

Chapter 7 / 13 Bankruptcy Worksheet

IMPORTANT!

This page must be read and signed before your case will be filed.

If this set of worksheets is not filled out completely, **WE CANNOT PREPARE THE PETITION AND YOUR APPOINTMENT WILL BE RESCHEDULED.**

If you have questions **PLEASE CALL BEFORE YOU COME IN.**

Do not drop off or mail the worksheet.

Any Questions?

Please call. If I am not available, my staff will be able to help you 99% of the time. It is often difficult for me to return calls the same day. You are always welcome to set up a phone consultation with me. An audio recording explaining how to fill out this form is available on my website at TheLegalCenter.com in the Bankruptcy section Consultation page. Brief questions can be handled by email to Peggy@TheLegalCenter.com

Let Me Know! Please call immediately!

If you:

- ◆ are involved in any accidents
 - ◆ receive any legal papers
 - ◆ receive any large sums of money including tax refunds
- also, do not buy sell or transfer anything without asking me first.

Bankruptcy Petition Preparation Checklist

Did you.....

- ___ List ALL creditors with complete address? (Annualcreditreport.com)
- ___ List and value ALL assets wherever they may be?
- ___ Read the information sheet?
- ___ Read the Representation Agreement?

I need.....

- ___ Last two year's Tax Returns for Ch 7. Three years for Ch.13.
- ___ last 6 months of pay stubs for you and your spouse.
- ___ last 3 months bank statements.
- ___ Credit Counseling Certificate of Completion

I understand that I must attend the Meeting of the Creditors and that all fees must be paid in full BEFORE the case is filed (Ch 7).

I understand that the penalties for making a false statement or concealing property in a bankruptcy case is fine of up to \$500,000 or imprisonment from up to 5 years or both. (18 USC Ss 152, 3571)

I understand that any debts I incur after I decide to file bankruptcy are not dischargeable and may be considered fraud if not repaid.

I understand I may lose my tax refund.

I have read and understand the above. (There will be a test!)

Client

Date

Client

Date

www.TheLegalCenter.com

UNITED STATES BANKRUPTCY COURT
VOLUNTARY PETITION
MIDDLE DISTRICT OF FLORIDA
CHAPTER 7 / 13

Debtor

Joint-Debtor

Full Name

Any other names used in the last 6 years.

Complete Street Address (include City, State, Zip)

Mailing Address (if different)

County of Residence

Social Security No. (Tax I.D.)

EMPLOYMENT STATUS AND OCCUPATIONS

DEBTOR

SPOUSE

Position/How long _____ / _____ | _____ / _____

Employer _____ | _____

Address _____ | _____

City/State/Zip _____ | _____

DEPENDENTS / MARITAL STATUS

1. The debtor is ___married___single___divorced___separated.

2. The name of the debtors spouse. _____

3. Name, age and relationship of dependents.

_____ age _____ relationship _____

_____ age _____ relationship _____

_____ age _____ relationship _____

_____ age _____ relationship _____

ASSETS

REAL PROPERTY

Do you own **any** real estate including, condo's, time shares, or lots. Or, is your name on anyone else's real estate?

YES _____ NO _____

1.) Address: _____ Keep ___ / Surrender ___

Description: ___ Homestead residence ___ house ___ lot ___ acreage ___ time-share

Fair Market Value _____ Amount Owed 1st Mort. _____ To Whom _____

Amount Owed 2nd Mort. _____ To Whom _____

Are there ___ Tax liens, ___ Construction liens, ___ VA Loan, ___ FHA Loan

2.) Address: _____ Keep ___ / Surrender ___

Description: ___ Homestead residence ___ house ___ lot ___ acreage ___ time-share

Fair Market Value _____ Amount Owed 1st Mort. _____ To Whom _____

Amount Owed 2nd Mort. _____ To Whom _____

Are there ___ Tax liens, ___ Construction liens, ___ VA Loan, ___ FHA Loan

3.) Other

PERSONAL PROPERTY

Value

Please answer all of these questions with a numerical value. If the answer is zero, put zero. If the items are somewhere besides your residence, state where they can be located at.

1. Cash on hand. Money not in banks.

..... _____

2. Checking, savings accounts _____,
certificate of deposit _____,
other brokerage or financial accounts _____

..... _____

3. Security deposits with public utilities _____
telephone companies _____, landlords and others _____

..... _____

4. Household goods, supplies, furnishings, audio, video, computers.

Use worksheet. Write total here..... _____

Note: If you are using Rapid Import, just type "see worksheets"

5. Art objects, Collections and Collectibles including books, pictures,
antiques, stamps, coins, records, tapes and CDs.

..... _____

6. Wearing apparel and clothing.

..... _____

7. Furs and jewelry.

..... _____

8. Firearms, sports, photographic and other hobby equipment.

..... _____

9. Interests in insurance policies. (cash value)

..... _____

10. Annuities

..... _____

11. Interests in IRA, ERISA, Keogh or other pension or profit sharing plans. Do you have a retirement plan?
..... _____
12. Stock and interests in incorporated and unincorporated businesses.
..... _____
13. Interests in partnerships or joint ventures.
..... _____
14. Gov't, corporate bonds, negotiable, nonnegotiable instruments.
..... _____
15. Accounts receivable. Does anyone owe you money?
..... _____
16. Alimony, maintenance, support and property settlements to which you may be entitled. Lump sum payments or arrearages.
..... _____
17. Other liquidated debts owing debtor including tax refunds.
..... _____
18. Equitable and future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than listed in Sched-A.
..... _____
19. Contingent and non contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.
..... _____
20. Other contingent, unliquidated claims of every nature, including counterclaims of debtor and rights to setoff claims. Do you have the right to sue anyone?
..... _____
21. Patents, copyrights, and other intellectual property.
..... _____
22. Licenses, franchises other general intangibles.
..... _____
23. Autos, trucks, trailers, other vehicles or accessories.

#	Make,model,year, VIN#.	trade in value	payoff	owed to	mileage
#1	_____	_____	_____	_____	_____
				Keep___ / Surrender___	
#2	_____	_____	_____	_____	_____
				Keep___ / Surrender___	
#3	_____	_____	_____	_____	_____
				Keep___ / Surrender___	
#4	_____	_____	_____	_____	_____
24. Boats, motors, and accessories.
..... _____

- 25. Aircraft and accessories.
..... _____
- 26. Office equipment, furnishings, supplies.
..... _____
- 27. Machinery, fixtures, equipment, supplies in business.
..... _____
- 28. Inventory.
..... _____
- 29. Animals.
..... _____
- 30. Crops - growing or harvested.
..... _____
- 31. Farming equipment, and implements.
..... _____
- 32. Farm supplies, chemicals and feed.
..... _____
- 33. Other personal property of any other kind not already listed.
..... _____

PERSONAL PROPERTY CHECKLIST

List everything you own. Also, please indicate items that you still owe money on. Examples are Sears, Rooms 2 Go, Best Buy, Circuit City.

LIVING ROOM

- __Sofa.....\$_____
- __Love seat.....\$_____
- __Recliner\$_____
- __Coffee/End tables.....\$_____
- __Lamp.....\$_____
- __Television/stand.....\$_____
- __Stereo\$_____
- __Entertainment Center....\$_____
- __Other _____ \$_____
- __Other _____ \$_____

DINING ROOM

- __Table/Chairs.....\$_____
- __Stereo.....\$_____
- __Other _____ \$_____
- __Other _____ \$_____

KITCHEN

- __Table/Chairs.....\$_____
- __Refrigerator.....\$_____
- __Microwave.....\$_____
- __Utensils.....\$_____
- __Cookware.....\$_____
- __Dishes.....\$_____
- __Small Appliances.....\$_____
- __Other _____ \$_____

MASTER BEDROOM

- __Bed.....\$_____
- __Dresser.....\$_____
- __Vanity.....\$_____
- __TV.....\$_____
- __Stereo.....\$_____
- __Other _____ \$_____

BEDROOM TWO

- __Bed.....\$_____
- __Dresser.....\$_____
- __Vanity.....\$_____
- __TV.....\$_____
- __Stereo.....\$_____

BEDROOM THREE

- __Bed.....\$_____
- __Dresser.....\$_____
- __Vanity.....\$_____
- __TV.....\$_____
- __Stereo/sound equip.....\$_____
- __Other _____ \$_____

BEDROOM FOUR/OFFICE

- __Bed.....\$_____
- __Dresser.....\$_____
- __Vanity.....\$_____
- __TV.....\$_____
- __Cabinet/Hutch.....\$_____
- __Other _____ \$_____
- __Desk.....\$_____
- __Computer/typewriter.....\$_____
- __Cabinet.....\$_____
- __Other _____ \$_____
- __Other _____ \$_____

GARAGE/UTILITY

- __Washer/Dryer.....\$_____
- __Freezer.....\$_____
- __Lawn mower.....\$_____
- __Lawn Items\$_____
- __Tools.....\$_____
- __Grill.....\$_____
- __Lawn Furniture.....\$_____
- __Other _____ \$_____

TOTAL THIS PAGE=====➔ \$_____

Valuation of personal property
 Percentage of original new price
 1st year.....50%
 2nd year.....33%
 3rd year.....20%
 4th year.....15%
 5th year.....10%

DEBTS

- A. Do you owe money to past or present employees? Yes / No
- B. Do you owe money to any employee benefit plans? Yes / No
- C. Do you owe money to farmers or fishermen? Yes / No
- D. Do you owe or are you holding any deposit money for purchase, lease, or rental property, or services for personal, family or household use that were not delivered or provided? Yes / No
- E. Do you owe any taxes? U.S. Government (IRS), State Government
 Property Taxes, Other _____

How much? _____

INCOME TAXES If you owe back taxes it is your responsibility to provide to the attorney the following facts **BEFORE** the case is filed.

A.) Tax Year owing. B.) The date a return for that year was filed. C.) The date of any amendments to the return. D.) The date of any Assessments filed for that year.

Tax Year 20 _____.

- A.) Was a return filed Yes No. Date _____
- B.) Was an amendment filed Yes No. Date _____.
- C.) Were additional Assessments filed Yes No. Date _____.

Tax Year 20 _____.

- A.) Was a return filed Yes No. Date _____
- B.) Was an amendment filed Yes No. Date _____.
- C.) Were additional Assessments filed Yes No. Date _____.

Tax Year 20 _____.

- A.) Was a return filed Yes No. Date _____
- B.) Was an amendment filed Yes No. Date _____.
- C.) Were additional Assessments filed Yes No. Date _____.

Tax Year 20 _____.

- A.) Was a return filed Yes No. Date _____
- B.) Was an amendment filed Yes No. Date _____.
- C.) Were additional Assessments filed Yes No. Date _____.

List of Creditors

ALL CREDITORS. A creditor is any company, person, government, organization or anything else you owe money to. The court wants to know who you owe money to. Therefore, you must put on the list **EVERY** creditor. Even my mortgage? **YES**. Even my car payment? **YES**. Even creditors I want to keep? **YES**. This includes mortgages, car financing, even the creditors you want to keep.

COMPLETE ADDRESSES. Please list the name and full mailing address of all creditors. **IT IS VERY IMPORTANT THAT THE ADDRESSES BE CORRECT.** Billing address work well. If the only you have is the collection agent, please let me know who they are collecting for.

SECURED OR UNSECURED

Secured. Any debt that financed a specific purchase of property. Examples are mortgages, car loans, furniture purchases and large purchases at department stores. Also, finance company loans with collateral or liens are secured. If you wrote down a list of personal possessions or gave them your car title, its probably secured. (If you don't pay the bill, they can get the goods.)

With secured debts, you have three choices, *Reaffirm, Redeem, Return or Avoid*. **Reaffirm**= Continue paying, keep the goods and the debt. **Redeem**= Pay the creditor only the actual value of the goods instead of the whole balance. **Return**= Surrender the goods, pay no more. **Avoid** the lien= Erase the lien on certain types of collateral. Finance company debts secured by household goods are the most common type to be avoided.

Unsecured. Any other debts. Credit cards, companies, signature loans, friends, family, medical bills, hospitals.

Please list them in **ALPHABETICAL ORDER.**

Name Address (Complete!)	Year	Account Number	List security (if secured)	Market Value	Amount Owed
1 Mortgage	Year: _____			Keep___ / Surrender___	
2 Mortgage	Year: _____			Keep___ / Surrender___	
3 Mortgage	Year: _____			Keep___ / Surrender___	
4 Mortgage	Year: _____			Keep___ / Surrender___	

Name Address (Complete!)	Year	Account Number	List security (if secured)	Market Value	Amount Owed .
5 Vehicle	Year:			Keep___ / Surrender___	
				Regular payment:_____ Arrearage:_____ Last month:_____	
6 Vehicle	Year:			Keep___ / Surrender___	
				Regular payment:_____ Arrearage:_____ Last month:_____	
7 Vehicle	Year:			Keep___ / Surrender___	
				Regular payment:_____ Arrearage:_____ Last month:_____	
8 Vehicle	Year:			Keep___ / Surrender___	
				Regular payment:_____ Arrearage:_____ Last month:_____	
9	Year:				
10	Year:				
11	Year:				
12	Year:				
13	Year:				
14	Year:				
15	Year:				

Name Address (Complete!)	Year	Account Number	List security (if secured)	Market Value	Amount Owed .
16	Year:				
17	Year:				
18	Year:				
19	Year:				
20	Year:				
21	Year:				
22	Year:				
23	Year:				
24	Year:				
25	Year:				

Income

Monthly
 Semi-monthly (twice a month)
 Bi-weekly (every other week)
 Weekly

Payroll

Gross Income _____
Estimated Overtime _____

Deductions

Federal Income Tax _____
State Income Tax _____
FICA/Medicare _____
Insurance _____
Union Dues _____
Other _____
Other _____

Other Monthly

From your Business _____
From real property _____
Interest & Dividends _____
Alimony, child support _____
Social Security _____
Gov't Assistance _____
Pension or retirement _____
Other _____
Other _____

Do you expect a 10% change of income in the next year? Yes No.

Spouse's Income

Monthly
 Semi-monthly (twice a month)
 Bi-weekly (every other week)
 Weekly

Payroll

Gross Income _____
Estimated Overtime _____

Deductions

Federal Income Tax _____
State Income Tax _____
FICA/Medicare _____
Insurance _____
Union Dues _____
Other _____
Other _____

Other Monthly

From your Business _____
From real property _____
Interest & Dividends _____
Alimony, child support _____
Social Security _____
Gov't Assistance _____
Pension or retirement _____
Other _____
Other _____

Do you expect a 10% change of income in the next year? Yes No.

Personal Monthly Expenditures

Rent or Mortgage	_____	Insurance	
__insurance included		Home Owners or renter	_____
__taxes included		Life	_____
Utilities		Auto	_____
Electricity / Heat	_____	Other _____	_____
Water / Sewer	_____	Taxes _____	_____
Telephone	_____	Installment Payments	
Other _____	_____	Auto	_____
Home Maintenance	_____	Other _____	_____
Food	_____	Other _____	_____
Clothing	_____	Alimony, maintenance, support	_____
Laundry & Dry Cleaning	_____	Payments for dependants	_____
Medical & Dental	_____	Business expenses	
Transportation (gas, tolls		(Attach list)	_____
but not car payments)	_____	Other expenses	_____
Recreation (clubs, movies			
Publications)	_____		
Charitable contributions	_____		

4.3 weeks = 1 month

LEASES AND EXECUTORY CONTRACTS

Provide the names and complete mailing address of any persons or companies with which you have a lease or rental contract.

CO-DEBTORS

List the name of anyone whose name is on any debt with you.

STATEMENT OF FINANCIAL AFFAIRS FOR DEBTOR

If your answer is yes to any of these questions, please provide the information regarding the question in the space below.

1. Income from employment or operation of business.

2008 _____ 2007 _____ Year to Date _____

2. Income other than from employment or operation of business.

2008 _____ 2007 _____

3. Payments to creditors.

Have you paid any creditor \$600 more than normal monthly payments in the 90 days immediately preceding the commencement of this case.

Yes _____ No _____

Have you paid back any friends, family or business associates over \$600 in the last year.

Yes _____ No _____

4. Suits, executions, and garnishments, and attachments.

a. Have been part of any law suits in the last year. If so, list them and bring a copy of any Court papers on the case.

Yes _____ No _____

b. Has any property been attached, garnished, or seized under any legal or equitable process with the year preceding this case.

Yes _____ No _____

5. Repossessions, foreclosures, and returns.

Have you had any repossessions, foreclosures, or have returned any property to a creditor in the last year.

Yes _____ No _____

6. Assignments and receiverships.

a. Have you made any transfer or assignment of property to a creditor or for the benefit of creditors make within the last 120 days.

Yes _____ No _____

b. List all property which has been in the hands of a receiver or court-appointed official within one year immediately preceding the commencement of this case.

None _____

7. Gifts.

Have you made gifts or charitable contributions made in the last year except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

Yes _____ No _____

8. Losses.

a. Have you suffered any losses from fire, theft or gambling during the last year?

Yes _____ No _____

9. Payments related to debt counseling or bankruptcy.

Have you paid any other attorney or service a fee.

Yes _____ No _____

10. Other transfers.

Did you transfer titled to any property to another in the last year.

Yes _____ No _____

11. Closed financial accounts.

Have you closed any bank accounts, CD's or other financial accounts in the last year.

Yes _____ No _____

12. Safe deposit boxes.

Have you had any safe deposit box(es) or other depository(ies) in which you have had securities, cash or other valuables in the last year.

Yes _____ No _____

13. Setoffs.

Have there been setoffs (deductions) made by any creditor, including any bank, against a deposit of yours within the last 90 days.

Yes _____ No _____

14. Property held for another person.

Do you have any property owned by another that you hold or control.
(Borrowed stuff)

Yes _____ No _____

15. Prior address of debtor.

List your previous home address for the last two years.

A.

B.

16. Do you own or operate a business, corporation or partnership?

(6 years)

Yes _____ No _____