

FEE AGREEMENT

1. The Law office of Franklin, Denney, Ward and Lawson, PLC has been paid \$_____, which covers court costs, filing the bankruptcy papers, homestead deed, and attending the first meeting of creditors. The fee does not include negotiating reaffirmation agreements or redemptions, obtaining credit reports, representation on adversary proceedings, issues as to the discharge of tax liabilities, and any other matters not specifically agreed on. Moreover, this representation ends completely when the bankruptcy discharge is granted.

2. The different kinds of bankruptcy relief available have been explained, that Chapter 7 is a straight liquidation and that Chapter 13 is a means of paying creditors through the court for a period not to exceed 60 months.

3. Debtor(s) have provided a certificate for credit counseling, and have enrolled in a financial management course. Debtor(s) understand that, if, within 45 days of the creditors meeting, the course is not completed and Form 23 filed with the court, the case will be closed and debtor(s) will remain liable for all debts just as if bankruptcy had not been filed.

4. Debtor(s) verify residency in Virginia for at least 3 years, and further verify that they have correctly listed all of their debts and assets. This office has relied on the information provided by debtor(s), and debtor(s) are solely responsible for same. Errors or omissions have serious consequences, and any assets left off (including tax refunds) are subject to seizure by the trustee.

5. Debtor(s) realize that, if a debt is not scheduled on the bankruptcy with a proper address, it will not be discharged. However, debtor(s) also are aware that creditors can be added if an amended schedule is filed before the case is closed.

6. It is understood that a secured debt is one in which the creditor has the right to repossess collateral. Redemption means to pay the creditor the market value of the collateral and reaffirmation means to become reobligated on the debt. Unless an intention is stated to either redeem or reaffirm, the creditor may repossess collateral 30 days after the bankruptcy is filed, even if payments are current. Within 30 days of the initial hearing date, such property must actually be redeemed, reaffirmed, or surrendered.

7. Debtor(s) acknowledge receipt of the disclosures required by Section 527 and understand the contents thereof, including the right to file without an attorney.

8. The bankruptcy will be reported for 10 years, and debtor(s) understand that it may be difficult to buy anything on credit, including a vehicle or a house. In addition, credit agencies often fail to show debts as having been discharged, and problems with credit reports can be expected.

9. In joint cases, one spouse may have rights, which are adverse to the other. However, this office will not give one spouse advice which would be contrary to the interests of the other, and debtor(s) agree to see another attorney if questions arise about their individual rights.

10. The firm of Franklin, Denney, Ward & Lawson PLC also represents several local banks & Credit Unions including DuPont Credit Union, Community Bank, StellarOne Bank, and Waynesboro Employees Credit Union. The firm will not represent either side in a contested matter. The undersigned understands and agrees to waive any conflict of interest.

☐ By marking this box the undersigned agrees that Franklin, Denney, Ward & Lawson, PLC has permission to pull my credit report from the TransUnion Credit Reporting Agency.

Debtor: _____ Date: _____ Attorney: _____

Debtor: _____ Date: _____

WRITTEN NOTICE REQUIRED UNDER SECTION 527(a)(2)

All information that you are required to provide with a petition and thereafter during a case under title 11 ("Bankruptcy") of the United States Code is required to be complete, accurate, and truthful.

All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in title 11 United States Code section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.

Current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of title 11, disposable income (determined in accordance with section 707(b)(2)), are required to be stated after reasonable inquiry.

Information that you provide during your case may be audited pursuant to title 11. Failure to provide such information may result in dismissal of the case under title 11 or other sanction, including criminal sanctions.

Date _____

Debtor

Joint Debtor

Attorney for Debtor(s)

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a "trustee" and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Date _____

Debtor

Joint Debtor

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. § 341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Bankruptcy Administrator has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of -

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts in bankruptcy;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This statement contains only general principles of law and is not a substitute for legal advice. If you have any questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed in your bankruptcy schedules. A discharge is a court order that says that you do not have to repay your debts, but there are a number of exceptions. Debts which usually may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; debts which were not listed in your bankruptcy schedules; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to repay debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy. There are exceptions to this general statement. See your lawyer if you have questions.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your bankruptcy petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court sixty (60) days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary. They are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt. This is particularly true when property you wish to retain is collateral for a debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues an order of discharge or within sixty (60) days after you filed the reaffirmation agreement with the court, whichever is later.

If you reaffirm a debt and fail to make the payments as required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any deficiency. In addition, creditors may seek other remedies, such as garnishment of wages.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtors must pay the chapter 13 trustee the amount set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

By signing below, I/we acknowledge that I/we have received a copy of this document, and that I/we have had an opportunity to discuss the information in this document with an attorney of my/our choice.

Date _____

Debtor

Joint Debtor

Attorney for Debtor(s)

Franklin Denney Ward & Lawson PLC

PO Drawer 1140
Waynesboro VA 22980

Phone Number: (540) 946-4408

Fax Number: (540) 946-4417

CLIENT INFORMATION WORKSHEETS

DEBTOR

JOINT DEBTOR

FULL NAME:

STREET ADDRESS:

MAILING ADDRESS:

City/^{or}
COUNTY: *of*

HOME PHONE:

WORK PHONE:

CELL PHONE:

EMAIL ADDRESS:

FAX (if available)

SOC. SEC. NO.:

OTHER TAX IDS:

What other personal or business names have you used in the last eight (8) years?

***Have you ever file for bankruptcy before?
Give the date of filing.

WORKSHEET: YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who Owns It? H - Husband W - Wife J - Joint C - Community	Market Value of Property	Your Ownership Share (% , \$)	Value of Liens (claims against property)	Amount of Equity	Exempt? If so, put exemption amount; if not write "No".
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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. (All leases and time shares should be listed on the worksheet for Schedule G.)

REAL ESTATE (Schedule A) (Attach Legal Desc. and Location)						
PERSONAL PROPERTY (Schedule B) 1. Cash on hand.						
2. Checking, savings, or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.						
3. Security deposits with public utilities, telephone companies, landlords, and others.						

EXHIBIT TO HOUSEHOLD GOODS AND FURNISHINGS, ETC

Furniture

Value (what you could sell it for)

Major appliances

Electronic equipment

Other items not listed above

WORKSHEET: YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who Owns It? H - Husband W - Wife J - Joint C - Community	Market Value of Property	Your Ownership Share (%, \$)	Value of Liens (claims against property)	Amount of Equity	Exempt? If so, put exemption amount; if not write "No".
4. Household goods and furnishings, including audio, video, and computer equipment. (Do not need to complete if previous page completed)						
5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disk, and other collections or collectibles.						
6. Wearing apparel.						
7. Furs and Jewelry.						
8. Firearms and sports, photographic, and other hobby equipment.						
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.						
10. Annuities. Itemize and name each issuer.						

WORKSHEET: YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who Owns It? H - Husband W - Wife J - Joint C - Community	Market Value of Property	Your Ownership Share (% , \$)	Value of Liens (claims against property)	Amount of Equity	Exempt? If so, put exemption amount; if not write "No".
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11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).						
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.						
13. Stock and interests in incorporated and unincorporated businesses. Itemize.						
14. Interests in partnerships or joint ventures. Itemize.						
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.						
16. Accounts receivable						
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.						
18. Other liquidated debts owing debtor including tax refunds. Give particulars.						
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.						

WORKSHEET: YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who Owns It? H - Husband W - Wife J - Joint C - Community	Market Value of Property	Your Ownership Share (% , \$)	Value of Liens (claims against property)	Amount of Equity	Exempt? If so, put exemption amount; if not write "No".
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20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.						
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.						
22. Patents, copyrights and other intellectual property. Give particulars.						
23. Licenses, franchises and other general intangibles. Give particulars.						
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.						
25. Automobiles, trucks, trailers and other vehicles and accessories. (Please state mileage)						
26. Boats, motors, and accessories.						
27. Aircraft and accessories.						
28. Office equipment, furnishings and supplies.						

WORKSHEET: YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who Owns It? H - Husband W - Wife J - Joint C - Community	Market Value of Property	Your Ownership Share (% , \$)	Value of Liens (claims against property)	Amount of Equity	Exempt? If so, put exemption amount; if not write "No".
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29. Machinery, fixtures, equipment and supplies used in business.						
30. Inventory.						
31. Animals.						
32. Crops- growing or harvested. Give particulars.						
33. Farming equipment and implements.						
34. Farm supplies, chemicals and feed.						
35. Other personal property of any kind not already listed. Itemize.						

WORKSHEET: YOUR DEBTS - Secured and Priority

Creditor's Name and Address	Account No. and Date Incurred <i>month + year</i>	Describe Debt	Who is Liable For Debt? H - Husband W - Wife J - Joint	Balance Owed	Others Involved Name and Address (i.e. Collection Agency, Codebtor, etc.)
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 are unsecured.					
Mortgage(s) on Principal Res.					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
Automobile Loans					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
List Other Secured Debts Below:					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
List priority claims below:					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
FEDERAL TAXES	Desc. Tax Due				<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
STATE TAXES	Desc. Tax Due				<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other

WORKSHEET: YOUR DEBTS - Unsecured

Creditor's Name and Address	Account No. and Date Incurred <i>month + year</i>	Describe Debt	Who is Liable For Debt? H - Husband W - Wife J - Joint	Balance Owed	Others Involved Name and Address (i.e. Collection Agency, Codebtor, etc.)
<p>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 are unsecured.</p>					
<p>List all Unsecured Debts Below:</p> <p>If statements are provided it is not necessary to write in all of the creditors.</p>					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
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					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other

WORKSHEET: LEASES OR CONTRACTS

Name and Address of Other Parties to Lease or Contract	Description of Contract or Lease

DEBTOR

JOINT DEBTOR

MARITAL STATUS:

AGE:

OCCUPATION:

LENGTH OF EMP.:

EMPLOYER NAME:

EMPLOYER ADDRESS:

DEPENDENTS

NAME:

AGE:

RELATIONSHIP:

NAME:

AGE:

RELATIONSHIP:

WORKSHEET: YOUR INCOME

(You do not need to complete this page when a pay stub is supplied)

	DEBTOR	JOINT DEBTOR
Current monthly gross wages, salary, commissions (Pro-rate if not paid monthly)		
Estimated monthly overtime		
Payroll Taxes and Social Security Deducted		
Insurance Deducted		
Union dues Deducted		
Other payroll deductions- specify		
Regular monthly income from business, profession, or farm (Attach a detail statement)		
Monthly income from real property		
Monthly interest and dividends		
Alimony, maintenance, or support payments (amount received monthly for debtor's or debtor's dependents' use)		
Social Security or government assistance		
Pension or retirement		
Other monthly income		
Describe any increase or decrease of more than 10% in any previous category anticipated to occur in the year following this filing.		

STATEMENT OF MONTHLY NET INCOME

INCOME:

DEBTOR

JOINT DEBTOR

SIX MONTHS AGO		
FIVE MONTHS AGO		
FOUR MONTHS AGO		
THREE MONTHS AGO		
TWO MONTHS AGO		
LAST MONTH AGO		
INCOME FROM OTHER SOURCES		
TOTAL NET INCOME FOR SIX MONTHS PRECEDING FILING		

**** PLEASE NOTE:** (If your income has not changed within the last 6 months, you DO NOT need to complete this form.)

WORKSHEET: YOUR EXPENSES

	DEBTOR(S)
Rent or home mortgage payment Does this include real estate taxes? Does this include property insurance?	
Electricity and heating fuel (average monthly)	
Water and sewer (average monthly)	
Telephone (average monthly)	
Other utilities (average monthly)	
Home maintenance (repairs and upkeep)	
Food	
Clothing	
Laundry and dry cleaning	
Medical and dental expenses	
Transportation (not including car payments)	
Recreation, clubs and entertainment, newspapers, etc.	
Charitable contributions	
Homeowner's or renter's insurance	
Life insurance	
Health insurance	
Auto insurance	

WORKSHEET: YOUR EXPENSES

	DEBTOR(S)
Other insurance - specify	
Taxes not deducted from wages or in home mortgage payments	
Installment auto payments	
Other installment payments not included in Chapter 13 Plan	
Alimony, maintenance, and support paid to others	
Payments for dependents not living at your home	
Operation expenses of business, profession, or farm	
Other expenses	
Describe any increase or decrease in expenditures reasonably anticipate to occur within the year following the filing of this document.	

Form 7: Statement of Financial Affairs
(numbers correspond to Form 7's questions)

1. **Income from employment or operation of business.**
Enter each income source for the past two years. Specify the amount of income and the fiscal year.

Sources (name and address)	Amount	Fiscal Period

2. **Income other than from employment or operation of business.**
Enter sources of any other income during the past two years. Specify the amount of income and the fiscal year.

Sources (name and address)	Amount	Fiscal Period

- 3a. *Individual or joint debtor(s) with primarily consumer debts:* List payments made to any creditor during the last 90 days.

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

- 3b. *Debtor whose debts are not primarily consumer debts:* List payments made to any creditor during the last 90 days.

Creditors (name and address)	Dates of Payments/Transfers	Amount Paid	Amount Still Owing

- 3c. List payments made to insider creditors during the last year.

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

- 4a. Were you sued or did you sue anybody last year (12 months)? _____

If yes, list the following on back of this sheet: caption of suit, case number, nature of proceeding, court and location, status/disposition; and attorney representing.

- 4b. List any property garnished, attached or seized during the last year by a creditor.

Creditor (name and address)	Date of seizure	Description and value of property

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

Creditor (name and address)	Date of repossession	Description and value of property

- 6a. Describe any assignment of property for the benefit of creditors made within the last 120 days.

On the back of this sheet list the name and address of assignee, date of assignment and terms of assignment or settlement.

- 6b. List all property which has been in the hands of a custodian, receiver, or court-appointed official during the past year.

On the back of this sheet list the name and address of custodian, name and location of court, case title and number, date of order, description and value of property.

7. 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 (name and address)	Relationship (if any)	Date of gift	Description and value of gift

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

On the back of this sheet list the description and value of property, circumstance of loss, if loss was covered by insurance (give particulars) and date of loss.

9. 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.

Payee (name and address)	Date of Payment, Payor	Amount Paid or Value of property transferred.

- 10a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security during the past two years to creditor or family member.

Transferee & relationship (name and address)	Date	Describe property transferred, and value received

- 10b. List all other property transferred by the debtor during the past ten years to a self settled trust or similar device of which the debtor is a beneficiary.

Trust or other device (name)	Date	Amount of money or value of property or debtor's interest in property

11. List all financial accounts and instruments held by or for the benefit of the debtor which were closed, sold or otherwise transferred in the past year. Include checking, savings, or other financial accounts, CDs, shares and share accounts held in banks, credit unions, pension funds, brokerage houses, etc.

Institution (name and address)	Acct type & number Amt of Final Balance	Amount & date of sale or closing

12. List each safe deposit or other box or depository in which you have had valuables within the past year.

Institution (name and address)	Who has access? (names and address)	Description of contents	Date of transfer or surrender

13. List all setoffs (money taken from an account to repay a loan at the same bank as where your money has been deposited) made by any creditor, including a bank, against a debt of the debtor within the past 90 days.

Creditor (name and address)	Date of setoff	Amount of setoff

14. List all property OWNED by another person or entity that the debtor (you or you and your spouse) holds or controls.

Owner (name and address)	Description & value of property	Location of property

15. If the debtor has moved within the last THREE years, list all premises occupied and vacated during that period.

Address	Name used	Dates of occupancy

16. Identify the name of debtor's spouse or former spouse who resided with the debtor in a community property state in the EIGHT years immediately preceding the commencement of the case.

Name

17. List the name and address of every site for which the corporation has received notice in writing by a governmental unit that the corporation may be liable or potentially liable under or in violation of an Environmental Law.

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by you, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

Indicate the governmental unit, the date of the notice, and if known, the Environmental Law:

Site Name and Address	Name And Address of Governmental Unit	Date of Notice	Environmental Law

- b. List the name and address of every site for which you provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name And Address of Governmental Unit	Date of Notice	Environmental Law

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you are or were a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name And Address of Governmental Unit	Docket Number	Status or Disposition

18. If you are an individual, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which you were an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or were a self-employed professional within the last six years, or in which you owned 5 percent or more of the voting or equity securities within the last six years.

If you are a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which you were a partner or owned 5 percent or more of the voting or equity securities, within the last six years.

If you are a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the last six years.

Name	Last four digits of Soc. Sec. No./ Complete EIN or other taxpayer ID. No.	Address	Nature of Business	Beginning and Ending Dates

Identify any business listed above, that is "single asset real estate."

Name	Address