

# LYNCH & BELCH, P.C.

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## BANKRUPTCY INSTRUCTION SHEET AND QUESTIONNAIRE

### CLIENT CHECKLIST:

**WE ARE A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE. AT THE TIME YOU RETURN YOUR COMPLETED QUESTIONNAIRE TO OUR OFFICE, WE ALSO MUST RECEIVE THE FOLLOWING ITEMS FROM YOU IN ORDER TO ACCEPT YOUR QUESTIONNAIRE:**

- \_\_\_\_\_ 1. Your down payment **PAYABLE IN CASH OR CASHIER'S CHECK;**
- \_\_\_\_\_ 2. We must have a **COPY** of both debtor and co-debtor's **picture ID** (i.e. driver's license) at the time of dropping off this questionnaire in order to obtain your credit report.
- \_\_\_\_\_ 3. Bring **COPY** of both debtor and co-debtor's **Social Security card;**  
(Call 1-800-772-1213 if you need to apply for a new social security card).
- \_\_\_\_\_ 4. **COPIES** of pay-stubs for six months prior to filing. If you do not have paystubs available, then check with your payroll department for a six month printout.
- \_\_\_\_\_ 5. Bring **COPIES** of any pending lawsuits filed against you.
- \_\_\_\_\_ 6. The **email address** to your employer's payroll department if your wages are currently being garnished;

Whose wages are being garnished? \_\_\_\_\_

Name of employer: \_\_\_\_\_

Contact person in payroll department: \_\_\_\_\_

Email address to payroll department: \_\_\_\_\_

\_\_\_\_\_ 7. Complete and sign the attached **Authorization for Credit Report** to be ordered by LYNCH & BELCH, P.C. (\$20.00 for individual credit report and \$40.00 for a joint credit report.)

**\*\*\*Credit reports are highly recommended for all clients and are required for clients with 50 or more creditors.**

If a credit report is not being ordered by LYNCH & BELCH, P.C. Bring copies of the **most recent** bill or correspondence from every creditor; (include date of last use of any credit cards, and date of service on other bills). We need only ONE bill or correspondence from each creditor. Only write down bills on the creditor pages at the back of the questionnaire if you do not have a copy of the bill or you are transferring the information from a credit report. **WE DO NOT ACCEPT CREDIT REPORTS THAT LYNCH & BELCH, P.C. HAS NOT ORDERED.**

\_\_\_\_\_ 8. Bring **COPIES** of most recent 3 months bank statements for all bank accounts.

\_\_\_\_\_ 9. Bring **COPIES** of most recently filed 2 years state and federal tax returns with attachment, i.e. W-2's, 1099's, etc. **\*\*\*Black out every social security number throughout tax returns and W-2's.** Tax transcripts are available.

\_\_\_\_\_ 10. Bring **COPIES** of most recent financial account statements for all retirement, investment, and/or educational retirement accounts.

\_\_\_\_\_ 11. Bring **COPIES** of proof of insurance coverage on your real estate and/or automobile.

\_\_\_\_\_ 12. Bring **COPIES** of any dissolution or property agreements as a result of a divorce or separation (if within the last 3 years).

\_\_\_\_\_ 13. Bring **COPIES** of appraisals and/or market analysis prepared for any real estate.

\_\_\_\_\_ 14. Bring **COPIES** of any life insurance policies and/or statements indicating value and beneficiaries.

\_\_\_\_\_ 15. Bring **COPIES** of any deeds (Warranty Deeds; Quitclaim Deeds, etc.) to any real estate you own or have any interest in. Contact your County Recorder's Office if you do not have a copy of the deed.

\_\_\_\_\_ 16. Bring **COPIES** of any mortgage statements and/or installment loan statements for any real estate or automobiles. Ticket book statements are fine.

\_\_\_\_\_ 17. Complete and sign the attached Consumer Authorization and Release form to obtain your credit report.

\_\_\_\_\_ 18. Complete and sign the attached §342 Official Information Notice.

\_\_\_\_\_ 19. Complete and sign the attached Contract for Legal Services.

\_\_\_\_\_ 20. Sign and date the attached notice of bankruptcy information.

\_\_\_\_\_ 21. Sign and date the attached "Important Information about Bankruptcy Assistance Services" form.

## QUESTIONNAIRE

### I. GENERAL INFORMATION

	Individual (Debtor only)	Joint (Husband and Wife)
How is the petition for bankruptcy to be filed? <b>(Circle One)</b>		
	<u>DEBTOR</u>	<u>DEBTOR'S SPOUSE</u>
Last Name:		
First Name:		
Middle Name:		
Have you ever used or been known by any other name within the immediately preceding six years?	Yes      No	Yes      No
If so, please explain. Include maiden names, prior married names, nicknames and trade names.	_____	_____
	_____	_____
	_____	_____
Place of employment:		
Address of employment:	_____	_____
	_____	_____
Social Security Number:		
Date of birth:		
<b>Home Address:</b>	_____	_____
	_____	_____
Previous Addresses for last two years:	_____	_____
	_____	_____
Time period at this address:		
Previous Address for last two years:	_____	_____
	_____	_____
Time period at this address:		
Telephone:      Home:		
Work:		
Other:		
E-mail address:		
County of Residence:		
Have you lived there longer than 3 months?	Yes      No	Yes      No
Marital Status: (Circle One)	Single    Married    Widowed Divorced – Date: _____ Separated – Date: _____	Single    Married    Widowed Divorced - Date: _____ Separated - Date: _____
Have you ever filed for bankruptcy relief before?	Yes      No	Yes      No

## II. ASSETS

### 1. REAL PROPERTY

State the mailing address of all real property, including timeshares, in which you have any interest, including a future interest, lease, and any power exercisable for your own benefit relating to real property. State the nature of your interest in each item of real property, including whether the property is owned individually, or by the husband, wife, or jointly. State the approximate current market value of the property as accurately as you are able using any and all information available to you. In addition, state the amount of any mortgage debt on the property. (Even if you do not know the specific figures, simply state your best estimate of the amounts requested.) If you have no interests in any real property, simply indicate "none".

- a. Address: \_\_\_\_\_  
\_\_\_\_\_
- b. Nature of interest in property (e.g., three year lease, life estate, full ownership, mortgagor): \_\_\_\_\_
- c. In whose name: Individ. \_\_\_ Husband \_\_\_ Wife \_\_\_ Joint \_\_\_
- d. Current market value of property: \_\_\_\_\_
- e. Current balance of remaining mortgage: \_\_\_\_\_
- f. Current balance of second mortgage/Equity line: \_\_\_\_\_
- g. Purchase date: \_\_\_\_\_ Purchase amount: \_\_\_\_\_
- h. Number of bedrooms: \_\_\_\_\_ Number of bathrooms: \_\_\_\_\_
- i. Number of levels (example: ranch, 2 story, tri-level): \_\_\_\_\_
- j. Intentions (Circle One): Surrender (Give up) Reaffirm (Keep)
- k. If you are behind on mortgage payments, please estimate the number of months behind: \_\_\_\_\_

### SECOND PROPERTY:

- a. Address: \_\_\_\_\_  
\_\_\_\_\_
- b. Nature of interest in property (e.g., three year lease, life estate, full ownership, mortgagor): \_\_\_\_\_
- c. In whose name: Individ. \_\_\_ Husband \_\_\_ Wife \_\_\_ Joint \_\_\_
- d. Current market value of property: \_\_\_\_\_
- e. Current balance of remaining mortgage: \_\_\_\_\_
- f. Current balance of second mortgage/Equity line: \_\_\_\_\_
- g. Purchase date: \_\_\_\_\_ Purchase amount: \_\_\_\_\_
- h. Number of bedrooms: \_\_\_\_\_ Number of bathrooms: \_\_\_\_\_
- i. Number of levels (example: ranch, 2 story, tri-level): \_\_\_\_\_
- j. Intentions (Circle One): Surrender (Give up) Reaffirm (Keep)
- k. If you are behind on mortgage payments, please estimate the number of months behind: \_\_\_\_\_

Please list any other interests in real property on a separate sheet in the above format.

## 2. PERSONAL PROPERTY

List your personal property and the current replacement value of the item if you had to replace the item with an item of comparable age and condition. If married, indicate in whose name the property is held. In addition, list the location of the property and its current approximate value.

**NOTE: BANK ACCOUNT BALANCES TOTALING MORE THAN \$300.00 FOR AN INDIVIDUAL (\$600.00 JOINT) ON THE DATE OF FILING WILL BE REQUIRED TO BE TURNED OVER TO THE TRUSTEE FOR THE BENEFIT OF CREDITORS.**

**EACH BLANK MUST BE FILLED IN.**

Cash on hand:	\$ _____
Checking:	Name of bank: _____ Account Balance: \$ _____
Savings:	Name of bank: _____ Account Balance: \$ _____
Other:	Name of bank: _____ Account Balance: \$ _____

### SECURITY DEPOSITS:

Utilities:	Name of Company: _____ Amount of deposit: \$ _____
Landlord:	Name of Company: _____ Amount of deposit: \$ _____

**HOUSEHOLD GOODS:**

<b>ITEM:</b>	<b>DO YOU OWN THIS ITEM?</b>		<b>GARAGE SALE VALUE:</b>
Sofas	Yes	No	\$
Chairs	Yes	No	\$
Tables	Yes	No	\$
TV's	Yes	No	\$
VCR's &/or DVD player	Yes	No	\$
Stereos	Yes	No	\$
Lamps	Yes	No	\$
Carpet/Rugs	Yes	No	\$
China	Yes	No	\$
Suite	Yes	No	\$
Chest	Yes	No	\$
Bureau	Yes	No	\$
Desks	Yes	No	\$
Computers	Yes	No	\$
Phones	Yes	No	\$
Tables	Yes	No	\$
Microwaves	Yes	No	\$
Refrigerators	Yes	No	\$
Freezers	Yes	No	\$
Dishwasher	Yes	No	\$
Other Kitchen Appliances	Yes	No	\$
Washer	Yes	No	\$
Dryer	Yes	No	\$
Tools	Yes	No	\$
Bikes	Yes	No	\$
Books	Yes	No	\$
Pictures	Yes	No	\$
Antiques	Yes	No	\$
Stamps	Yes	No	\$
Coins	Yes	No	\$
Music	Yes	No	\$
Clothes	Yes	No	\$
Furs	Yes	No	\$
Jewelry	Yes	No	\$
Firearms	Yes	No	\$
Sports Equipment	Yes	No	\$
Photography Equipment	Yes	No	\$
Other:_____	Yes	No	\$

Other:_____	Yes	No	\$
Other:_____	Yes	No	\$
Other:_____	Yes	No	\$

**INTERESTS IN INSURANCE POLICIES:** (Please be sure to list the cash surrender value or refund value of the policy, i.e., any amount which is available to you right now as a loan or otherwise.)

Who Holds Policy?	Term (T) Or Whole Life (W)	With Whom	Value	Cash Value
	T W			\$
	T W			\$
	T W			\$

**OTHER THINGS:**

ITEM:	DO YOU OWN THIS ITEM?	CASH VALUE
Annuities	Yes No	\$
Debtor: IRA's or 401K plans	Yes No	\$
Debtor's spouse: IRA's or 401K plans	Yes No	\$
Stocks or interests in business	Yes No	\$
Partnership interests or interests in joint ventures	Yes No	\$
Government or other bonds	Yes No	\$
Accounts receivable	Yes No	\$
Alimony or child support payments you receive	Yes No	\$
If "Yes"	Who Pays? _____ Who Receives? _____	\$
Other amounts you expect to receive, such as tax refunds:	Yes No	\$
Lawsuits you have against someone	Yes No	\$

Equitable or future property interests (i.e. life estate)	Yes	No	\$
Patents, copyrights or other intellectual property	Yes	No	\$
Licenses, franchises or other intangible rights	Yes	No	\$
Aircraft and/or their accessories	Yes	No	\$
Office equipment, furnishings and supplies	Yes	No	\$
Machinery, fixtures, equipment and supplies used in business	Yes	No	\$
Inventory	Yes	No	\$
Animals	Yes	No	\$
Crops (growing or harvested)	Yes	No	\$
Farm equipment or supplies	Yes	No	\$
Other property or any kind not already listed	Yes	No	\$

**NOTE: IF YOU ARE RECEIVING A TAX REFUND, YOU CANNOT CASH THE TAX REFUND WITHOUT PERMISSION FROM THE BANKRUPTCY COURT.**

**AUTOMOBILES, TRUCKS, TRAILERS, MOBILE HOMES, BOATS, OR OTHER VEHICLES**

<b>YEAR, MAKE, MODEL</b>	<b>NUMBER OF MILES</b>	<b>LOCATION</b>	<b>CURRENT VALUE</b>	<b>CIRCLE ONE</b>
			\$	Surrender (Give up) or Reaffirm (Keep)
			\$	Surrender (Give up) or Reaffirm (Keep)
			\$	Surrender (Give up) or Reaffirm (Keep)
			\$	Surrender (Give up) Or Reaffirm (Keep)



### III. DEBTS

Please provide a copy of each creditor with the most recent address you have for the creditor, as well as the address of the most recent collection company attempting to collect any debt. We need to obtain the actual bill. On the following sheets, we need complete information for any creditor that you may owe that you do not have any billing statement for, including any potential claim of an ex-spouse. **A COMPLETE ADDRESS FOR EACH CREDITOR IS REQUIRED BY THE BANKRUPTCY COURT IN ORDER FOR THE CREDITORS TO RECEIVE NOTICE SO THAT YOUR DEBT MAY BE DISCHARGED. CREDITORS MAY CONTINUE TO CONTACT YOU UNTIL THEY RECEIVE SUFFICIENT NOTICE.**

1. **SECURED CREDITORS.** (Remember, a “secured creditor” is a creditor who is protected for repayment purposes by collateral in your possession. An example is a car loan in which a bank retains an interest in your vehicle until it is paid off, or a mortgage in which a lender retains an interest in your house.) We need to have information for all secured creditors even if you are planning to keep paying the creditor.

2. **PRIORITY CREDITORS.** Certain creditors are treated as priority creditors for purposes of the bankruptcy laws. For example, the Internal Revenue Service (I.R.S.) is a priority creditor for any federal taxes you currently owe.

Simply answer the following questions to let us know if you have any debts to creditors who are given this priority status.

**IF YOU ARE RECEIVING A TAX REFUND, YOU CANNOT CASH THE TAX REFUND WITHOUT PERMISSION FROM THE BANKRUPTCY COURT.**

Do you owe taxes to the United States? Yes \_\_\_ No \_\_\_  
to the State of Indiana? Yes \_\_\_ No \_\_\_  
to any other authority? Yes \_\_\_ No \_\_\_

If so, please provide the following information for each:

Creditor's name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

\_\_\_\_\_

Account No.: \_\_\_\_\_

Description of debt (i.e., for what year): \_\_\_\_\_

Amount of the tax debt? \$ \_\_\_\_\_

3. **UNSECURED CREDITORS.** Most creditors are unsecured, and include creditors such as credit card companies, banks, retail stores, book and record clubs, gasoline companies, mail order houses, finance companies, student loan lenders, hospitals or other medical providers, and any other party whom you owe money or who claims that you owe them money. Please remember to list every such party. Failure to include all creditors in your petition for bankruptcy may jeopardize the discharge of your debts and/or subject you to penalties from the bankruptcy court.

a. For every creditor that you do not have a current statement from, please provide a list stating the following:

Creditor's Name: \_\_\_\_\_

Creditor's Address: \_\_\_\_\_

Account Number: \_\_\_\_\_

Balance: \_\_\_\_\_

Date debt incurred: \_\_\_\_\_

Whose name is debt in?    Indiv.    Husband    Wife    Joint  
(circle one)

Is there any other person that is responsible for this debt? If so, list that person's name and address:

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

Name and address of any collection agency for this creditor:

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

Collection Agency Account Number: \_\_\_\_\_

Type of Debt (example: credit card, loan, utility, car loan, mortgage, etc.):

\_\_\_\_\_

4. **CHILD SUPPORT.** Please list the name and address of any person you are required to pay child support to.

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

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

\_\_\_\_\_

Amount of payment: \_\_\_\_\_

weekly      biweekly      monthly      (circle)

Are you current on payment?    Y    N    (circle)

Amount of arrears, if any: \_\_\_\_\_

**V. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

An executory contract is a contract, which has duties still to be performed by both contracting parties. An example is an apartment lease, car lease, a club membership or magazine subscription in which you are making monthly payments.

Please list below all such contracts and leases, noting that the total amount of the debt is the total of all payments remaining to be paid.

a. Name of other party to lease or contract: \_\_\_\_\_

Address of other party: \_\_\_\_\_  
\_\_\_\_\_

Description of the contract or lease: \_\_\_\_\_

Date the term of the contract or lease began (month & year): \_\_\_\_\_

Date the term of the contract or lease will end (month & year): \_\_\_\_\_

Current monthly payment: \$ \_\_\_\_\_

Total debt remaining: \$ \_\_\_\_\_

b. Name of other party to lease or contract: \_\_\_\_\_

Address of other party: \_\_\_\_\_  
\_\_\_\_\_

Description of the contract or lease: \_\_\_\_\_

Date the term of the contract or lease began (month & year): \_\_\_\_\_

Date the term of the contract or lease will end (month & year): \_\_\_\_\_

Current monthly payment: \$ \_\_\_\_\_

Total debt remaining: \$ \_\_\_\_\_

**VI. CURRENT INCOME AND EXPENDITURES**

Please provide copies of your most recent payroll check stub, as well as paystubs showing your earnings for the last six months. In addition, please list any other source of income that you have coming into your household.

**1. EMPLOYMENT OF DEBTOR AND SPOUSE**

Occupation of Debtor: \_\_\_\_\_

Employer of Debtor: \_\_\_\_\_

Address of Employer: \_\_\_\_\_  
\_\_\_\_\_

Employed for how long: \_\_\_\_\_

Occupation of Spouse: \_\_\_\_\_

Employer of Spouse: \_\_\_\_\_

Address of Employer: \_\_\_\_\_  
\_\_\_\_\_

Employed for how long: \_\_\_\_\_

**2. DEPENDENTS**

Please list all of your dependents, including children or any other individual who relies on you or your spouse for their support:

	<u>Dependent</u>	<u>Age</u>	<u>Date of Birth</u>	<u>Address</u>
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____

**3. ESTIMATED AVERAGE MONTHLY INCOME OF DEBTOR AND SPOUSE:**

**We will calculate monthly income directly from paystubs provided. Please mark any additional sources of income for your household in this section:**

- a. Other monthly income:
- \$ \_\_\_\_\_ Regular income from operation of business
  - \$ \_\_\_\_\_ Income from rental of real property
  - \$ \_\_\_\_\_ Investment income, including interest and dividends
  - \$ \_\_\_\_\_ Maintenance or support payments payable to debtor for debtor's  
Use (describe \_\_\_\_\_)
  - \$ \_\_\_\_\_ Social security benefits
  - \$ \_\_\_\_\_ Other governmental assistance (describe \_\_\_\_\_)
  - \$ \_\_\_\_\_ Pension or other retirement income
  - \$ \_\_\_\_\_ Income from ownership of personal property

**SPOUSE: WE WILL CALCULATE MONTHLY INCOME DIRECTY FROM PAYSTUBS PROVIDED. PLEASE MARK ANY ADDITIONAL SOURCES OF INCOME FOR YOUR HOUSEHOLD IN THIS SECTION:**

- a. Other monthly income:
- \$ \_\_\_\_\_ Regular income from operation of business
  - \$ \_\_\_\_\_ Income from rental of real property
  - \$ \_\_\_\_\_ Investment income, including interest and dividends
  - \$ \_\_\_\_\_ Maintenance or support payments payable to debtor for debtor's  
Use (describe \_\_\_\_\_)
  - \$ \_\_\_\_\_ Social security benefits
  - \$ \_\_\_\_\_ Other governmental assistance (describe \_\_\_\_\_)
  - \$ \_\_\_\_\_ Pension or other retirement income
  - \$ \_\_\_\_\_ Income from ownership of personal property

**4. AVERAGE MONTHLY EXPENDITURES OF DEBTOR AND DEBTOR'S FAMILY**

Does the debtor's spouse maintain a separate household? Yes \_\_\_ No \_\_\_ If so, please attach a separate sheet indicating the spouse's household monthly expenses in the same format as the following.

Rent or home mortgage payment (Include lot rented for mobile home or condominium fee.)	\$ _____
Are real estate taxes included? Yes _____ No _____	
Is property insurance included? Yes _____ No _____	
Utilities	
Electricity and/or gas	\$ _____
Water and sewer	\$ _____
Telephone	\$ _____
Trash removal	\$ _____
Cable television	\$ _____
Routine home maintenance, including regular repairs	\$ _____
Food	\$ _____
Clothing	\$ _____
Laundry and dry cleaning	\$ _____
Medical and dental expenses, including drugs	\$ _____
Transportation (not including automobile payments)	\$ _____
Recreation, entertainment, magazines, school books	\$ _____
Religious and charitable contributions	\$ _____
Insurance not deducted from wages or included in mortgage payments:	
Homeowners or renters insurance	\$ _____
Life insurance	\$ _____
Medical insurance	\$ _____
Automobile insurance	\$ _____
Other (describe _____)	\$ _____
Taxes not deducted from wages (e.g. self-employment taxes) (describe _____)	\$ _____
Installment payments:	
Automobile: _____	\$ _____
Automobile: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Alimony, maintenance or support paid to others	\$ _____
Union, professional or other dues not deducted from wages	\$ _____
Other expense (describe _____)	\$ _____
Other expense (describe _____)	\$ _____

## VII. STATEMENT OF FINANCIAL AFFAIRS

The following questions relate generally to your financial status and affairs over the last two years. Simply answer the questions as honestly and completely as possible. Where applicable, remember to include information for both the debtor and the debtor's spouse.

### 1. INCOME FROM EMPLOYMENT OR OPERATION OF A BUSINESS

Please list below your income from employment, trade, profession or operation of a business for the past two years:

<b>DEBTOR:</b>	<b>AMOUNT:</b>	<b>SOURCE/NAME OF EMPLOYER:</b>
Yr. to date income:		
Last year:		
Prior year:		

<b>SPOUSE:</b>	<b>AMOUNT:</b>	<b>SOURCE/NAME OF EMPLOYER:</b>
Yr. to date income:		
Last year:		
Prior year:		

### 2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF A BUSINESS

Please list below any income you received other than from employment, trade, profession or business for the past two years:

<b>DEBTOR:</b>	<b>AMOUNT:</b>	<b>SOURCE/NAME OF EMPLOYER:</b>
Yr. to date income:		
Last year:		
Prior year:		

<b>SPOUSE:</b>	<b>AMOUNT:</b>	<b>SOURCE/NAME OF EMPLOYER:</b>
Yr. to date income:		
Last year:		
Prior year:		

**3. PAYMENTS TO CREDITORS**

a. Within 90 days immediately preceding the current date, did you make any payments of loans, installment purchases of goods or services or other debts, aggregating more than \$500.00 to any one creditor? Yes \_\_\_ No \_\_\_

b. If so, please provide the following information:

(1) Name of creditor: \_\_\_\_\_  
Address of creditor: \_\_\_\_\_  
\_\_\_\_\_  
Dates of payments: \_\_\_\_\_  
Total amount paid: \$ \_\_\_\_\_  
Amount still owing: \$ \_\_\_\_\_

b. If so, please provide the following information:

(2) Name of creditor: \_\_\_\_\_  
Address of creditor: \_\_\_\_\_  
\_\_\_\_\_  
Dates of payments: \_\_\_\_\_  
Total amount paid: \$ \_\_\_\_\_  
Amount still owing: \$ \_\_\_\_\_

**4. SUITS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS**

a. Pending lawsuits

Are you presently a party to any lawsuit? Yes \_\_\_ No \_\_\_

If so, please provide the following information:

(1) Court: \_\_\_\_\_ Location: \_\_\_\_\_  
Caption of case (e.g. Smith vs. Jones): \_\_\_\_\_  
Case Number: \_\_\_\_\_  
Description of case: \_\_\_\_\_  
Status of case (e.g. pending, judgment entered): \_\_\_\_\_  
Amount of judgment, if any: \$ \_\_\_\_\_

(2) Court: \_\_\_\_\_ Location: \_\_\_\_\_  
Caption of case (e.g. Smith vs. Jones): \_\_\_\_\_  
Case Number: \_\_\_\_\_  
Description of case: \_\_\_\_\_  
Status of case (e.g. pending, judgment entered): \_\_\_\_\_  
Amount of judgment, if any: \$ \_\_\_\_\_

Please attach additional sheets in the above format for any other current suits in which you are a party, either as a plaintiff or defendant.

b. Lawsuits no longer pending

Within one year immediately preceding the current date, were you a party to any lawsuit that is no longer pending? Yes\_\_\_\_ No\_\_\_\_

If so, please provide the following information:

(1) Court:\_\_\_\_\_ Location:\_\_\_\_\_

Caption of case (e.g. Smith vs. Jones):\_\_\_\_\_

Case Number:\_\_\_\_\_

Description of case:\_\_\_\_\_

Outcome of case:\_\_\_\_\_

Amount of judgment, if any: \$\_\_\_\_\_

(2) Court:\_\_\_\_\_ Location:\_\_\_\_\_

Caption of case (e.g. Smith vs. Jones):\_\_\_\_\_

Case Number:\_\_\_\_\_

Description of case:\_\_\_\_\_

Outcome of case:\_\_\_\_\_

Amount of judgment, if any: \$\_\_\_\_\_

Please attach additional sheets in the above format for any other current suits in which you are a party, either as a plaintiff or defendant.

c. Attachments, seizures and garnishments

Within one year immediately preceding the current date, has any of your property been attached or seized under any legal process, or subjected to garnishment (i.e., an order from a court forcing your employer to retain a certain amount from your paycheck, or forcing a bank to turn over a financial account of yours to a creditor)? Yes\_\_\_\_ No\_\_\_\_\_

If so, please describe, including the date of the attachment or garnishment, the property or account attached or garnished, its value, and the creditor for whom the property was taken:\_\_\_\_\_

If this is a joint bankruptcy filing, whose paycheck is being garnished, husband's or wife's?  
\_\_\_\_\_

**5. REPOSSESSIONS, FORECLOSURES AND RETURNS**

Within one year immediately preceding the current date, has any of your property been repossessed by a creditor, sold at a foreclosure sale, or otherwise returned to the seller or creditor? Yes\_ No\_\_\_\_

If so, please describe, including the date of the repossession, the property repossessed, its value, and the creditor for whom the property was taken:\_\_\_\_\_

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



**6. ASSIGNMENTS AND RECEIVERSHIPS**

a. Assignments

Within 120 days immediately preceding the current date, has any of your property been assigned for the benefit of creditors? Yes\_\_\_ No\_\_\_

b. Receiverships

Within one year immediately preceding the current date, has any of your property been in the hands of a custodian, receiver, or court-appointed official? Yes\_\_\_\_\_ No\_\_\_

**7. GIFTS**

a. Gifts

Within one year immediately preceding the current date, have you made any gifts (other than ordinary and usual gifts to family members totaling more than \$200.00 in value per individual family member)? Yes\_\_\_ No\_\_\_

If so, please state the date, describe the gift, and state who the gift was given to:\_\_\_  
\_\_\_\_\_

b. Charitable contributions

Within one year immediately preceding the current date, have you made any charitable contributions greater than \$100.00 to any one recipient? Yes\_\_\_ No\_\_\_

If so, state the name of the charity, amount and date of gift:\_\_\_\_\_

**8. LOSSES**

Within one year immediately preceding the current date, have you suffered any losses from fire, theft, other casualty, or gambling? Yes\_\_\_ No\_\_\_

**9. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY**

Within one year immediately preceding the current date, have payments been made by you or on your behalf, to any persons, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy (other than to **Lynch & Belch, P.C.**)? Yes\_\_\_\_\_ No\_\_\_

**10. OTHER TRANSFERS**

Within the last four years immediately preceding the current date, have you transferred any property, including real estate? Yes\_\_\_ No\_\_\_ If so, please indicate the date, the person transferred to, and the amount of any payment received as a result of the transfer:\_\_\_\_\_

**11. CLOSED FINANCIAL ACCOUNTS**

Within one year immediately preceding the current date, were there any financial accounts or instruments (including checking accounts, savings accounts, other financial accounts, certificates of deposit, share and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions) held in your name or for your benefit, which were closed, sold, or otherwise transferred? Yes\_\_\_\_\_ No\_\_\_

\_\_\_\_\_ If so, state the name of the bank, date account closed, and amount in the account at time

of closing: \_\_\_\_\_

**12. SAFE DEPOSIT BOXES**

Within one year immediately preceding the current date, have you kept or used for your cash, securities, or other valuables, a safe deposit box or other depositories? Yes \_\_\_\_\_ No \_\_\_\_\_

**13. PROPERTY HELD FOR ANOTHER PERSON**

Do you currently hold or control property that is owned by another person? Yes \_\_\_\_\_ No \_\_\_\_\_

**14. PRIOR ADDRESS OF DEBTOR**

Within the two years immediately preceding the current date, have you moved from one address to another? Yes \_\_\_\_\_ No \_\_\_\_\_

If so, please provide the following information:

Former address: \_\_\_\_\_

Dates of occupancy: \_\_\_\_\_

Former address: \_\_\_\_\_

Dates of occupancy: \_\_\_\_\_

**15. BUSINESSES OF DEBTOR**

Within the two years immediately preceding the current date, have you been an officer, director, partner, managing executive of a corporation, or sole proprietor in any business? Yes \_\_\_\_\_ No \_\_\_\_\_

If so, please describe, including the nature of the business, your capacity in the business, and the dates of its existence. \_\_\_\_\_

**16. Recent purchases and/or cash advances**

Within 90 days, is there any one creditor that you have made credit purchases totaling \$500 or more? If so, please list the name of the creditor, the date or dates of purchases and the amount of the purchase(s):

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

Within 90 days, is there any creditor that has provided a cash advance of \$700 or more? If so, please list the name of the creditor, the date or dates of the cash advances, and the total amount of the cash advances:

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

**VIII. OTHER MATTERS**

1. **STUDENT LOANS.** In general, student loans are not dischargeable unless you can prove an undue hardship to repay the loan. Therefore, as a practical matter, student loans are rarely discharged in a bankruptcy case. However, if you have such a loan, please provide the following information so that we may determine whether a discharge should be requested. (Remember, whether dischargeable or not, the student loan lender should be listed as a unsecured creditor on your bankruptcy petition.)

Do you have any student loan debt? Yes \_\_\_ No \_\_\_

If so, please provide the following information:

Name of lender: \_\_\_\_\_

Address of lender: \_\_\_\_\_

\_\_\_\_\_

When was the debt incurred (month & year): \_\_\_\_\_

What was the original loan amount: \$ \_\_\_\_\_

When did you begin making payments on the loan? \_\_\_\_\_

Are you currently making payments on the loan? Yes \_\_\_ No \_\_\_

What are your monthly payments? \$ \_\_\_\_\_

What is the current amount owing on the debt? \$ \_\_\_\_\_

2. **REAFFIRMATION AGREEMENTS.** For a variety of reasons, such as to retain secured property or maintain a good relationship with a creditor, debtors often wish to continue making payments on debts, which would otherwise be discharged in bankruptcy. A Reaffirmation Agreement is a written agreement between you and a creditor to repay, in full or in part, a debt, which is otherwise dischargeable. You are under no obligation to reaffirm any debt. You may simply return collateral to a secured creditor. You should be cautious about reaffirming any debt unless you expect to have the ability to make the payments provided for in the agreement. You should consider very carefully whether or not the agreement would create an undue economic hardship for you or your dependents.

You have the unlimited right to rescind any Reaffirmation Agreement you sign at any time prior to your discharge or within sixty days after the agreement is filed with the court, whichever is later. If you sign the agreement and do not rescind it, the agreement becomes enforceable as a new legal obligation on your part to repay the debt.

You must state in your Petition for Bankruptcy whether you intend to reaffirm the secured debt listed in the petition. Please refer to that section of this questionnaire once again, and state below whether you wish to surrender the property in your possession securing the debt, or whether you wish to reaffirm the debt (and thereby keep the property).

<u>Creditor</u>	<u>Amount of Debt</u>	<u>Surrender or Reaffirm</u>
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____

During the pendency of your bankruptcy, if any of the information you provided in this questionnaire or in your petition changes, you must contact us immediately so that we can file the appropriate amendments if necessary. Please also remember that while your bankruptcy is pending, all of your property is considered the property of the trustee in charge of your case. Therefore, you should refrain from buying, selling or otherwise transferring any of your property until after your bankruptcy is completed. If you have questions or concerns regarding this rule, please contact our office. Thank you for allowing us to be of assistance in filing your petition. We look forward to working with you to allow you to gain a fresh financial start.