

THE LAW OFFICE OF MARK SCHNEIDER

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General Bankruptcy Information

Bankruptcy is a right provided by law to people who are deeply in debt and in need of a fresh start. A Chapter 7 Bankruptcy will discharge many of your debts and you will not have to pay them, except, in some cases, secured debts for the purchase of particular merchandise or debts on which you gave a mortgage or put up other property as collateral.

In October 2005, the new Bankruptcy Law became effective. Under that law, people who earn over the median amount of income in New York *may* not be able to receive a discharge under Chapter 7. They *may* be required to pay back part of their debt under Chapter 13. **This office will only represent debtors who earn under the median amount.** We do not do Chapter 13 bankruptcies.

You should review the attached Notice to Individual Consumer Debtors regarding the different types of Bankruptcy. You should also review the attached Statement Required Under Section 527(b).

Median Income for New York:

<u>Family Size</u>	<u>Gross Income</u>
1	\$ 46,485
2	\$ 58,109
3	\$ 69,421
4	\$ 82,457
5	\$ 89,357

Add \$6,900 for each individual in excess of 5.
As of November, 2009

If you and your spouse earn over the median amount, you should seek other legal counsel.

The law allows you to keep some money and most types of necessary property in bankruptcy. To receive this protection, it is necessary that you list all items asked for in the attached Client Information Worksheets. If you do *not* list an item, that item will *not* be protected in bankruptcy. You must also list everyone to whom you owe money. If you leave out one of your creditors, you may have to pay the money to that creditor or you may lose your right to bankruptcy.

It may also be considered a crime if you intentionally give false information or leave out information. If you have any questions about whether you can keep certain property or whether you should list a debt, write that question down and remember to ask the lawyer.

We know this Client Information Worksheet is long. Preparing your bankruptcy papers properly takes a lot of time and a lot of information. The more information you provide, the easier the process will be for you.

What Does It Cost to File for Bankruptcy?

The Court charges a mandatory \$299 filing fee for bankruptcy under Chapter 7, whether for one person or a married couple. I charge \$751 in attorney's fees (a total of \$1,050) for a "simple" chapter 7 employee/consumer bankruptcy. "SIMPLE" means that:

- a) you earn less than the median income for your family size
- b) you do not own a business
- c) none of your creditors are contesting the discharge
- d) there are no questions about the value of your income or assets
- e) you provide all the necessary information to me when I am preparing your petition
- f) there is not an attachment or garnishment of your property that you are trying to stay on an emergency basis
- g) there are no legal issues regarding the dischargeability of your debts
- h) you have **fully and accurately** completed the bankruptcy Client Information Worksheet
- i) once you have reviewed, approved, and signed the bankruptcy Petition, there will be no further changes
- j) you have 10 creditors or less (it costs \$10 for each *additional* Creditor over 10)
- k) there are no motions to lift the automatic stay by your creditors (or you do not intend for me to defend against such motion)

\$100 *additional* fee if you are Married (regardless if spouse is filing also);

\$200 *additional* fee if you own a House;

\$200 *additional* Fee If You Currently Have Any Garnishments Of Your Wages and/or attachments of bank accounts (fee is \$200 regardless of how many - not \$200 each);

\$400 *additional* fee if you have any court judgments or liens against you and you own property, including your home

WHAT DO THESE WORDS MEAN?

Creditor: someone that you owe money to, such as a credit card company, or doctor/hospital

Garnishment: where a creditor has arranged for part of your paycheck to be paid to them

Court Judgment: where you have been sued in Court, and the Court has ruled against you for an amount of money

Lien: When someone has a judgment against you, they can file a lien against your property based on that judgment. When there is a lien against your property, you cannot sell that property without first paying the amount of the lien.

Compare our rates to other local lawyers before you choose. Make sure you ask whether their fee includes filing fees.

Motions for contempt against creditors and amendments to your petition are *not* included in the \$1,050 fee. If your case is *not* simple, we will charge an additional \$125/hr. for additional legal work by an attorney and \$75/hr. for additional legal work by a paralegal required by the complications. Also, we will charge \$25 per address to look up or correct creditor's addresses.

We will provide you with a free consultation prior to representing you to determine whether you do have a simple Chapter 7 claim. You must bring to your consultation:

- six months of pay stubs
- the last 2 years of your income tax returns
- documents listed on page 5 of this packet
- your completed Client Information Worksheet
- and my \$1,050 fee*

If, after the consultation, you meet my standards for a simple Chapter 7, you must pay the \$1,050 total fee* before we will represent you and start to work on your bankruptcy petition. If I at any time, have to perform additional work as outlined in the paragraph above, after you paid the fee and I began work on the case, I will charge you \$125 an hour for my time and \$75 an hour for my paralegal's time depending on who worked on the case. I *may* require that you pay the estimated cost of such additional work to me as a retainer before I perform such work.

**Additional fees may apply; please review the above information for those fees.*

What classes must I take, in accordance to the new 2005 requirements?

You must receive budget and credit counseling from an approved credit counseling agency no more than 180 days before your case is *filed*. The first course, pre-filing, may be done online, in person or over the phone. The second course, pre-discharge, must be in person or online. Each course costs approximately \$50 per person. If you do not have access to a computer or require additional assistance to complete the course, you may complete it at our offices for an additional \$50 per person.

The following credit counseling agencies have been approved by the U.S. Bankruptcy Trustee*:

Consumer Credit Counseling Service of Central New York, Inc.

500 South Salina Street, Suite 600
Syracuse, NY 13202
phone: 1-800-479-6026
website: www.cccscny.org

In Person, Telephone and Internet

Credit Advisors Foundation

1818 South 72nd Street
Omaha, NE 68124
phone: 1-800-942-9027
website: www.creditadvisors.org

Telephonic and Internet

Institute for Financial Literacy, Inc.

449 Forest Avenue, Suite 12
Portland, ME 04101
phone: 1-866-662-4932
website: www.financiallit.org

Telephonic and Internet

Consumer Credit Counseling Service of Great Atlanta, Inc

100 Edgewood Avenue, Suite 1800
Atlanta, GA 30303
phone: 1-800-251-2227
website: www.cccatl.org

Telephonic and Internet

Consumer Credit Counseling Service of Rochester, Inc.

50 Chestnut Plaza
Rochester, NY 14604
phone: 1-888-724-2227

Telephonic

Green Path, Inc

38505 Country Club Drive, Suite 210
Farmington Hills, MI 48331-3429

**These agencies are only suggestions. There are other agencies that provide the same service available.*

Hummingbird Credit Counseling and Education, Inc.

3737 Glenwood Avenue, Suite 100-106
Raleigh, NC 27612
phone: 1-800-645-4959
website: www.hbcc.org
Telephonic and Internet

Money Management International Inc

9009 West Loop South, 7th Floor
Houston, TX 77096-1719
phone: 1-877-918-2227
website: www.moneymanagement.org
Telephonic and Internet

Springboard Nonprofit Consumer Credit Management Inc.

4351 Latham Street
Riverside, CA 92501
phone: 1-800-947-3752
website: www.credit.org
Telephonic and Internet

Consumer Credit Counseling Service of Buffalo, Inc.

40 Gardenville Parkway
West Seneca, NY 14224
phone: 716-712-2060
website: www.cccsbuff.org
In Person and Telephonic

Garden State Consumer Credit Counseling, Inc

225 Willowbrook Road
Freehold, NJ 07728
phone: 1-877-892-4557
website: www.novadebt.org
Telephonic

phone: 1-800-630-6718
website: www.greenpathbk.com
Telephonic

You will receive a Certificate after completing the Credit Counseling. You will have to bring that Certificate to us before we can file your bankruptcy petition. You can also have them fax it to 518-566-6667 or email to courtney@northcountrylaw.com.

After your case is filed, you will receive notice of your Meeting of Creditors in the mail with the date, time, location and your case number. *All debtors must be present at this meeting.* A valid driver's license (or picture ID) and social security card is also required. You will also receive a notice in the mail to file your payment advices and pre-discharge credit counseling certificate. We will file those with the court once you have completed your course. After your meeting with the trustee, barring any unforeseen issues, you will receive a discharge after 60 days.

For the Client Information Worksheet:

- (1) Fill out every question on all pages. Wherever you are given a choice of "YES" or "NO" on these forms, check either "YES" or "NO," whichever is correct. Please fill out these pages as well as you can.
- (2) Write clearly or typewrite your answers. We must be able to read them.
- (3) Wherever the name of a person or firm is asked for, give the full address. Make sure that the address accurate. Your discharge from each debt depends upon your giving a complete and correct address. We charge a \$25 per address for looking for correct addresses for you.
- (4) If you do not know the exact amount you owe, fill in a HIGH estimate. Do not leave the amount blank and do not say "don't know."
- (5) Wherever you need more room, turn the page over and put the information on the back together with the number of the question, or attach a sheet.
- (6) List every creditor and everybody that has had anything to do with your debts, including cosigners. Please include accurate account numbers. If a bill you owe has been sent to a collection agency or any attorney, list both the person you originally owed and the collection agency or an attorney, giving the full and accurate address of each. If the collection agency has an attorney, list the person you originally owed, the collection agency, and the attorney, giving the full address of each.
- (7) Whenever a question asks you to be prepared to give details, gather all papers concerning the matter, including bills and collection letters, and bring them with you when you return this form.

If you do not understand what information is required, please call us. If you do not have a particular document in your possession, you will *have* to obtain it before this office starts to prepare your petition. If you do not have all the information for the creditors whom you owe (name, address, account number, amount owed, etc.) you should obtain a free credit report. This is not required but could give you a more accurate picture of whom you owe so as not to leave anyone

out. You are entitled to a free credit report every year. You can obtain one at www.freecreditreport.com . A credit report cannot be used in substitution of your statements as it may not list all of the necessary information needed to file for bankruptcy. We cannot give any legal advice regarding bankruptcy to you over the phone or prior to the consultation.

Final Checklist of items needed:

- Certificate of Credit Counseling
- Pay stubs for the previous six months (or other proof of income)
- Tax returns for the past 2 years
- completed Client Information Worksheet
- \$1,050 fee
- Creditor statements for the prior 3 months*
- If you own Real Property (house):
 - o Deed
 - o Mortgage statement, with mortgage company name, address, account number, and total owed
 - o Homeowner's Insurance
 - o Recent Tax Assessment
- If you own a car(s):
 - o Title
 - o Finance company name, address, account number and total owed
 - o Promissory Note (showing purchase of vehicle; would have been obtained when you purchased the car)
 - o Market value of the vehicle
- Any insurance policies with a letter from the insurance company with the cash-out value, if applicable. If there is no cash-out value, a letter stating so is needed.
- Any papers relating to past bankruptcies**
- IRA, 401(k), and other pension account statements (we will need a letter from the company holder stating how much the account is worth and cash-out value, if applicable)
- Legal papers, lawsuits, eviction notices, divorce papers, separation agreements, alimony orders, and child support orders
- Any appraisals or tax assessments papers
- Any other papers you have concerning any of your debts
- Any lease or installment sale ("lease purchase" or "rent-to-own") agreements for housing (apartment, house, mobile home) or other property (cars, televisions, etc.) that you have signed and that are still in effect or not fully paid

**It is essential that you provide at least 3 months worth of any creditor statements you plan on listing in your bankruptcy. If you have used any of your credit cards in the past 90 days, you may have to pay back some of that money to the creditor. Specifically, if you have used your credit card for gambling, large purchases (over \$500) or for cash advances, the creditor could demand you pay back all that money. If needed, we will advise you to wait to file your bankruptcy if such charges are found on your statements.*

***Under the Bankruptcy Law, you can only file for Chapter 7 Bankruptcy every 8 years from the date you initially filed.*

UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Client Information Worksheets

DEBTOR

FULL NAME: _____
STREET ADDRESS: _____

MAILING ADDRESS: _____
(if different from above) _____

COUNTY: _____

HOME PHONE: _____ CELL PHONE: _____
WORK PHONE: _____ FAX (if available): _____

EMAIL: _____

SOCIAL SECURITY #: _____
OTHER TAX IDs: _____
DATE OF BIRTH: _____

JOINT DEBTOR

FULL NAME: _____
STREET ADDRESS: _____

MAILING ADDRESS: _____
(if different from above) _____

COUNTY: _____

HOME PHONE: _____ CELL PHONE: _____
WORK PHONE: _____ FAX (if available): _____

EMAIL: _____

SOCIAL SECURITY #: _____
OTHER TAX IDs: _____
DATE OF BIRTH: _____

List any other names used by you or your spouse (including maiden name), or other ways you have signed your name(s) to papers and checks during the past 8 years:

PRIOR BANKRUPTCIES: Have you ever been involved in a Bankruptcy (Chapter 7, 11, 12 or 13)?

YES _____ NO _____

If YES, bring *all* papers from the case(s) to our office and answer the following:

What Chapter? _____ Date Case Filed _____
Was the case Discharged? YES _____ NO _____ Date of Discharge _____
If Dismissed, Date: _____
Reason Dismissed _____

PENDING BANKRUPTCIES: Does any immediate family member or business partner have a bankruptcy pending?

YES _____ NO _____

If YES, bring *all* papers from the case(s) to our office and answer the following:

Name of Debtor _____
Case Number _____ Date Case Filed _____
District Court _____
Name of Judge or Trustee _____
Relationship to Debtor _____

OTHER BANKRUPTCIES: Have there been any other bankruptcies filed by someone other than you or your spouse to stop a foreclosure on your home?

YES _____ NO _____

If YES, bring *all* papers from the case(s) to our office and provide details:

WORKSHEET: YOUR PROPERTY

Real property is land and things permanently attached to land. Included are unimproved land, vacation cabins, condominiums, duplexes, rental property, business property, mobile home park spaces, agricultural land, airplane hangars, and any other buildings permanently attached to land. It also includes property you are entitled to by a trust and all property in which you have any legal, equitable, or future interest. If you are in a community property state, your spouse's real estate is also owned by you.

REAL ESTATE: Attach deed, mortgage statement, tax assessment (current), and homeowner's insurance

Detailed Description (include address and what type of home):

Market Value of Property (found on tax assessment):

Are you current or delinquent on your taxes?

Your ownership – percent and/or amount owe:

Value of Liens (claims against property):

Who Owns It? (circle):

D – Debtor

H – Husband

W – Wife

J – Joint

C – Community

Interest in Property (circle):

Co-Owner

Community Property

Co-Tenant

Fee Owner

Life Estate

Claiming (circle):

Exempt (allowed \$50,000 in equity per debtor)

Surrender

Mortgage Company #1

Name

Address

Phone Number

Account Number

Balance (amount owed)

Current Monthly Payment

Are you current in your payments?

YES _____ NO _____

If NO, do you plan to catch up? Please explain.

Are you current in property/school taxes?

YES _____ NO _____

If NO, do you plan to catch up? Please explain.

Mortgage Company #2

Name

Address

Phone Number

Account Number

Balance (amount owed)

Are you current in property/school taxes?

YES _____ NO _____

If NO, do you plan to catch up? Please explain.

Are you current in your payments?

YES _____ NO _____

If NO, do you plan to catch up? Please explain.

PERSONAL PROPERTY:

Cash on Hand (average monthly amount): _____

Deposits of Money (in banks, savings and loans associations, and/or credit unions):

Financial Institution #1

Name _____
Address _____

Account Number _____
Average Balance _____

Financial Institution #2

Name _____
Address _____

Account Number _____
Average Balance _____

Security Deposits (to landlord, utility or anyone else):

Name _____
Address _____

For the next items, please provide a rough estimate based on the resale value of the goods. In other words, if you were to sell these items in a garage sale, how much money would you get?

Household goods, supplies and furnishings:

Wearing apparel:

Books, pictures, art objects, stamp, coin and other collections:

Jewelry (list out individually, including wedding rings):

Firearms, sports and other hobby equipment:

For the next following items, please attach:

- 1) statements
- 2) Letter from company detailing cash out value (if applicable) and amount worth

If not applicable, please state so, or write "none".

Interests in Insurance policies:

Name _____
Address _____

Cash out Value _____
Amount Worth _____

Interests in Insurance policies:

Name _____
Address _____

Cash out Value _____
Amount Worth _____

Annuities:

Name of Issuer _____
Address _____

Cash out Value _____
Amount Worth _____

Pension or profit sharing plans:

Name _____
Address _____

Cash out Value _____
Amount Worth _____

Pension or profit sharing plans:

Name _____
Address _____

Cash out Value _____
Amount Worth _____

Stocks and interests in incorporate and unincorporated companies:

Name _____
Address _____

Cash out Value _____
Amount Worth _____

Interests in partnerships:

Name _____
Address _____

Cash out Value _____
Amount Worth _____

Government and corporate bonds and other negotiable and non-negotiable instruments:

Name _____
Address _____

Cash out Value _____
Amount Worth _____

Does anyone owe you money (accounts receivable)?

Name _____
Address _____

Amount owed _____

Alimony, Maintenance, support and property settlements:

Name _____
Address _____

Amount owed _____

Other liquidated debts owing debtor, including tax refunds:

Name _____
Amount owed _____

Equitable and future interests, life estates and rights or powers:

Name _____
Amount owed _____

Interest in estate of a debtor, including tax refunds estate of a decedent, death benefit plan life insurance policy or trust:

Name _____
Amount owed _____

Other contingent and unliquidated claims, including tax refunds, counterclaims of the debtor, and rights to setoff claims:

Name _____
Amount owed _____

Patents, copyrights and other intellectual property:

Name _____
Amount owed _____

Licenses, franchises and other general intangibles:

Name _____
Amount owed _____

Automobiles, trucks, trailers and other vehicles

Attach the title, statement from financial institution, and promissory note from original sale (from dealership or person/parties who sold the vehicle) for each vehicle

Vehicle #1

Year _____ Model _____
Make _____ Miles _____

Lender Name _____
Address _____

Phone Number _____
Account Number _____
Payoff Amount _____ Current Monthly Payment _____
Market value (if known) _____

Are you current in your payments?

YES _____ NO _____ If NO, do you plan to catch up? Please explain.

Co-Signer:

Name _____
Address _____

Vehicle #2

Year _____ Model _____
Make _____ Miles _____

Lender Name _____
Address _____

Phone Number _____
Account Number _____
Payoff Amount _____ Current Monthly Payment _____
Market value (if known) _____

Are you current in your payments?

YES _____ NO _____ If NO, do you plan to catch up? Please explain.

Co-Signer:

Name _____
Address _____

Phone Number _____

Boats, motors and accessories:

Year _____ Type _____

Lender Name _____
 Address _____

Phone Number _____
 Account Number _____
 Balance (amount owed) _____ Current Monthly Payment _____
 Market value _____

Aircraft and accessories:

Year _____ Model _____
 Make _____

Lender Name _____
 Address _____

Phone Number _____
 Account Number _____
 Balance (amount owed) _____ Current Monthly Payment _____
 Market value _____

Office Equipment and Furnishings:

Type _____ Market value _____

Machinery, fixtures, equipment and supplies:

Type _____ Market value _____

Inventory:

Type _____ Market value _____

Livestock, poultry and other animals:

Type _____ Market value _____

Crops:

Type _____ Market value _____
 Acres _____ Who owns _____

Farming Equipment and implements:

Type _____ Market value _____

Farm supplies, chemicals and feed:

Type _____ Market value _____

Other personal property:

Type _____ Market value _____

WORKSHEET: YOUR DEBTS

Secured debts are car loans, home loans, home equity loans, second mortgages, or any other loans where property is pledged as security. All other types of debt (i.e. credit cards, medical bills, etc.) are unsecured. List all person(s) who are co-signers to this debt and attach any statements.

OTHER SECURED DEBTS: List any other secured debts, including student loans not listed on the above pages

Student Loan #1

School Name _____
Lender Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____
Co-Signer(s) _____
Co-Signer(s) Address _____

Who is Liable for Loan _____
Current Monthly Payment _____

Student Loan #2

School Name _____
Lender Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____
Co-Signer(s) _____
Co-Signer(s) Address _____

Who is Liable for Loan _____
Current Monthly Payment _____

Student Loan #3

School Name _____
Lender Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____
Co-Signer(s) _____
Co-Signer(s) Address _____

Liable for Debt: _____
Monthly Payment: _____

Other #1

Detailed Description:

Lender Name _____
Address _____

Phone Number _____
Account Number _____
Co-Signer(s) _____
Co-Signer(s) Address _____

Liable for Debt: _____
Balance: _____

PRIORITY CLAIMS: Back taxes owed can only be discharged if the tax is for a year in which a tax return is due more than 3 years prior to the filing of the bankruptcy petition, along with several other criteria.

Federal Taxes

Type of Tax Due:	Who is Liable?	Balance Owed
_____	_____	_____

Name _____
Address _____

State Taxes

Type of Tax Due:	Who is Liable?	Balance Owed
_____	_____	_____

Others involved:
Name _____
Address _____

Phone Number _____

UNSECURED DEBT: List all credit cards, medical bills, lines of credit, overdraft charges, etc. If you need more room for creditors, please attach additional sheets. Please provide copies of your most current statements, as well as letters from collection agencies or law offices seeking to collect the debt.

Creditor #1

Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____

Liable for Debt: _____
Type of Debt: _____

Others involved (collection agencies, law firms, etc.):

Name _____
Address _____

Phone Number _____

Creditor #2

Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____

Liable for Debt: _____
Type of Debt: _____

Others involved (collection agencies, law firms, etc.):

Name _____
Address _____

Phone Number _____

Creditor #3

Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____

Liable for Debt: _____
Type of Debt: _____

Others involved (collection agencies, law firms, etc.):

Name _____
Address _____

Phone Number _____

Creditor #4

Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____

Liable for Debt: _____
Type of Debt: _____

Others involved (collection agencies, law firms, etc.):

Name _____
Address _____

Phone Number _____

Creditor #5

Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____

Liable for Debt: _____
Type of Debt: _____

Others involved (collection agencies, law firms, etc.):

Name _____
Address _____

Phone Number _____

Creditor #6

Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____

Liable for Debt: _____
Type of Debt: _____

Others involved (collection agencies, law firms, etc.):

Name _____
Address _____

Phone Number _____

Creditor #7

Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____

Liable for Debt: _____
Type of Debt: _____

Others involved:

Name _____
Address _____

Phone Number _____

Creditor #8

Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____

Liable for Debt: _____
Type of Debt: _____

Others involved:

Name _____
Address _____

Phone Number _____

Creditor #9

Name _____
Address _____

Phone Number _____
Account Number _____
Balance (amount owed) _____

Liable for Debt: _____
Type of Debt: _____

Others involved (collection agencies, law firms, etc.):

Name _____
Address _____

Phone Number _____

Creditor #10

Name _____
 Address _____

 Phone Number _____
 Account Number _____
 Balance (amount owed) _____

Liable for Debt: _____
 Type of Debt: _____

Others involved (collection agencies, law firms, etc.):

Name _____
 Address _____

 Phone Number _____

Please list additional creditors on back of worksheet.

REVIEW OF ALL DEBTS:

Please review all the debts you have listed under secured and unsecured debts. Have you forgotten any?

- _____ Medical bills
- _____ Credit card bills
- _____ Store charges
- _____ Cable TV bills
- _____ Payday loans
- _____ Mail order bills
- _____ Utility bills
- _____ Phone bills
- _____ Judgments
- _____ Loan companies
- _____ Debts you cosigned
- _____ Debts provided by you to your dependents
- _____ School debt
- _____ Student loans
- _____ Welfare debts
- _____ Back rent
- _____ Condominium assessments
- _____ Traffic tickets or parking tickets
- _____ Criminal restitution debts
- _____ Bills for goods or services
- _____ Bills owed to old landlords
- _____ Loans from relatives
- _____ Money owed to creditors who repossessed a property (home, vehicle, etc.)
- _____ Loans on your pension

Is any collateral (listed under "secured debts") located somewhere other than your home?

YES _____ NO _____ If YES, explain where the property is:

LEASES OR CONTRACTS: *Are you party to any leases or contracts (i.e. land, car, landlord, etc.)? If yes, list the parties and their address. If you owe money on these contracts, they should be listed above.*

WORKSHEET: YOUR INCOME

Your income includes all monetary wages, salary, commissions, pensions, social security, alimony, maintenance or support payments you receive. Please attach six (6) months worth of pay stubs for both the debtor and joint debtor. If you collect social security, receive retirement or a pension, attach the letter detailing how much you receive monthly.

	DEBTOR	JOINT DEBTOR
Martial Status:	_____	_____
Age:	_____	_____
Occupation:	_____	_____
Length of Employment:	_____	_____
Employer Name:	_____	_____
Employer Address:	_____	_____

DEPENDENTS

Name:	_____	_____
Age:	_____	_____
Relationship:	_____	_____
Name:	_____	_____
Age:	_____	_____
Relationship:	_____	_____

CURRENT MONTHLY INCOME: List your gross wages and all payroll deductions listed on your most recent pay stub. If you receive pension, retirement, social security, or alimony, list the most recent amount.

Indicate the pay cycle (circle):

Monthly Semi-Monthly Weekly Bi-Weekly

	DEBTOR	JOINT DEBTOR
Gross wages, salary and commissions	\$ _____	\$ _____
Estimate overtime	\$ _____	\$ _____
Less Payroll Deductions	_____	_____
Federal withholding	\$ _____	\$ _____
Health Insurance	\$ _____	\$ _____
Medicare	\$ _____	\$ _____
NY state disability	\$ _____	\$ _____
NY state withholding	\$ _____	\$ _____
Other	\$ _____	\$ _____
Payroll taxes and social security	\$ _____	\$ _____
Union dues	\$ _____	\$ _____
TOTAL NET take home pay	\$ _____	\$ _____
Regular income from operation of business or profession or farm	\$ _____	\$ _____
Income from real property	\$ _____	\$ _____
Interest and dividends	\$ _____	\$ _____
Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
Social security or other government assistance	\$ _____	\$ _____
Pension or retirement income	\$ _____	\$ _____
Other monthly income	\$ _____	\$ _____
SUBTOTAL	\$ _____	\$ _____
AVERAGE INCOME	\$ _____	\$ _____
COMBINED AVERAGE INCOME	\$ _____	\$ _____

Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document; if "none" write in:

WORKSHEET: YOUR EXPENSES

Provide realistic estimates for your *monthly* expenses. If your expenses exceed your income, be prepared to explain why. NOTE: If you and your spouse are NOT filing bankruptcy together, list separately any regular monthly contribution your spouse makes to the following household expenses.

	DEBTOR	JOINT DEBTOR
Home mortgage, rent, and/or condominium payment	\$ _____	\$ _____
Does this include real estate taxes? YES ____ NO ____		
Does this include property insurance? YES ____ NO ____		
Electricity and Heating Fuel	\$ _____	\$ _____
Water and Sewer	\$ _____	\$ _____
Telephone	\$ _____	\$ _____
Garbage	\$ _____	\$ _____
Internet	\$ _____	\$ _____
Cable	\$ _____	\$ _____
Home Maintenance (repairs and upkeep)	\$ _____	\$ _____
Food (include cash and food stamps)	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Laundry and Dry Cleaning	\$ _____	\$ _____
Medical and Dental (include monthly medications)	\$ _____	\$ _____
Transportation (not monthly car payments but fuel expenses, maintenance, registration, etc.)	\$ _____	\$ _____
Recreation, clubs, entertainment, newspapers, union dues, etc.)	\$ _____	\$ _____
Charitable contributions	\$ _____	\$ _____
Homeowner's or renter's insurance	\$ _____	\$ _____
Life Insurance	\$ _____	\$ _____
Health Insurance	\$ _____	\$ _____
Auto Insurance	\$ _____	\$ _____
Other Insurance (specify)	\$ _____	\$ _____
Taxes not deducted from wages or in home mortgage payments	\$ _____	\$ _____
Installment auto payments	\$ _____	\$ _____
Alimony, maintenance or support payments	\$ _____	\$ _____
Payments for dependents not living at your home	\$ _____	\$ _____
Expenses for operating your business	\$ _____	\$ _____
Student Loan Payments	\$ _____	\$ _____
Other Expenses (school, security system, cigarettes, pets, baby needs, etc.)		
Identify: _____	\$ _____	\$ _____
Identify: _____	\$ _____	\$ _____
Identify: _____	\$ _____	\$ _____
Identify: _____	\$ _____	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____	

NOTE: If your expenses are less than your income, you may not be eligible for Chapter 7 bankruptcy. Whereas, please include ALL expenses. You may want to look at your credit card statements or check register to ensure that you do not leave out any expenses.

Describe any increase or decrease in expenses reasonably anticipated to occur within the year following the filing of this document (if "none" write in):

WORKSHEET: STATEMENT OF FINANCIAL AFFAIRS

Answer the following questions to the best of your ability. If a question is not applicable to you, state so or right "none."

Income from employment or operation of business

Enter each income source (name of employer and address) from the past two years and specify the amount of income and the fiscal year. This can be found on your tax returns, which you also need to bring with you to your consultation.

Source #1

Name _____
Address _____

Amount earned: _____
Fiscal Year: _____

Source #2

Name _____
Address _____

Amount earned: _____
Fiscal Year: _____

Source #3

Name _____
Address _____

Amount earned: _____
Fiscal Year: _____

Source #4

Name _____
Address _____

Amount earned: _____
Fiscal Year: _____

Source #5

Name _____
Address _____

Amount earned: _____
Fiscal Year: _____

Source #6

Name _____
Address _____

Amount earned: _____
Fiscal Year: _____

Income other than from employment or operation of business

List any other income other than employment, such as social security, government assistance, pension, or retirement. This can be found on your tax returns, which you also need to bring with you to your consultation.

Source #1

Name _____
Address _____

Amount earned: _____
Fiscal Year: _____

Source #2

Name _____
Address _____

Amount earned: _____
Fiscal Year: _____

Source #3

Name _____
Address _____

Amount earned: _____
Fiscal Year: _____

List payments made to any creditor totaling more than \$600.00 during the last 90 days:

Creditor #1

Name _____
Address _____

Amount Paid: _____ Amount Still Owing: _____
Dates of Payments: _____

Creditor #2

Name _____
Address _____

Amount Paid: _____ Amount Still Owing: _____
Dates of Payments: _____

Creditor #3

Name _____
Address _____

Amount Paid: _____ Amount Still Owing: _____
Dates of Payments: _____

List payments made to insider creditors (friends, family members, and business associates):

Insider Creditor #1

Name _____
Address _____

Amount Paid: _____ Amount Still Owing: _____
Dates of Payments: _____

Insider Creditor #2

Name _____
Address _____

Amount Paid _____ Amount Still Owing: _____
Dates of Payments _____

Insider Creditor #3

Name _____
Address _____

Amount Paid: _____ Amount Still Owing: _____
Dates of Payments: _____

Were you sued or did you sue anybody in the last year (12 months)?

YES _____ NO _____ If YES, list the following and attach the court papers:

Caption of Suit (i.e. Plaintiff v. Defendant):

Case Number: _____ Status or Disposition: _____

Court and Location: _____

Nature of proceeding (type of case):

List any property garnished, attached or seized during the last year by a creditor:

Creditor #1

Name _____
Address _____

Date of Seizure: _____ Value of Property: _____
Description of Property _____

Creditor #2

Name _____
Address _____

Date of Seizure: _____ Value of Property: _____
Description of Property _____

List any repossessions, foreclosures and voluntary returns during the last year:

Creditor #1

Name _____
Address _____

Date of Repossession: _____ Value of Property: _____
Description of Property _____

Creditor #2

Name _____
Address _____

Date of Repossession: _____ Value of Property: _____
Description of Property _____

Describe any assignment of property for the benefit of creditors made within the last 120 days:

List the name and address of assignee, date of assignment and terms of assignment or settlement:

List all property which has been in the hands of a custodian, receiver, or court-appointed official during the past year:

List the name and address of custodian, name and location of court, case title and number, date of order, and description and value of property:

List all gifts or charitable contributions made during the last year except ordinary and usual gifts to family members totaling less than \$200 per family member and \$100 per charitable recipient:

Recipient #1

Name _____
Address _____

Relationship (if any): _____ Value of Gift: _____
Dates of Gift: _____ Description of Gift: _____

Recipient #2

Name _____
Address _____

Relationship (if any): _____ Value of Gift: _____
Dates of Gift: _____ Description of Gift: _____

List all losses from fire, theft, other casualty or gambling during the past year:

List the description and value of property, circumstance of loss, if loss was covered by insurance (give particulars) and date of loss:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy during the past year (including credit counseling agency for certification):

Payee #1

Name _____
Address _____

Date of Payment: _____
Amount Paid: _____

Payee #2

Name _____
Address _____

Date of Payment: _____
Amount Paid: _____

If you have moved within the last TWO years, list all premises occupied and vacated during that period

Address _____

Names Used: _____
Dates of Occupancy: _____
Address _____

Names Used: _____
Dates of Occupancy: _____

Note: There are additional questions for corporate debtors and for any individual debtor who has been, within the past two years, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.