
Office Supplies _____
Product Supplies _____
Employee wages _____
Equipment loans/leases _____
Other expenses _____

Have you filed income tax returns for all applicable years? Yes No
If no, what years have you not filed? _____

Do you currently have any business inventory that could be sold? Yes No
If yes, what does the inventory consist of, and what is its value? _____

Section 5 – Monthly Expenses

List the amount you spend per month on the following items:

Mortgage / Rent	_____
2 nd Mortgage	_____
Electricity and/or heat	_____
Water and Sewer	_____
Phone/cable/internet	_____
Cell Phone(s)	_____
Home maintenance	_____
Food	_____
Cigarettes	_____
Clothing	_____
Laundry / Dry Cleaning	_____
Recreation	_____
Charitable Contributions	_____
Pet Care	_____
After school activities	_____
Childcare / Babysitters	_____
Personal care	_____
Gym / Health Clubs	_____
Medical/Dental not covered by insurance (ex. co-pays)	_____
Life Insurance	_____
Health Insurance	_____
Homeowner's Insurance	_____
Car Insurance	_____
Car loan/lease payment	_____
Car loan/lease payment	_____
Gasoline/transportation	_____
Taxes (excise, real estate, etc.)	_____
Student Loans	_____
Business expenses (if applicable)	_____
All other expenses	_____
Total monthly expenses	_____

Section 6 – Statement of Financial Affairs

The following pages ask many important questions, which may also be asked by the trustee at your Section 341 Trustee Meeting. Please answer them to the best of your ability.

Have you ever filed for bankruptcy before? Yes No

If yes, please list:

District of filing (ex. Massachusetts): _____

Date filed: _____

Case Number: _____

Have you or your spouse used any other names in the past eight years? Yes No If yes, list other names: _____

Have you lived at your current address for at least 180 days? Yes No

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

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

When is the last date that you used any credit card? _____

Do you have any charge on any credit card for over \$500 within the past 3 months?

If yes, list:

Which card: _____

Account Number: _____

How much was the charge for? _____

Have you made any payment over \$500 to any of your creditors within the last 3 months (do not include payments for regular monthly bills, ex. mortgage) Yes No

If yes, list:

Creditor Paid: _____

Amount Paid: _____

Date Paid: _____

Have you made any payment over \$500 to any family member within the past year in order to repay a family loan? Yes No

Family Member Paid: _____

Amount Paid: _____

Date Paid: _____

Have you taken any cash advances from any credit card within the last 3 months?

If yes, list:

Creditor: _____

Amount: _____

Date: _____

Do you own (or plan to own) a time share Yes No

If yes, please describe: _____

Do you have any property (car, boat, etc) in your possession that somebody else owns? Yes No

If yes, list:

Property: _____

Owner: _____

Their address: _____

Is anybody in possession of property that you own? Yes No

If yes, list:

Property: _____
Person in possession: _____
Their address: _____

Did you list any of your furniture, appliances, or possessions with a loan provider at the time you obtained a loan? Yes No

If yes, what did you list? _____

Are you currently buying any property (furniture, appliances, etc.) with monthly installment payments?

Yes No
If yes, what items? - _____

Have you closed any bank accounts within the past 2 years? Yes No

If yes, please list:
Name of Bank: _____
Address: _____
Name on Account: _____
Account Number: _____ Date Closed: _____
Amount in account when closed: \$ _____

Do you have a safe deposit box (or have you had one in the past 2 years)? Yes No

If yes, please list:
Name of Bank: _____
Address: _____
Contents of Box: _____
Date Closed/Transferred: _____

Do you or your spouse participate in a retirement, 401(k), or pension plan? Yes No

If yes, list:
Type of Plan: _____
Date of enrollment: _____
Current cash value: _____

Have you or your spouse established a retirement account not provided by your employer? Yes No

If yes, please list:
Name of Institution: _____
Amount in account: _____
Who is the beneficiary? _____

Does a roommate/relative pay part of your monthly expenses? Yes No

If yes, please list:
Name of person: _____
Relationship to you: _____
Total monthly contribution: _____
How long have they been making this contribution? _____

If you pay child support, are you current with your payments? Yes No

If not, please list:
Name of person/agency you pay: _____
Address: _____
Total amount of back payments: _____

Are you owed alimony or child support (even if you don't expect to receive it)? Yes No

If yes, please list:
Name of person to pay it: _____
Address: _____

Total amount owed to you: _____
Has the court ordered payment? Yes No If yes, when? _____

Within the past two years, were you, your spouse, or your children involved in any accident where someone was hurt? Yes No

If yes, list:

Type of accident: _____
Date: _____ Who's fault? _____
Was any insurance money recovered? Yes No
If yes, how much? _____

In the next 6 months do you expect to inherit anything or recover on anyone's life insurance policy? Yes No

If yes, list:

Date Expected: _____
Reason for receiving: _____
Amount: _____

Are you the beneficiary of any trust fund? Yes No

If yes, list:

Amount of trust fund: _____
Name of owner: _____
Owner's relationship to you: _____
When will you have access to this money? _____

Does anybody owe you any money for any reason? Yes No

If yes, list:

Who owes you money? _____
Address: _____
Amount they owe: _____
Reason for debt: _____
Have you filed a lawsuit against them? Yes No
If yes, did you obtain a judgment in your favor? Yes No
If yes, when were you awarded judgment: _____

Are you involved in any currently pending lawsuits, or have you been a party to any lawsuit within the past year? Yes No

If yes, list:

Name of Case: _____
Case Number: _____ Date Filed: _____
Type of lawsuit (ex. foreclosure): _____
Address of Court: _____

Have your wages been garnished or your property attached? Yes No

If yes, list:

Who garnished/attached: _____
Amount of garnishment/attachment: _____

Within the past year, has any of your property been repossessed, sold at foreclosure, transferred through a deed in lieu of foreclosure, or returned to seller? Yes No

If yes, list:

What property was taken/transferred: _____
Date of sale/repossession/transfer: _____

Within the past 6 months, has any of your property been assigned or placed into receivership for the benefit of your creditors? Yes No

If yes, list:

When was this done: _____

If receivership, what court authorized? _____

Within the past year, have you made any gifts to friends or relatives worth more than \$200, or any charitable contributions worth more than \$100? Yes No

If yes, list:

Who was the gift/contribution made to: _____

What was given: _____

Date of gift/contribution: _____

Within the past year, have you had any unusual losses (such as those from fire, theft, gambling, etc.)?

Yes No

If yes, list:

Type of loss: _____

Amount lost: _____ Date of Loss: _____

Amount covered by insurance: _____

Have you had any losses covered by insurance within the past year? Yes No

If yes, list:

Amount paid: _____ Date of Payment: _____

Reason for loss: _____

Have you paid any debt settlement agency or consulted with any other attorney regarding your financial affairs? Yes No

If yes, list:

Name of Agency/Attorney: _____

Address: _____

Amount paid: _____ Date of Payment: _____

Have you entered into any settlement agreement with any of your creditors regarding any of your debts within the last 3 months? Yes No

If yes, list:

Name of creditor: _____

Address: _____

Amount paid to settle debt: _____

Amount of total debt before settlement: _____

Have you had any ownership interest in any business (as a sole proprietor, partner, member, officer, or director) within the past 8 years? Yes No

If yes, list:

Name of business: _____

Business address: _____

Name of partners, associates, etc. _____

Tax Identification Number: _____

Beginning and ending dates of operation: _____

Have you transferred or sold any property within the past two years? Yes No

If yes, list:

Who did you Transfer/Sell to? _____

Date of Transfer: _____

Property Location: _____

Value of Property: _____

Amount Received: _____

Who did you Transfer/Sell to? _____
Date of Transfer: _____
Property Location: _____
Value of Property: _____
Amount Received: _____

Have you transferred any property to a Trust of which you are a beneficiary within the past ten years?

Yes No

If yes, list:

Date of Transfer: _____
Property Location: _____
Value of Property: _____
Amount Received: _____

I swear or affirm under penalty of perjury that the information I have provided in this questionnaire and my creditor forms are true and correct to the best of my knowledge, information and belief.

SIGNATURE

Date

SIGNATURE

Date

Credit Counseling Courses

Federal law requires that all individuals filing for bankruptcy complete two separate credit counseling courses. You will complete the first course before you file for bankruptcy, and the second course shortly after your meeting of creditors.

When you complete these courses, you will be sent a certificate of completion. Please provide our office with a copy of that certificate. The agency can also send the certificate to us directly via fax at (978) 921-7877 or email at kristen@heneylaw.com.

Because there are many different nonprofit agencies that conduct these courses, we are not permitted to suggest which agency you choose. For your benefit, however, we have provided a list of many of the approved agencies in the District of Massachusetts (a complete list is available on the Court's website at www.mab.uscourts.gov), please see the following page. You may take many of these courses on the internet or over the phone, in English or Spanish, and there is a small fee for all of them.

If, however, your household income is below 150% of the Federal Poverty Guidelines, then you may get your fee waived by these agencies. Please bring this to the attention of the agency you complete the course with, as there will be additional paperwork in order to get the fee waived.

Please note that when you take this course you will need documentation regarding your assets, debts, and household income/expenses.

List of Approved Credit Counseling Agencies*:

A 123 Credit Counselors, Inc. www.a123cc.org (888) 412-2123 English & Spanish Cost: \$30	Abacus Credit Counseling www.abacuscc.org (800) 516-3834 English & Spanish Cost: \$ 25 (\$35 joint)	Alliance Credit Counseling www.knowdebt.org (888) 594-9596 English & Spanish Cost: \$29 (\$39 joint),, \$49 on phone (\$59 joint)
American Consumer Credit www.consumercredit.org (866) 826-6924 English & Spanish Cost: \$50 (\$85 joint)	BKEDCERT.com www.bkedcert.com (800) 845-7171 English & Spanish Cost: \$50	Black Hills Children's Ranch, Inc. www.pioneercredit.com (800) 888-1596 English & Spanish Cost: \$35 (\$45 joint)
CredAbility www.credability.org (866) 672-2227 (Cost: \$50 (\$75 phone))	Cricket Debt Counseling www.cricketdebt.com (866) 719-0400 English & Spanish Cost: \$36	Debt Education and Certification www.debt-foundation.org (866) 859-7323 English & Spanish Cost: \$50
GreenPath, Inc. www.greenpathbk.com (800) 630-6718 English & Spanish Cost: \$50	Hummingbird Credit Counseling www.hbcce.org (800) 645-4959 English & Spanish Cost: \$49	InCharge Credit Counseling www.personalfinanceeducation.com (866) 729-0049 English & Spanish Cost: \$30
Money Management International www.moneymanagement.org (877) 964-2227 English & Spanish		

Cost: \$50 * For complete list of all approved agencies, please visit the website for the Bankruptcy Court for the District of Massachusetts, available at www.mab.uscourts.gov

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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 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.

I am signing below to demonstrate my complete understanding of the above.

Receipt Acknowledged: _____
Debtor Date

Receipt Acknowledged: _____
Joint Debtor (if applicable) Date

REQUIRED INFORMATION
DISCLOSED PURSUANT TO 11 U.S.C. §527(a)(2)

You will be requested to provide information to counsel in order to advise you whether to file bankruptcy and what type of bankruptcy to file if bankruptcy is recommended. You will be requested to provide information for the filing of the bankruptcy itself. With respect to this information and documents filed with the bankruptcy we are required to notify you of the following:

- A. 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;
- B. All assets and liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value;
- C. Current monthly income, the amounts specified in section 707(b)(2) of the bankruptcy laws, and, in a case under chapter 13 of this title, disposable income (determined in accordance with 707(b)(2) of the bankruptcy laws), are required to be stated after reasonable inquiry; and
- D. 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.

I am signing below to demonstrate my complete understanding of the above.

Receipt Acknowledged: _____
Debtor Date

Receipt Acknowledged: _____
Joint Debtor (if applicable) Date

**NOTICE TO BE PROVIDED IN ACCORDANCE WITH
SECTION 527(c) OF THE BANKRUPTCY CODE**

Except to the extent that Heney & Associates, LLC provides the required information itself after reasonable inquiry of the Client or others so as to obtain such information reasonably accurately for inclusion on the petition, schedules or statement of financial affairs, Heney & Associates, LLC hereby, by this clear and conspicuous writing, desires to inform you how to provide the information required in your Bankruptcy Petition, Schedules and Statements of Financial Affairs:

1. How to value assets at replacement value and how to determine what property is exempt:

You must determine how much your personal property is worth as it is today. As defined by the Bankruptcy Code, “with respect to property acquired for personal, family, or household purposes, replacement value shall mean the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined.”

Therefore, do not value your property based upon what you would have to pay to replace it. Instead, value it at what you can sell it for. If your property is new, or close to new, consider retail value adjusted to whatever extent appropriate for the amount the property has been used. If there is a market for your property as used, you may use that market to determine value. For example, you may consider using thrift store prices or prices at house or garage sales or at a secondary marketplace such as eBay to determine what it would cost you to replace your personal property.

Federal and State law each provide separate exemption schemes under which you may be able to protect certain value in property. In order to determine which exemption scheme is more beneficial according to your situation and goals, you must first determine the value of your property as described above.

2. How to determine current monthly income:

In order to determine current monthly income, you must determine your “average monthly income from all sources . . . without regard to whether such income is taxable.”

3. How to determine the amounts specified in § 707(b)(2) and, in a Chapter 13 case, how to determine disposable income in accordance with § 707(b)(2) and related calculations:

In order to determine these amounts, you should provide us with actual expenditures you make in each of the pertinent categories. We will compare them to the allowed amounts pursuant to current Internal Revenue Standards in order to determine your “Disposable Income” in accordance with Section 707(b)(2).

4. How to complete the list of creditors and how to determine what amount is owed and what address for each creditor should be shown:

In order to determine your list of creditors, the amount owed and what address should be shown, we will need to see you a copy of your credit reports from each of the three major credit reporting agencies, as well as bills for each creditor for a period of ninety (90) days immediately prior to the commencement of your case. We may utilize a National list of creditors’ addresses for additional information. It is vital to have the proper address for each creditor. Failure to provide this information may result in any notice given to that creditor being treated as invalid, and that debt not being discharged in your bankruptcy.

I am signing below to demonstrate my complete understanding of the above.

Receipt Acknowledged: _____
Debtor Date

Receipt Acknowledged: _____
Joint Debtor (if applicable) Date