

In Order To Better Assist Our Clients, We Need To Know Information About Your Income and Expenses and The Information About Your Bills. Please Start By Writing Down Some Of The Information So We Can Better Assist You. All Information Is Confidential.

Have You Ever Been To The Office Before : _____

If So, Please Describe The Details : _____

Your Full Name(s) _____

Physical Address : _____

Mailing Address : _____

If Apartment or Mobile Home Lot, What is the Name of the Complex: _____

Which County Do You Live In : _____

Your Home Phone Number : _____
Area Code

Other Contact Phone Numbers : _____

Beeper or Cell Phone Number : _____

Your Social Security Number : _____
His

Your Social Security Number : _____
Her

Vehicle : _____
Year, Make, Model & Color

Finance Company : _____

Vehicle : _____
Year, Make, Model & Color

Finance Company : _____

Vehicle : _____
Year, Make, Model & Color

Finance Company : _____

Any Vehicles Paid In Full ? _____

Insurance Company : _____

Address : _____

Insurance Agents

Name : _____

Agents

Phone # : _____

Are You Behind On Any Of The Vehicle Payments ? _____

If So, Which Ones : _____

Whose Name or Names Are The Vehicles In : _____

Are Any Vehicles Financed Jointly : _____

Other Information : _____

How Many Mortgages Do You Have : _____

Names of Mortgage Company or Companies : _____

Are You Behind On Your Mortgage : _____

If So How Much & How Many Months: _____

Is There An Attorneys Office Collecting For Your Mortgage Company : _____

If So, What Is The Name Of The Lawyer & Law Firm : _____

Where Do You Work : _____
His

Your Work Address : _____
Physical

Payroll Address : _____

Work Phone Number : _____

Your Position : _____

How Many Hours Do You Work Per Week : _____

How Often Are You Paid : _____

How Much Do You Make Per Hour : _____

What Is Your Normal Bring Home Amount Per Pay Period : _____

Where Do You Work : Her

Your Work Address : Physical

Payroll Address : _____

Work Phone Number : _____

Your Position : _____

How Many Hours Do You Work Per Week : _____

How Often Are You Paid : _____

How Much Do You Make Per Hour : _____

What Is Your Normal Bring Home Amount Per Pay Period : _____

If You Do Not Work, Please Tell Us About Your Source Of Income :

Do You Have Children That Live With You ? _____

If So, What Are Their Names and Ages : _____
Boy Or Girl

: _____
Boy Or Girl

: _____
Boy Or Girl

: _____
Boy Or Girl

: _____
Boy Or Girl

Do You Pay Child Support To Anyone : _____

If So, To Whom : _____

For Which Child or Children : _____

How Much Do You Pay Per Month Per Child: _____

Do You Owe Any Child Support Arrearages : _____

If So, To Whom, and/or Is DHR Involved : _____

Other Information About Child Support : _____

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 instalments 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.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I have delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X
Signature of Bankruptcy Petition Preparer (of officer, principal, responsible person, or partner whose Social Security number is provided above)

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Printed Name(s) of Debtor(s)

X
Signature of Debtor _____ Date _____

Case No. (if known)

X
Signature of Joint Debtor (if any) _____ Date _____

Please read the required notice. If you have any questions please ask so that it may be explained in more detail. You will be asked to sign at the bottom of this notice and acknowledge its receipt.

This notice is provided you in compliance with United States Code Chapter 11, Section 527(b).

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 financial 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, a 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 or 5 years, you may also want help with preparing you 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 preparers, can give you legal advice.

I declare that I have been provided with this required notice and have thoroughly read its contents.

Dated: _____

Signature of Client

Signature of Client

Please read the required notice. If you have any questions please ask so that it may be explained in more detail. You will be asked to sign at the bottom of this notice and acknowledge your understanding.

Pursuant to 11 U.S.C. §527(a)(2) you are must be informed of the following:

1. The information you provide in your bankruptcy petition and thereafter **MUST** be **COMPLETE, ACCURATE and TRUTHFUL**.
2. You are **REQUIRED** to disclose all assets and liabilities. This list **MUST** be **COMPLETE and ACCURATE**.
3. Each asset **MUST** state the replacement value of the item after reasonable inquiry is made to determine its value.
4. You **MUST** disclose your current monthly income and disposable income.
5. The information you provide during your case may be audited and failure to provide **COMPLETE, ACCURATE AND TRUTHFUL** information may result in dismissal of your case or other sanctions, including criminal sanctions.

I declare that I have read and understand the above and will provide all information required of me to the best of my knowledge, information and belief.

Dated: _____

Signature of Client

Signature of Client