

- \*6 months pay stubs
- \*6 months bank statements
- \*2 years tax returns
- \*statement for secured items
- \*copy of vehicle registration
- \*latest 401(k) statement

**Bankruptcy Workbook**

**Instructions:** Please fill out all questions and answer **COMPLETELY**. If there is a blank in the workbook, it is intended to be answered. If the question does not apply to you, please draw a line through it or put “N/A” for not applicable. This will tell the Office that you have read the question and it does not apply to you. If you have any questions, please call our office. A member of the Berkowitz Law Group’s staff will be glad to assist you. If there is a signature line, please make sure you have read the page, signed and dated the page.

**Office Hours:** Berkowitz Law Group is open as follows:

- Monday – Thursday: 8:00 AM – 5:00 PM
- Friday 8:00 AM – 12:00 PM
- Saturday & Sunday: Closed

**Office Location:** 2820 1<sup>st</sup> Avenue North  
 St. Petersburg, FL 33713  
 (727) 344-0123

**Acknowledgements:** As a client of Berkowitz Law Group:

- I understand that it is my responsibility to fully complete all parts of the workbook that a member of Berkowitz Law Group didn’t complete with me at my consultation.
- I understand that the information I am providing must be true and correct to the best of my knowledge under penalty of perjury (NOTE: The FBI investigates bankruptcy fraud).
- I will double check to make sure the spelling of my name and social security number is accurate as well as clearly and correctly printed.
- I understand that I must bring my **Driver’s License** (or other office photo ID) and my **Social Security card** (or a W-2 or insurance card with Social Security number) on the day of my Meeting of Creditors. (NOTE: You cannot enter the building without your Driver’s License and the Trustee WILL NOT conduct your Meeting of Creditors without the Social Security card or some other official proof thereof, like a W-2.)

**Signatures:** By signing below, you acknowledge that you have read the above workbook instructions, the acknowledgments and have complied with them in all respects.

\_\_\_\_\_  
 Signature                      Date

\_\_\_\_\_  
 Signature                      Date

## **FURTHER UNDERSTANDINGS & ACKNOWLEDGEMENTS**

In completing this Berkowitz Law Group Bankruptcy Workbook, I acknowledge the following list of critical factors.  
**NOTE: You must check each box to the left of each acknowledgement after reading it. Then you must sign the signature line at the bottom of this page. NO EXCEPTIONS.**

- I understand that there is a \$35.00 additional charge for a returned check, regardless of the reason.
  
- I understand that I was given a quote based upon the information that I provided Berkowitz Law Group at my initial consultation. Should that information be incorrect, such as having substantially more debt than originally stated, or having a secured creditor not originally listed as such, or having a new state law suit filed against me, I understand that additional fees may be due.
  
- I understand that I must list all of my creditors and that if I do not list a creditor in this Bankruptcy Workbook, I run the risk of owing that creditor after my bankruptcy case is closed.
  
- I understand that my bankruptcy case could be subject to a post-filing or post-discharge audit by the United State Trustee Program and that any discharge granted could be revoked if I do not comply with such an audit. I further understand that, in the course of an audit, any material misstatements found in my original bankruptcy petition and schedules could result in civil or criminal action by the U.S. Attorney's office.
  
- I acknowledge that I have not filed a bankruptcy petition in the last six years or, if I have, I will provide the case information in the workbook provided to me by Berkowitz Law Group.
  
- I acknowledge that Berkowitz Law Group has informed me that I am not to use any of my credit cards after the initial consultation, and I agree not to use them.**
  
- I understand that once the case is closed, all fees paid are deemed non-refundable, per the bankruptcy fee agreement, for services already rendered (i.e., creditor calls, consultation, petition work, file creation, etc.)**
  
- I have received the US Trustee's Bankruptcy Information Sheet.**
  
- I agree to deliver a money order or a cashier's check, made payable to "Berkowitz Trust Account" prior to the filing of my petition. The amount of such certified funds will be \$306.00 for a Chapter 7 case . . . and \$281.00 for a Chapter 13 case.
  
- If I have a Wells Fargo bank account, I understand that the filing of my bankruptcy may cause that account to be frozen.
  
- If, I have a credit card issued by a bank or credit union where I have an account, I understand that the bank may freeze the money in the account either before or after the filing of my bankruptcy petition. I agree to close the account after all present checks have cleared and open an account at an institution to whom I do not currently owe money.
  
- I understand that any Homeowner's/ Condo Association fees or maintenance fees for any property in your name will be discharged in the bankruptcy up to the date of filing. Any fees incurred after that date **will** be your responsibility.
  
- I understand that if I do not disclose to Berkowitz Law Group any and all assets prior to the filing of my bankruptcy petition, including any potential lawsuits, tax refunds, goods in storage, etc., that I may lose these assets, if not exempt, once the case has been filed.**

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Signature

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Date

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Signature

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Date

**DEBTOR(S) BACKGROUND INFORMATION**

**Debtor's Full Name:**

\_\_\_\_\_

**Spouse's Full Name:**

\_\_\_\_\_

**Date of Birth:**

\_\_\_\_\_

**Date of Birth**

\_\_\_\_\_

**Other Names Used:**

\_\_\_\_\_

\_\_\_\_\_

**Other Names Used:**

\_\_\_\_\_

\_\_\_\_\_

**Social Security Number (Double Check):**

\_\_\_\_\_

**Social Security Number (Double Check):**

\_\_\_\_\_

**Address:**

\_\_\_\_\_

\_\_\_\_\_

**Address:**

\_\_\_\_\_

\_\_\_\_\_

**Mailing Address (if different):**

\_\_\_\_\_

\_\_\_\_\_

**Mailing Address (if different):**

\_\_\_\_\_

\_\_\_\_\_

**Marital Status (circle one):**

Single    Separated    Divorced    Widowed    Married Filing Single    Married Filing Joint

**County of Residence (circle one):**

Pinellas    Hillsborough    Pasco    Hernando    Manatee    Citrus    Other

**Previous Address (if less than one year):**

\_\_\_\_\_

\_\_\_\_\_

**Previous Address (if less than one year):**

\_\_\_\_\_

\_\_\_\_\_

**Prior Bankruptcy within last 10 years?**

Yes: \_\_\_\_\_    No: \_\_\_\_\_

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

**Location where filed:** \_\_\_\_\_

**Prior Bankruptcy within last 10 years?**

Yes: \_\_\_\_\_    No: \_\_\_\_\_

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

**Location where filed:** \_\_\_\_\_

**EMPLOYER(S) BACKGROUND INFORMATION**

**PLEASE INCLUDE YOUR EMPLOYMENT HISTORY FOR AT LEAST THE LAST THREE YEARS.**

**DEBTOR**

**CURRENT EMPLOYER**

Name & Address:

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

Occupation: \_\_\_\_\_  
How long employed: \_\_\_\_\_  
Annual Salary / \$ per hour: \_\_\_\_\_  
Tax ID #: \_\_\_\_\_

**PRIOR EMPLOYER**

Name & Address:

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

Occupation: \_\_\_\_\_  
Dates of employment: \_\_\_\_\_  
Annual Salary / \$ per hour: \_\_\_\_\_

**PRIOR EMPLOYER**

Name & Address:

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

Occupation: \_\_\_\_\_  
Dates of employment: \_\_\_\_\_  
Annual Salary / \$ per hour: \_\_\_\_\_

**PRIOR EMPLOYER**

Name & Address:

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

Occupation: \_\_\_\_\_  
Dates of employment: \_\_\_\_\_  
Annual Salary / \$ per hour: \_\_\_\_\_

**SPOUSE (IF FILING JOINT PETITION)**

Name & Address:

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

Occupation: \_\_\_\_\_  
How long employed: \_\_\_\_\_  
Annual Salary / \$ per hour: \_\_\_\_\_  
Tax ID #: \_\_\_\_\_

Name & Address:

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

Occupation: \_\_\_\_\_  
Dates of employment: \_\_\_\_\_  
Annual Salary / \$ per hour: \_\_\_\_\_

Name & Address:

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

Occupation: \_\_\_\_\_  
Dates of employment: \_\_\_\_\_  
Annual Salary / \$ per hour: \_\_\_\_\_

Name & Address:

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

Occupation: \_\_\_\_\_  
Dates of employment: \_\_\_\_\_  
Annual Salary / \$ per hour: \_\_\_\_\_

**REAL PROPERTY**

**Type of Real Property:** Please check appropriate box corresponding to type of real property owned:

- Homestead    Condominium    Town Home

**Type of Interest:** Please check the appropriate box corresponding to the type of interest you own:

- Fee Simple    Joint Tenants    Tenants in Common    Tenants by Entireties

**Legal Description of Property:** Please list the legal plat book description of the property listed above. This may typically be found on closing documents or Ad Valorem property tax statements.

**Current Market Value.** Please list, in your best approximation, the current fair market value of the real estate described above. Quick Sale Market Value: \$ \_\_\_\_\_

**Lien(s) on Real Estate.** Please list the name of the creditor and the approximate amount of any loans taken out against the real estate listed above.

Name of Creditor: \_\_\_\_\_ Amount of Loan: \$ \_\_\_\_\_

**Second Piece of Property:** Please check appropriate box corresponding to type of real estate owned:

- Rental    Vacant Lot    Commercial    Time Share

**Type of Interest:** Please check appropriate box corresponding to type of interest you own:

- Fee Simple    Joint Tenants    Tenants in Common    Tenants by Entireties

**Legal Description of Property:** Please list the legal plat book description of the property listed above. This may typically be found on closing documents or Ad Valorem property tax statements.

**Current Market Value.** Please list, in your best approximation, the current fair market value of the real estate described above. Quick Sale Market Value: \$ \_\_\_\_\_

**Lien(s) on Real Estate.** Please list the name of the creditor and the approximate amount of any loans taken out against the real estate listed above.

Name of Creditor: \_\_\_\_\_ Amount of Loan: \$ \_\_\_\_\_

Judgments Against You? A judgment occurs when a creditor sues you by serving you a Summons and you fail to respond, or you responded and the Judge found in the creditors favor. \_\_\_\_\_

**PERSONAL PROPERTY**

Please list the items of personal property that you possess, or will possess, at the time of the filing of your bankruptcy petition. Indicate in the space provided the total “quick-sale” value of the following items of personal property. Certain items, such as “Cash” and “stocks” or “bonds” may not be reduced to a quick sale value because of an ascertainable value has already been determined (i.e., \$10.00 is worth \$10.00!)

**Household Furniture & Goods.** Please place a number on each blank below (i.e., ‘0’ or ‘2’ etc.) corresponding to the particular household good listed. If you own more than one, again, please place the appropriate number on the blank provided. Then, as explained at your consultation, list the value of the property as if it were sold at a one-day yard sale. In other words, you do not list the property at purchase price or replacement price, but fair market, auction-type prices.

**“One-Day Yard Sale Formula.”** The formula you need to use to determine a one-day yard sale liquidation price used in a Chapter 7 Bankruptcy is approximately 10 to 15 cents on the dollar of retail or replacement cost. For example, if you bought a television three (3) years ago for \$500.00, regardless of the shape that it is in or how well you have taken care of it, it will be valued, at most, at approximately \$50.00 to \$75.00 (i.e., 10% of \$500.00). if you are not sure of the initial purchase price of the asset, then, when all else fails, list the value that you think you would sell the property for at a yard sale. *NOTE: The list below is not exhaustive. In other words, if you have an item of property that is not listed in the list below, it still must be listed in Other Property (#27 below).*

<b><u>ITEM</u></b>	<b><u>HOW MANY</u></b>	<b><u>TOTAL VALUE</u></b>
Bedroom sets	_____	_____
Bed(s)	_____	_____
Dresser(s)	_____	_____
Nightstand(s)	_____	_____
Armoire(s)	_____	_____
Dining room set(s)	_____	_____
Table & chair(s)	_____	_____
Couch(es)	_____	_____
Love seat(s)	_____	_____
Living room chair(s)	_____	_____
Coffee table(s)	_____	_____
End table(s)	_____	_____
Console table(s)	_____	_____
Lamp(s)	_____	_____

<u>ITEM</u>	<u>HOW MANY</u>	<u>TOTAL VALUE</u>
Bookshelve(s)	_____	_____
Color TVs	_____	_____
DVD Player(s)	_____	_____
CD Player(s)	_____	_____
CDs	_____	_____
Stereo & Speaker(s)	_____	_____
Radio(s)	_____	_____
Rug(s)	_____	_____
Picture(s)	_____	_____
Bar stool(s)	_____	_____
Kitchen utensil(s)	_____	_____
Pot(s) & pan(s)	_____	_____
Small kitchen appliance(s)	_____	_____
Knick knack(s)	_____	_____
Washer	_____	_____
Dryer	_____	_____
Hamper	_____	_____
Microwave	_____	_____
Hand tool(s)	_____	_____
Linen(s)	_____	_____
Chest of drawer(s)	_____	_____
Pool table	_____	_____

**Other Item(s) of Personal Property**

**Total  
Market Value**

**1. Cash on Hand**

\$ \_\_\_\_\_

**2. Bank Accounts** (Please provide Branch, Address, & Approx. Balance for any and all bank accounts which you are listed on, even if in custodial capacity only)

Checking: \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Savings: \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Business: \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Other: \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**3. Books, Pictures & Other Collectibles**

\_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_

\$ \_\_\_\_\_

**4. Wearing Apparel (i.e., clothes, shoes, etc.)**

\$ \_\_\_\_\_

**5. Furs & Jewelry:** Please list the number and type of jewelry; List pawn shop value to the right.

Watch(es) #: \_\_\_\_\_ Type: \_\_\_\_\_

\$ \_\_\_\_\_

Bracelet(s) #: \_\_\_\_\_ Type: \_\_\_\_\_

\$ \_\_\_\_\_

Ring(s) #: \_\_\_\_\_ Type: \_\_\_\_\_

\$ \_\_\_\_\_

Earring(s) #: \_\_\_\_\_ Type: \_\_\_\_\_

\$ \_\_\_\_\_

Costume Jewelry #: \_\_\_\_\_

\$ \_\_\_\_\_

**7. Firearms, Sports & Photographic Equipment**

Gun(s) #: \_\_\_\_\_ Type: \_\_\_\_\_

\$ \_\_\_\_\_

Golf Clubs #: \_\_\_\_\_ Type: \_\_\_\_\_

\$ \_\_\_\_\_

Camera #: \_\_\_\_\_ Type: \_\_\_\_\_

\$ \_\_\_\_\_

Bike(s) #: \_\_\_\_\_ Type: \_\_\_\_\_

\$ \_\_\_\_\_

Fishing Equip #: \_\_\_\_\_ Type: \_\_\_\_\_

\$ \_\_\_\_\_

Sports Equip #: \_\_\_\_\_ Type: \_\_\_\_\_

\$ \_\_\_\_\_



**8. Interest in Insurance Policies:** (check and fill out blanks)

Please check the appropriate circle and list the name of the insured, name of the insurance company, and name of the beneficiary.

- Term      Name of Insurance Co: \_\_\_\_\_  
                   Name of Insured: \_\_\_\_\_  
                   Name of Beneficiary: \_\_\_\_\_      Death Benefit      \$ \_\_\_\_\_
  
- Whole Life      Name of Insurance Co: \_\_\_\_\_      Death Benefit      \$ \_\_\_\_\_  
                   Name of Insured: \_\_\_\_\_  
                   Name of Beneficiary: \_\_\_\_\_      Cash Surrender Value      \$ \_\_\_\_\_

**9. Annuities**

Please list any annuities (investments which pay you an annual sum of income; typically may not be broken or reached by creditors), the overall value of the annuity and the monthly income payout.

Held by (financial institution): \_\_\_\_\_ \$ \_\_\_\_\_  
 Created by: \_\_\_\_\_ \$ \_\_\_\_\_ (Mo. Income)  
 Date created (approx): \_\_\_\_\_

**10. Retirement Plans**

Please check the plan that you have, indicate who it is held by and the approximate amount of the total value.

Held by:

- 401(k): \_\_\_\_\_ \$ \_\_\_\_\_
- Profit Sharing: \_\_\_\_\_ \$ \_\_\_\_\_
- Individual Retirement Acct: \_\_\_\_\_ \$ \_\_\_\_\_
- ERISA: \_\_\_\_\_ \$ \_\_\_\_\_
- Pension: \_\_\_\_\_ \$ \_\_\_\_\_

**11. Stock & Interest in a Business / Partnership/ LLC**

Please check the type of interest that you possess, the name of the entity, the approximate percentage ownership/ number of shares and the value of such interest. (List on next page)

- |   | <u>Name</u> | <u>% or # Shares</u> |          |
|---|-------------|----------------------|----------|
| <input type="radio"/> C-Corporation:      | _____       | _____                | \$ _____ |
| <input type="radio"/> S-Corporation:      | _____       | _____                | \$ _____ |
| <input type="radio"/> Partnership:        | _____       | _____                | \$ _____ |
| <input type="radio"/> LLC:                | _____       | _____                | \$ _____ |
| <input type="radio"/> NYSE/ Nasdaq Stock: | _____       | _____                | \$ _____ |

## 12. Bonds or Other Negotiable Instruments

Please list immediately below the name of the bond or other instrument you own, the name of the issuer, and the approximate value.

Name of Issuer: \_\_\_\_\_ \$ \_\_\_\_\_  
 Type of Instrument: \_\_\_\_\_  
 \_\_\_\_\_

## 13. Accounts Receivable

Please list the accounts receivable, or *money owed to you* as an individual. Note: Do not list Accounts Receivable owed to a corporation. Such list should be provided separately on a list of ALL corporate assets. Owed from who...

Owed by: \_\_\_\_\_ \$ \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 What for: (i.e., what was sold): \_\_\_\_\_

## 14. Alimony, Maintenance & Support

Please list below the *individuals* from whom you receive support, whether or not it is *court ordered* (please provide Case # if court ordered), the monthly amount due and the lump sum of any past due amount (i.e., arrearage):

Owed by: \_\_\_\_\_ \$ \_\_\_\_\_ (Monthly)  
 Address: \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_ (Arrears)

Court Ordered (check one):      Case #: \_\_\_\_\_  
 Yes                       No

**15. Other Liquidated Debts Owed to Debtor**

Please list below the **debts owed to you** from another individual or organization where the amount is known with certainty (i.e., you know the amount).

Owed by: \_\_\_\_\_ \$ \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

**16. Equitable / Future Interests & Life Estates**

Please list any equitable interests in property (property for which you have beneficial use of but do not legally hold title) or interests in property that you are not currently in possession of but are certain to come into possession of after the passage of time / occurrence of a stated event.

Property description: \_\_\_\_\_ \$ \_\_\_\_\_

**17. Interests in Estate of Decedent**

Please list **any inheritances** that you expect to receive in the coming *6 months*. NOTE: A relative simply being old is not enough – would need to be terminally ill.

Inheritance from: \_\_\_\_\_ \$ \_\_\_\_\_

**18. Other Contingent / Liquidated Claims**

Please list any **debts owed to you** where you are *unsure of the amount* owed. **NOTE: Tax refunds potentially due from the Internal Revenue Service should be listed here.** The amount may be based upon approximates or last years return. Any amount received next year is technically owned today as such refund has been earned ratably throughout this year. Therefore, any portion exceeding your personal property exemption, or not pertaining to Earned Income Credit, could belong to the Trustee.

Last year's Tax Refund, if any:  
\$ \_\_\_\_\_

Owed by: \_\_\_\_\_ \$ \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

**19. Patents, Copyrights & Other Intellectual Property**

Please list below a description of any intellectual property that you own or have developed. Please list regardless of perceived commercial value.

\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_

## 20. Automobiles & Other Vehicles

### 1<sup>st</sup> Automobile:

Year / Make / Model: \_\_\_\_\_ Mileage: \_\_\_\_\_

Name(s) on Title: \_\_\_\_\_ Name(s) on Note: \_\_\_\_\_

Current Market Value: \$ \_\_\_\_\_ (use trade-in value)

Overall Condition (check one):                      Specific Problems (check all that apply):

- Excellent    Good    Body damage    Paint needed    Bad upholstery    Tires worn  
Average    Poor    A/C broken    Lights broken    Window broken    Brakes needed  
Other: \_\_\_\_\_

### 2<sup>nd</sup> Automobile:

Year / Make / Model: \_\_\_\_\_ Mileage: \_\_\_\_\_

Name(s) on Title: \_\_\_\_\_ Name(s) on Note: \_\_\_\_\_

Current Market Value: \$ \_\_\_\_\_ (use trade-in value)

Overall Condition (check one):                      Specific Problems (check all that apply):

- Excellent    Good    Body damage    Paint needed    Bad upholstery    Tires worn  
Average    Poor    A/C broken    Lights broken    Window broken    Brakes needed  
Other: \_\_\_\_\_

### 3<sup>rd</sup> Automobile:

Year / Make / Model: \_\_\_\_\_ Mileage: \_\_\_\_\_

Name(s) on Title: \_\_\_\_\_ Name(s) on Note: \_\_\_\_\_

Current Market Value: \$ \_\_\_\_\_ (use trade-in value)

Overall Condition (check one):                      Specific Problems (check all that apply):

- Excellent    Good    Body damage    Paint needed    Bad upholstery    Tires worn  
Average    Poor    A/C broken    Lights broken    Window broken    Brakes needed  
Other: \_\_\_\_\_

**21. Boats, Motors & Accessories**

Please list the year, make, model and approximate wholesale value of any boats / motors and accessories that you own. NOTE: Boats will most likely make your case an "asset case" where you will either have to surrender the boat, buy it back from the Trustee, or engage in appropriate pre-bankruptcy planning. Please ask your Berkowitz Law Group representative for more details.

Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_ \$ \_\_\_\_\_  
Accessories: \_\_\_\_\_ \$ \_\_\_\_\_

**22. Aircraft & Accessories**

Please list any airplanes you own: \_\_\_\_\_ \$ \_\_\_\_\_

**23. Office Equipment, Furnishing & Supplies**

Please list any electronic goods (i.e., computers, faxes, printers, office furniture, etc.) here. Please also list how Old the equipment is and any special software owned:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

**24. Inventory**

Please list a description of any inventory that you own:  
\_\_\_\_\_ \$ \_\_\_\_\_

**25. Animals**

Please list any pets or rare animals you own: \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

**26. Crops & Farming Equipment**

Please list any crops and farming equipment that you own with approximate wholesale values: \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

**27. Other Personal Property of Any Nature**

Please list in the space provided below any other personal property which you have not listed elsewhere in the petition. This may include mobile homes or other items of household furniture which was not specifically asked about:  
\_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

**28. Potential Litigation**

The filing of a Bankruptcy petition provides the Debtor(s) relief from the payment of all or a large portion of their debt. In return for that relief, the federal law provides guidelines and a manner in which the Trustee gathers non-exempt assets for the benefit of the creditors about to be discharged.

Potential lawsuits are “assets” that a Debtor owns as soon as the facts and circumstances that give rise to the cause of action are present. So, for example, despite the fact that a Debtor has not hired an attorney, has no indication of how likely a recovery is and has no money in hand from an automobile accident, *the right to sue a defendant does exist as soon as the accident occurs*. As such, if this Debtor were to file a bankruptcy petition with this cause of action pending, the debtor will, with almost certainty, lose his or her right to this lawsuit. Instead, the Trustee will now “own” this lawsuit...and can manage it however he or she sees fit. Typically, this will involve settling the lawsuit for far less than it may actually be worth as it is in the Trustee’s, and your creditors, best interest to recover at least some money from the lawsuit.

**Can you sue anyone for any reason?** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**Personal Injury?** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**Car Accident?** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**Uninsured Motorist?** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**Medical Malpractice?** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**Nursing Home Abuse?** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**Wrongful Termination?** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**Worker’s Compensation?** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**ERISA Claim?** Yes: \_\_\_\_\_ No: \_\_\_\_\_

**Social Security Disability?** Yes: \_\_\_\_\_ No: \_\_\_\_\_

If you answered “Yes” to any of the above causes of action, please give a full detailed explanation below, including the party against whom you have a claim, whether the claim is joint, and the name of the case if a lawsuit has already been filed: \_\_\_\_\_

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

## CREDITORS

When a Debtor decides to seek counsel to file a bankruptcy petition, one of the most important factual aspects of the petition is an accurate and complete listing of one's creditors.

As explained at your consultation, there three types of creditors: ***Priority Creditors***, ***Secured Creditors***, and ***Unsecured Creditors***. Each type of creditor has their own spot to be listed in this, your B&S Bankruptcy Workbook. When listing a debt, please make sure that you accurately and completely list, for each creditor, the:

- Name,
- Address,
- Account Number,
- What the Debt was for, and
- Approximate Amount Due

Berkowitz Law Group will provide the legal expertise...while you, the client, will provide the factual expertise. We have not lived a day in your life...do not know the level and types of your debts...and will not be responsible for making sure your facts are complete – THAT IS YOUR JOB! For a slight fee, we can assist you in pulling a credit report if you would like. This provides an excellent starting point in determining your debt, but should not be relied upon as the only means of determining who you owe money.

### PRIORITY CREDITORS

**Salaries.** Do you owe wages, salaries or commissions to anyone? If so, please list the name(s), amounts and dates of employment services were rendered:

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**Money Held in Trust:** Did anyone deposit any money with you to purchase an item(s) that you did not deliver? If so, list the name, address of the person and the amount of the deposit:

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**Taxes.** Do you owe any taxes to the Federal Government, a State Government or any other taxing authority? If so, please list the name of the taxing authority, the address, the year for which the tax is due, the type of tax owed and the amount of tax owed:

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**Support Obligations.** Do you owe ***back*** child support or alimony? If so, please list the name and address of the ex-spouse / child, amount owed and the years involved:

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### SECURED CREDITORS

A *Secured Creditor* is a creditor who has loaned you money, typically to purchase a specific asset (i.e., Home, Car, Boat, Furniture, Big Screen TV, etc.) If you list a mortgage that is guaranteed by HUD or VA, you must list that address as well

<b><u>Secured Creditor</u></b>	<b><u>Description of Security</u></b>	<b><u>Value of Security</u></b>	<b><u>Total Amount Owed</u></b>	<b><u>Monthly Payment</u></b>	<b><u>Number of Months Behind</u></b>
Give the Name, Address, and Account # of each Secured Creditor.	Please provide a brief description of your property.	Please give an approx. quick-sale value of the property.	Please list the ball park amount you owe.	Please list the amount of your monthly payment.	Please list the number of months you are behind on your payments.
Example: <i>Wells Fargo</i> PO Box 9113 Tampa, FL 33707  Acct #: #:5484855484588888	<i>Home</i>	<i>\$150,000</i>	<i>\$100,000</i>	<i>\$650.00</i>	<i>3 Months behind</i>
Name: Address:   Acct #:					
Name: Address:   Acct #:					
Name: Address:   Acct #:					
Name: Address:   Acct #:					



**STATEMENT OF INTENTIONS**

**Options.** As a Debtor filing a bankruptcy petition, as was discussed at your consultation with a member of Berkowitz Law Group’s staff, you have options with regards to secured assets. Generally, you may either keep the asset, provided that you continue to make the payments to your secured creditor. In some instances, provided you want to guarantee your ability to keep the asset, you must re-affirm your promise to pay. Alternatively, you may surrender the asset to your secured creditor thus removing yourself from any further liability associated with that asset.

Please review your choices below and express your intentions with regard to each secured asset listed on the previous page (See example below). Your options with each secured asset include:

- 1. SURRENDER**
- 2. REAFFIRM TO THE EXTENT OF THE FAIR MARKET VALUE**
- 3. REAFFIRM (PROMISE TO CONTINUE TO MAKE PAYMENTS)**
- 4. REDEMPTION – LUMP SUM PAYMENT OF FAIR MARKET VALUE**
- 5. NON-PURCHASE MONEY – YOU PLEDGED ITEM TO GET LOAN**
- 6. WOULD SURRENDER BUT NO LONGER POSSESS ASSET**

<u>DESCRIPTION OF PROPERTY</u>	<u>YOUR INTENTION</u>
<i>Example: 2002 Jeep Cherokee</i>	3
_____	_____
_____	_____
_____	_____
_____	_____

**Process.** After your bankruptcy petition has been filed, a member of the Berkowitz Law Group’s staff shall send a copy of your Statement of Intentions to each secured creditor listed in your petition. This will communicate to such creditor whether they need to generate a Re-Affirmation Agreement . . . or whether to make arrangements to re-possess the asset in which they possess a security interest. Please look for a copy of this agreement along with a cover letter from our office informing you of the next steps you need to take. You should receive this correspondence soon after your Section 341 Meeting of Creditors.

**UNSECURED CREDITORS**

An *Unsecured Creditor* is a creditor who loaned you money to make general purchases and does not therefore have a security interest in any one asset. Such debts typically include credit cards, signature loans, medical bills, utility bills, deficiencies from repossessions of automobiles, etc.

*Note: If such unsecured debt has been turned over to a collection agency, please list the collection agency immediately below the unsecured creditor and draw an arrow up to such creditor. In the "amount owed" column, please place a "\$0" so as to not double count that debt.*

<p style="text-align: center;"><b><u>Unsecured Creditor</u></b></p> <p style="text-align: center;">Give the Name, Address, and Account # of each Unsecured Creditor.</p>	<p style="text-align: center;"><b><u>What Debt Incurred For</u></b></p> <p style="text-align: center;">Please list what Debt was incurred for / what was purchased. (i.e./ Credit card, signature loan, car repossession, medical bill, etc.)</p>	<p style="text-align: center;"><b><u>Total Amount Owed</u></b></p> <p style="text-align: center;">Please list the ball park amount you owe.</p>	<p style="text-align: center;"><b><u>Year Card Obtained</u></b></p> <p style="text-align: center;">Please list approximate year that this card was obtained / debt was incurred.</p>
<p><b>Name:</b> <b>Address:</b></p>    <p><b>Acct #:</b></p>			
<p><b>Name:</b> <b>Address:</b></p>    <p><b>Acct #:</b></p>			
<p><b>Name:</b> <b>Address:</b></p>    <p><b>Acct #:</b></p>			
<p><b>Name:</b> <b>Address:</b></p>    <p><b>Acct #</b></p>			

<u>Unsecured Creditor</u>	<u>What Debt Incurred For</u>	<u>Total Amount Owed</u>	<u>Year Card Obtained</u>
<b>Name:</b> <b>Address:</b>  <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>  <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>  <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>  <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>  <b>Acct #:</b>			

<u>Unsecured Creditor</u>	<u>What Debt Incurred For</u>	<u>Total Amount Owed</u>	<u>Year Card Obtained</u>
<b>Name:</b> <b>Address:</b>   <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>   <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>   <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>   <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>   <b>Acct #:</b>			

<u>Unsecured Creditor</u>	<u>What Debt Incurred For</u>	<u>Total Amount Owed</u>	<u>Year Card Obtained</u>
Name: Address:   Acct #:			
Name: Address:   Acct #:			
Name: Address:   Acct #:			
Name: Address:   Acct #:			
Name: Address:   Acct #:			

<b><u>Unsecured Creditor</u></b>	<b><u>What Debt Incurred For</u></b>	<b><u>Total Amount Owed</u></b>	<b><u>Year Card Obtained</u></b>
<b>Name:</b> <b>Address:</b>   <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>   <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>   <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>   <b>Acct #:</b>			
<b>Name:</b> <b>Address:</b>   <b>Acct #:</b>			

## Preliminary Budget

**INCOME.** In the table below, please list the approximate amount of your **monthly** income from all sources, including extra jobs and overtime. **If you are married, you must list the monthly income earned by both you and your spouse even if your spouse does not intend to join in the bankruptcy filing.** Please bring a recent pay stub (and one of your spouse, if married) to the initial consultation.

Items of Income		Debtor	Spouse	Joint
<i>Gross Monthly Wages</i>		\$	\$	
Less:	Taxes & Social Security	( )	( )	
	Retirement Withdrawals (i.e., 401(k))	( )	( )	
	Retirement Plan Loan Repayments	( )	( )	
	Insurance / Healthcare	( )	( )	
	Other (Indicate: _____)	( )	( )	
<i>Net Monthly Wages</i>		\$	\$	\$
Plus:	Retirement Income / Pension	\$	\$	
	Social Security: Income/Disability (circle)	\$	\$	
	Unemployment Compensation	\$	\$	
	Worker's Compensation	\$	\$	
	Rental Property Income	\$	\$	
	Business Income	\$	\$	
	Other Income (Indicate: _____)	\$	\$	
<i>Total Net Monthly Income</i>		\$	\$	\$

**Anticipated Changes in Income Items** Please indicate any circumstances that you anticipate changing in the near future that could affect your monthly earning potential, positively or negatively, 10% in either direction: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**EXPENSES.** On the lines below, please list the approximate amount of your monthly household expenses. **If you are married, please list the TOTAL monthly household expenses for your entire family – even if your spouse is not filing bankruptcy.** We will adjust the overall amounts to your proportionate share, but the total is needed for appropriate planning. These expenses must be “reasonable” to the Court, given your facts and circumstances, and may be subject to minor adjustments, based upon Berkowitz Law Group associates advice.

**DEPENDENTS.** Please list all legal dependents (Name & Age) who currently live with you and whom you are included in your list of monthly expenses below: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

<i>Monthly Expenses</i>		<b>Debtor</b>	<b>Spouse</b>	<b>Joint</b>
	Rent / Mortgage <input type="checkbox"/> Taxes Escrowed <input type="checkbox"/> Insurance Escrowed	\$	\$	\$
	Utilities: Electricity	\$	\$	\$
	Water / Sewer / Garbage	\$	\$	\$
	Television / Cable / Internet	\$	\$	\$
	Telephone	\$	\$	\$
	Other (i.e., propane gas, etc.)	\$	\$	\$
	Home Maintenance	\$	\$	\$
	Food ( ____ # of individuals / dependents)	\$	\$	\$
	Clothing	\$	\$	\$
	Laundry / Dry Cleaning	\$	\$	\$
	Medical / Dental (i.e., co-pays for visits / scripts)	\$	\$	\$
	Transportation (i.e., gas, oil, auto maintenance)	\$	\$	\$
	Recreation / Entertainment / Newspapers / Movies	\$	\$	\$
	Charitable Contributions	\$	\$	\$
	Insurance: Homeowners / Renters / Other: _____	\$	\$	\$
	Life	\$	\$	\$
	Health	\$	\$	\$
	Auto	\$	\$	\$



<i>Monthly Expenses, continued</i>		<b>Debtor</b>	<b>Spouse</b>	<b>Total</b>
	Taxes: Real Estate	\$	\$	\$
	Section 1040 Income Tax arrearage	\$	\$	\$
	Installment Payments: Automobile (1 <sup>st</sup> )	\$	\$	\$
	Automobile (2 <sup>nd</sup> )	\$	\$	\$
	Furniture / Computer / Electronics	\$	\$	\$
	Other: _____	\$	\$	\$
	Alimony, Child Support, & Support of Others	\$	\$	\$
	Payment for Dependents not living with Debtor(s)	\$	\$	\$
	Personal care: Haircuts, toiletries, make-up, etc.	\$	\$	\$
	Pet care: Food & Veterinary care	\$	\$	\$
	Other: _____	\$	\$	\$
	TOTAL(S)	\$	\$	\$
<b>TOTAL Monthly Income</b>				<b>\$</b>
<b>TOTAL Monthly Expenses</b>				<b>( )</b>
<b>NET Disposable Monthly Income (Loss)</b>				<b>\$</b>

**Importance of Budget.** The Budget serves a very important function in bankruptcy petitions. Generally speaking, it is the single most determinative factor in deciding whether an individual qualifies for either Chapter 7 “Liquidation” or a Chapter 13 “Reorganization.”

In essence, if there is enough “disposable income” left at the end of a typical month for a Debtor to repay at least 20% of his or her unsecured debts over a 3 to 5 year period, then that person qualifies for a Chapter 13. If there is not enough disposable income, then that individual qualifies for a Chapter 7.

**Anticipated Changes in Expense Items.** If you anticipate any changes in your upcoming expenses, please indicate those changes on the lines provided below. Keep in mind that these changes must be “reasonable” in the Court’s eyes to qualify as an expense considered in your bankruptcy petition. \_\_\_\_\_

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

**BUSINESS INCOME & EXPENSE**

For Debtor's who conduct a business either as a sole proprietorship, an independent contractor, a partnership, a corporation or a limited liability company, please list the previous 12 months gross income as well as forecast the future *monthly* income and expenses, as provided for below:

**Gross Business Income for *Previous 12 months*:** ..... \$ \_\_\_\_\_

**Estimated Average Future Gross Monthly Income** ..... \$ \_\_\_\_\_

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Net Employee Payroll (other than debtor): ..... \$ \_\_\_\_\_

Payroll Taxes: ..... \$ \_\_\_\_\_

Unemployment Taxes: ..... \$ \_\_\_\_\_

Worker's Compensation: ..... \$ \_\_\_\_\_

Other Taxes (explain: \_\_\_\_\_): ..... \$ \_\_\_\_\_

Inventory Purchases (includes raw materials): ..... \$ \_\_\_\_\_

Rent (other than debtor's principal residence): ..... \$ \_\_\_\_\_

Utilities (electric, water, gas, garbage): ..... \$ \_\_\_\_\_

Office Expenses & Supplies: ..... \$ \_\_\_\_\_

Repairs and Maintenance: ..... \$ \_\_\_\_\_

Vehicle Expenses (gas, maintenance, etc.): ..... \$ \_\_\_\_\_

Travel and Entertainment: ..... \$ \_\_\_\_\_

Equipment Rental and Leases: ..... \$ \_\_\_\_\_

Legal/Accounting/Other Professional Fees: ..... \$ \_\_\_\_\_

Insurance: ..... \$ \_\_\_\_\_

Employee Benefits (e.g., pension, medical, etc.): ..... \$ \_\_\_\_\_

Payments to be made Directly by Debtor to Secured Creditor: ..... \$ \_\_\_\_\_

*(For pre-petition business debts only; Explain):* \_\_\_\_\_

Other monthly expenses not listed above: ..... \$ \_\_\_\_\_

*(Explain)* \_\_\_\_\_

**Total Monthly Expenses** (total items above): ..... \$ \_\_\_\_\_

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**Estimated Average Net Monthly Income:** ..... \$ \_\_\_\_\_

*(Subtract Total Monthly Expenses from Monthly Gross Income)*

STATEMENT OF FINANCIAL AFFAIRS

1. **Wages / Salaries or Income**

State the **gross amount** of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business during the two years immediately preceding this calendar year.

	<u>Debtor</u>		<u>Spouse</u>
2011	_____	2011	_____
2012	_____	2012	_____

**Note: If you received income from more than one employer for the past two years, please provide copies of your W-2 forms so that we know exactly how much money you received from each employer.**

2. **Income from Other than the Operation of a Business**

Check the **source** and state the **gross amount** of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. (*i.e., Unemployment, Social Security, Pension, Early withdrawals from IRA, etc.*)

	<u>Debtor</u>			<u>Spouse</u>	
	<input type="radio"/> Unemployment	<input type="radio"/> Social Security		<input type="radio"/> Unemployment	<input type="radio"/> Social Security
	<input type="radio"/> Pension	<input type="radio"/> Other _____		<input type="radio"/> Pension	<input type="radio"/> Other _____
2011	_____		2011	_____	
2012	_____		2012	_____	

3. **Payments to Creditors**

List all payments on loans, installment purchases of goods or services, and other debts, *aggregating more than \$600 to any creditor*, made within 90 days immediately preceding the commencement of this case (*i.e., if you have made a minimum \$250.00 payment to one credit card for three consecutive months, you have paid them \$750.00 in the last 90 days. Accordingly, the details surrounding these payments must be listed below*):

<u>Name of Creditor</u>	<u>Amount Paid</u>	<u>Date Paid</u>
_____		
_____		
_____		

List all payments to any **insider** made within the past 12 months. An “insider” is a family member or friend. *NOTE: It is of critical importance that you disclose to us prior to your case being filed any repayments of debts to family members or friends. If disclosed now, we may be able to work within the bounds of the law to come up with a solution. If you do not disclose these repayments, you run the risk of having the Bankruptcy Trustee withhold your discharge in efforts to re-coup the payments you made.*

<u>Name of Creditor</u>	<u>Amount Paid</u>	<u>Date(s) Paid</u>

**4. Lawsuits, Executions & Garnishments**

a. List **all lawsuits** to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

<u>Title of Case</u>	<u>Type of Case</u>	<u>Case No.:</u>	<u>Court</u>	<u>Result</u>
<i>Capital One vs. John Doe</i>	<i>Breach of Contract</i>	<i>07-0588-sc</i>	<i>Circuit Court, Pinellas County, FL</i>	<i>Judgment</i>

**5. Repossessions & Foreclosures**

List all property that has been **repossessed** by a creditor, sold at a *foreclosure* sale, transferred through a *deed in lieu of foreclosure* or *returned to the seller*, within one year immediately preceding the commencement of this case:

<u>Name of Creditor</u>	<u>Item Repossessed / Foreclosed</u>

6. **Assignment & Receiverships**

a. Described any *assignment* of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case:

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

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7. **Gifts**

List all gifts or charitable contributions *made within one year* immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$100 per recipient:

<u>Amount / Type of Gift</u>	<u>Name / Address of Recipient</u>	<u>Date of Gift</u>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>

8. **Losses**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case:

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9. **Payment related to Debt Counseling or Bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorney, for consultation concerning debt consolidation (i.e., debt counselors), relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>Counselor / Attorney (Name / Address)</u>	<u>Amount &amp; Date of Payments</u>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>

Berkowitz Law Group, 6560 1<sup>st</sup> Ave N, St. Petersburg, FL 33710

10. **Other Transfers**

List **all property transferred**, other than property transferred in the ordinary course of the business or financial affairs of the debtor, wither absolutely or as security within one year immediately preceding the commencement of this case. (i.e., If you sold a home, car, stocks, bonds, furniture, etc., please list (1) what was sold, (2) the name and address of who sold to, (3) the amount of money received and (4) what the money was spent on):

<u>Item Sold</u>	<u>Name / Address of Buyer</u>	<u>Date / Amount Received</u>	<u>Spent on</u>
2001 Jeep Cherokee	John Doe 65 1 <sup>st</sup> Ave N, St. Pete, FL 33710	November 1, 2005; \$2,000	Living expenses, Atty Fees
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

11. **Closed Financial Accounts**

List all financial accounts and instruments held in your name or for your benefit which were **closed, sold, or otherwise transferred** within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions:

<u>Name of Institution</u>	<u>Type of Account</u>	<u>Date / Amount @ Closing</u>	<u>Reason</u>	<u>Last 4 acct #</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

12. **Safe Deposit Boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case:

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

13. **Set-Offs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within 90 days preceding the commencement of this case; A “set-off” would include insurance money received and paid to one individual creditor.

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

**14. Property held for Another Person**

List all property owned by another person that the debtor holds, controls, or lies under the same roof where the debtor resides. Be sure to include the individual's name, address and relation to debtor (e.g., parents, siblings, friends, etc.) and then describe the property you are holding or controlling for that person.

<b>Name</b>	<b>Address</b>	<b>Relation to Debtor</b>	<b>Property &amp; Value</b>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**15. Prior Address of Debtor(s)**

If you have moved within the two years immediately preceding the commencement of this case, list all premises which you have occupied during that period and vacated prior to the commencement of this case.

<u>Prior Address</u>	<u>Dates Lived There</u>
_____	_____
_____	_____

**16. Spouses & Former Spouses**

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

<u>Name of Former Spouse</u>	<u>Address</u>
_____	_____
_____	_____

**17. Environmental Information**

List all sites for which you have received notice of liability for environmental violations:

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

18. **Name & Nature of Business**

A. If the debtor is an individual, list the *names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses* in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case. *NOTE: This must be completed, if applicable, in its entirety; **No Exceptions.***

Name of Business: \_\_\_\_\_  
Taxpayer Identification Number (EIN): \_\_\_\_\_  
Nature of Business (i.e., what it does): \_\_\_\_\_  
Beginning of Operations: \_\_\_\_\_  
Ending of Operations: \_\_\_\_\_

B. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of businesses, 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 six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of businesses, 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 six years immediately preceding the commencement of this case. *Must be complete, if applicable.*

Name & Address of Partners / Shareholders: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Taxpayer Identification Number(s): \_\_\_\_\_  
Nature of Business (i.e., what it does): \_\_\_\_\_  
Beginning of Operations: \_\_\_\_\_  
Ending of Operations: \_\_\_\_\_

19. **Business Books, Records & Financial Statements**

List all bookkeepers and accountants who, within the two years immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of accounts and records of the debtor:

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



List all firms or individuals who, within the two years immediately preceding the filing of this bankruptcy case, have audited that books of account and records, or prepared a financial statement of the debtor.

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**20. Inventories**

A. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

<u>Date of Inventory</u>	<u>Name of Supervisor</u>	<u>Vale of Inventory</u>
January 2003	John Doe	\$1,350.00

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B. List the name and address of the person having possession of the records of each of the two inventories reported in 20a., above.

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**21. Current Officers & Directors**

If the debtor is a partnership or a corporation, list all partners or the officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

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**22. Former Partners, Officers, Directors & Shareholders**

If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. If the debtor is a corporation, list all officers or director whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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**23. Withdrawals by a Partnership or Distributions by a Corporation**

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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**24. Tax Consolidation Group**

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of this case.

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**25. Pension Funds**

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six year period immediately preceding the commencement of this case.

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