

BANKRUPTCY WORKSHEETS

GENERAL INFORMATION: The questions in these worksheets should be answered by or on behalf of the husband if a joint case is to be filed. If a single case is being filed, and you are a married woman, please fill in the information for yourself as “wife” or “spouse.” We do not view this procedure as a political statement, but as a means of accommodating the system we have for filling in the official bankruptcy forms. If you are single, please fill in the information for “debtor” regardless of your gender. In these worksheets, a “debtor” is a person for whom a bankruptcy case is being filed. A set of DEBT FORMS, one for each creditor is furnished with these worksheets. More are available on request, or you can photocopy a blank one in order to get the number of them that you need.

INSTRUCTIONS TO DEBTOR: Answer each question completely and truthfully. If more space is needed to answer a question, please attach a separate sheet referring to the question number. If you do not understand a question, please write “Don’t understand” after the question. Do not guess at the answer to any question. Except as otherwise directed below in these worksheets, the questions marked with an asterisk (*) should be answered only if a joint case is being filed. Even if you are filing alone, both spouses’ Schedule I information has to be filled in if you are married and give or receive support to or from your spouse. When indicating ownership of property or liability for a debt, please use “H” for husband, “W” for wife, and “J” for joint ownership or liability of both husband and wife. The value listed for any item you own outright should be the present market value at a garage sale or auction without regard to any lien, mortgage or exemption. If you owe money on something you own, like a car, give the replacement value, that is, what you would pay for a private party seller or used car dealer for it. Be sure to get each vehicle appraised if it is worth \$3,000 more or less than you owe on it. For example, you should get a \$3,000 vehicle you own free and clear appraised. I recommend Greg Gibson’s Auto Mart for appraisals because Greg is willing to testify in court if someone takes issue with his appraisals.

WARNING TO DEBTOR: Official bankruptcy forms will be completed using the information that you provide in these worksheets, and you will be required to sign a declaration under penalty of perjury that the information is true, correct AND COMPLETE. A failure to disclose assets in a bankruptcy case is a federal crime punishable by imprisonment for up to five years and a fine of up to \$5,000. In addition, a failure to provide complete and accurate information on your bankruptcy forms may result in the dismissal of your case, or in a denial of your discharge, which means that you will still owe all your debts after bankruptcy, and all your efforts and expense will be wasted. You will never be able to discharge such debts in Chapter 7, and you will not be allowed to file any kind of bankruptcy case for six months. You will also usually owe \$4,000-\$5,000 in attorney fees for defending you in an adversary proceeding to determine whether your debts will be discharged, and the debt for these attorney fees cannot be discharged. Also, if there is a debt owed to a creditor whom you do not list on your bankruptcy forms, or whose address on the forms is incorrect, it will cause you problems. That debt will not be discharged in Chapter 13, and it will be discharged in Chapter 7 only if you have no assets, so that creditors could not file proofs of claim in your case anyway. **YOU HAVE TO DO DEBT FORMS FOR ALL YOUR CREDITORS, REGARDLESS OF WHETHER YOU INTEND TO PAY THEM IN THE FUTURE.**

1. a. How did you find out about our services? (Who referred you?)

b. Why did you choose us to represent you ? Price? _____ Other?

c. Do you have over 25 creditors? (Yes or no) _____ (If yes, please pay \$75 in addition to our regular fee, in order to cover the extra work and mailings)

2. a. Is your spouse filing with you? (Yes or no) _____ Has your spouse filed a bankruptcy in the last 6 years? (Yes or no) _____

b. If you are married, what is the date of your marriage? _____ If you are separated, what is the date of separation? _____

3 a. Telephone numbers: What is your fax number? _____ b. What is your e-mail address?

c. Telephone numbers: Debtor’s home: _____ Debtor’s work: _____ Debtor’s cell phone:

Spouse’s home: _____ Spouse’s work: _____ Spouse’s cell phone:

d. Name and phone number of someone who will know where you are if you move _____

Petition Information

4. What is your full name?

_____ FIRST MIDDLE WRITTEN OUT LAST

5. What is your wife's full name?

_____ FIRST MIDDLE WRITTEN OUT LAST

6. What Other names have you used in the last 6 years? (Please include all names under which you have done business, including the name and state of incorporation of any corporation in which you own over 10% of the stock. Please write "NR" after any business name that is NOT registered with the Oregon Secretary of State.) _____

*** = Answer this question only if a joint case is being filed**

*7 What other names has your wife used in the last 6 years? (Include her maiden name and all married surnames, and all names under which she has done business alone or with you, including the name and state of incorporation of any corporation in which she owns over 10% of the stock. Please write "NR" after any business name that is NOT registered with the Oregon Secretary of State.) _____

8. What is your social security number, and what are all your taxpayer identification numbers? _____

*9. What is your wife's social security number , and what are all her taxpayer identification numbers? _____

10. a. What is the physical street address of your home? (number, street, city, state and zip code) _____

b. What is your mailing address? (House number or POB number, city, state and zip code) _____

*11. a. What is the physical street address of your wife's home? (number, street, city, state and zip code) If it is the same as yours, write "same." _____

b. What is your wife's mailing address (House number or POB number, city, state, and zip code) If it is the same as yours, write "same." _____

13. Name of the Oregon county where our principal place of business is located. _____

*14. Name of the Oregon county where your wife's principal place of business is located. _____

15. What is the physical address where most of your assets (measured by dollar value) are located? (If at your home, write "home." _____

16. In what US state have you resided for most of the last 180 days? _____

17. Have you been engaged in any business at any time during the last 6 years other than as an employee? (yes or no) _____ If so, what type or field of business are you engaged in? Briefly describe the nature of your business or businesses. _____

18. a. Has any bankruptcy case been filed by or against you during the last 6 years? (yes or no) _____ If so, on what date, and in what city was the case filed, and what was the case number? _____

b. Was the case dismissed before you were discharged? (yes or no) _____

c. Is there a bankruptcy case now pending against your spouse, or against any business partner or associate of yours (yes or no) _____ If so, please attach papers showing the case number, date of filing, city and state where it is filed, as well as the name of the judge. For example, you should attach a photocopy of the notice of the first meeting of creditors.

19. What was your combined total gross household income last calendar year? (Do not deduct taxes or business expenses) \$ _____

20. a. Are you renting your home? (yes or no) _____ b. Is your home factory built? (yes or no) _____ c. If it is factory built, are you renting the land under it? (yes or no) _____

21. a. Do you or your wife own or have any ownership interest in real estate? (yes or no) _____
b. If so, do you have a deed to the property? (yes or no) _____
c. If your answer to b. is no, are you buying it under a contract under which you don't get the deed until you pay off the purchase price to the seller? (yes or no) _____

22. If your answer to any part of question 21 is yes, complete the following information for each parcel of real estate that you or your wife own or have an interest in, giving the names and addresses of any co-owners. IF YOU HAVE REAL ESTATE THAT IS NOT FREE AND CLEAR, DO A DEBT FORM FOR EACH OF YOUR MORTGAGES LAND SALE CONTRACTS OR TRUST DEEDS.

Address of the property	Legal description	Nature of your interest	Nature of your wife's interest	Date acquired	Estimated market value \$	Amounts of
	of the property	in the property	in the property		of property (e.g. RMV)	each mortgage

Schedule B Information—Your Personal Property

23. How much cash do you plan to have the day this case is filed? \$ _____

*24. How much cash does your wife plan to have on the day that this case is filed? \$ _____

25. a. On what date do you next get paid? _____ b. How much do you expect to receive on that date?
\$ _____

c. Up to what date will you then be paid? _____ (Some employers pay up to date, others hold back 10 days' pay.)

*26. a. On what date does your wife next get paid? _____ b. How much does your wife expect to receive on that date? \$ _____ c. Up to what date will she then be paid? _____

27. Does anyone owe you any accrued and unpaid vacation, sick leave, or similar deferred pay? (yes or no) _____. If so, how much is owed, and what is the name and address of the employer who owes it? \$ _____ Employer who owes it to you: _____

*28. Does anyone owe your wife any accrued and unpaid vacation, sick leave, or similar deferred pay? (yes or no) _____. If so, how much is owed, and what is the name and address of the employer who owes it? \$ _____ Employer who owes it to your wife: _____

29. Do you or your wife have any checking, savings or brokerage accounts, deposits, or shares in any bank or financial institution? (Yes or no) _____. If so, complete the following for each bank account, savings account, brokerage account, deposit or share:

Name and address of bank or other financial institution	Name or names under which the account, deposit or shares are registered, and account number	Amount of the deposit or account or value of the shares in dollars.
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30. Do you, or your spouse, have any security deposit with a landlord, telephone company, utility company? (Yes or no) _____. If so, please list who made each deposit, the dollar amount of each deposit, and the name and address of the holder of each deposit.

31. Do you, or your spouse, own any furniture or appliances with re-sale value of **over** \$3,000 at a garage sale or auction? (Yes or no) _____. Appliances include audio, video, or computer equipment used in your home. If so, using a separate sheet of paper stapled to this sheet, list each item, or group of items and show the location and estimated market value of each without regard to any mortgage or lien; and state whether the items are owned by you, your spouse, or jointly. If the total market value of all of these items without regard to, any mortgages or liens is **under** \$3,000, please write the total value here: \$ _____.

32. Do you or your spouse own any books, pictures, art objects, antiques, stamp; coin, record, tape, compact disc, or other collections or collectibles? (Yes or no) _____. If so, please describe them, list their location and estimated market value, and state whether they are owned by you; your spouse, or jointly. If you are filing this case by yourself and their total

value is over \$600, please list the items giving their value. If you are filing jointly, only do this if the total value is over \$1,200 (Example: 100 DVD movies @ \$5, home, -\$500-wife) Please write the total value here \$_____.

33. What is the total market value of all of your wearing apparel? \$_____. If the total of values in the answers to questions 33 through 36 is over \$3,600, on an attached sheet, list each item of wearing apparel that has a market value of \$20 or more. In this classification, include such items as watches and similar articles that are not made of gold or silver or set with gems.

34. If you are filing a joint case, what is the total market value of all of your spouse's wearing apparel? \$_____. If the total of values in the answers to questions 33 through 36 is over \$3,600, on an attached sheet, list each item of wearing apparel that has a market value of \$20 or more. In this classification, include such items as watches and similar articles that are not made of gold or silver or set with gems.

35. Do you, or your spouse, own any furs or real jewelry? (Yes or no) _____. If so, identify each item, list its location, market value, and owner.

36. Do you, or your spouse, own any firearms, sports equipment, photographic equipment, or other hobby equipment? (Yes or no) _____. If so, list each item worth over \$20, list its owner, location and estimated market value (H=husband W=wife B=Both. Example of answer format: H rifle \$150, W camera \$200, B croquet set \$25)

37. Do you, or your spouse, own an interest in a life insurance policy? (Yes or no) _____. If so, please make a list of the policies providing the requested information items A through G for each one: A. Policy number, B. Name of Insurance Company, C. Name of the person who can change the beneficiary, D. Name of the person who has to die to make the company have to pay, E. Name(s) of the person(s) who get paid if the insured person dies, F. How much does the company have to pay if the person dies? G. How much can the person who can change the beneficiary borrow against the policy, get the insurance company to pay him if he surrenders the policy and asks for a refund? (Answer format: A __. B __. C __. D __ E __ F. \$ __. G \$ __)

38. Do you or your spouse own or have an interest in an annuity? (Yes or no) _____. If so, list each annuity please list: A. Policy number, B. Name of issuer, C. Who can change the beneficiary? D. How much does it pay per month? E. When does it start paying? F. Name(s) of the person(s) who get paid if the person whose life is insured dies. (Answer format: A __. B __. C __. D \$ __ E Month __ Year __ F. \$ __)

39. Do you or your spouse have an interest in a 401(k), IRA, ESOP, SEPP, PERS, Keogh, or other private retirement, pension, or profit-sharing plan? (Yes or no) _____. If so, list A. the name of the issuer, B. owner and C. present value of the owner's interest in each plan. (Answer format: A __, B __, C \$ __.)

40. Do you or your spouse own any stock in a corporation or an interest in any partnership, joint venture, or other business? (Yes or no) _____. If so, describe the stock or interest and list its owner and estimated market value.

41. Do you, or your spouse, own any government or corporate bonds or similar instruments? (Yes or no) _____. If so, please list the number of bonds or units, the name of the issuer, the dollar amount it pays the owner at maturity, when it pays, and list its owner, location and current market value.

42. Do you or your spouse own any accounts receivable? (Yes or no) _____. If so, list the name and address of each person who owes you, the amount owed, when it is due, and list the owner and estimated dollar value of each account. If your debtor won't pay, write "Uncollectible \$0."

Name and address of debtor, \$ Amount owed, When it is (was) due, Owner Estimated dollar value of each account

43. Are you or your spouse owed any accrued and unpaid alimony, maintenance, support, or property settlement payments? (Yes or no) _____ If so, how much is owed, by and to whom is it owed, and what is the nature of the obligation? \$ _____, Obligor name and address _____
 Property settlement or support? _____ To whom is it owed? _____
 _____ Is the Oregon SED collecting it? _____
44. Are you or your spouse entitled to any tax refunds or other money, the amount of which has been determined? If so, state the amount _____
 owed and identify the person to whom it is owed and the entity that owes it. \$ _____ Name and address of taxing agency that owes it to you _____
45. Do you or your spouse own or have an equitable or future interest in any property? If so, describe each interest and list its owner and present market value. (Example: Land in which someone else has a life estate and you have a remainder interest after that person dies. Value of property \$ _____ Name and address of life tenant or current owner _____
46. Do you or your spouse own or have an interest of any kind in the estate of a deceased person, in a death benefit plan, in the death benefits in a life insurance policy or in a trust? If so, describe each interest and list its owner and present market value;
47. Are you or your spouse entitled to any tax refunds or do you have any counterclaims or rights of setoff against other persons, the existence or amount of which is presently unclear or undetermined? If so, describe each one, identify its owners, and estimate its present value.
48. Do you or your spouse own or have an ownership interest in any patents, copyrights, or other intellectual property? (Yes or no) If so, describe each interest, list its value, and identify the owners.
49. Do you or your spouse own or have an ownership interest in any license, franchise, or similar property? (Yes or no) If so, describe each interest and list its estimated market value, and give the name(s) and address(es) of the owner(s).
50. Do you or your spouse own or have an ownership interest in any automobiles, trucks, trailers, or other vehicles or accessories? (Yes or no) If so, give the (A) year, (B) make (C) mileage, and (D) describe the condition each vehicle or accessory, identify the owners, and (E) list its location, (F) vehicle identification number, if any, (G) the amount of any lien on it, and (H) estimated market value. *(Be sure to get a used car dealer's written appraisal if more is owed on a vehicle than it is worth.) (Answer format A __, B __, C __, D __, E __, F __, G \$ __, H \$ __)*
- (If any vehicle is not free and clear, be sure to do a DEBT FORM for the loan)*
51. Do you or your spouse own or have an ownership interest in any boats, motors, or accessories? (Yes or no) If so, describe each item, list its (A) year (B) make (C) location other than your residence (D) the amount of any liens on it, (E) market value, and (F) give the name and address of any co-owners besides yourselves owners. (Answer format A __, B __, C __, D \$ __, E \$ __, (F) __)
52. Do you or your spouse own *or* have an ownership interest in any aircraft or accessories? (Yes or no) If so, identify each item, list its location and market value; and identify any co-owners as you did on question 51.
53. Do you or your spouse own any office equipment, office furnishings, or office supplies? If so, using a separate sheet of paper or the back of this sheet, list each item or group of items, show the location and market value of each, and identify the owners.

54. Do you or your spouse own or have an ownership interest in any machinery, fixtures, equipment, or supplies used in business? If so, identify each item or group of items, list their location and market value, and identify the owners.
55. Do you or your spouse own or have an ownership interest in any commercial inventory? If so, describe the inventory, list its location and market value, and identify the owners.
56. Do you or your wife own or have an ownership interest in any animals that could be sold? (Yes or no) ____ If so, describe each animal or herd or flock of similar animals, list their location and market value, and identify the owners.
57. Do you or your wife own or have an ownership interest in any growing or harvested crops? (Yes or no) ____ If so, describe the crops, list their market value, and identify the owners.
58. Do you or your wife own or have an ownership interest in any farming equipment or implements? (Yes or no) ____ If so, using a separate sheet of paper, give the make and age, then describe each item, list its location and market value.
59. Do you or your wife own any farm supplies, chemicals, or feed? If so, describe each item or group of items, list their market value, and give the name and address of any co-owner(s) other than yourselves.
60. Do you or your wife own or have an ownership interest in any other personal property of any kind that has not been listed above in these work sheets? If so, describe the property, list its location and market value, and identify the owners.

Schedule D Information -Your Secured Debts

61. Do any of your creditors have liens, mortgages, or other encumbrances against any of your property? (Yes or no) ____ If so, how many debts are owed to those creditors? ____ .Fill out a separate DEBT FORM for each debt owed to those creditors and write the word "secured" at the top of each completed form.
- *62. Do any of your wife's creditors have liens, mortgages, or other encumbrances against any of his or her property other than those creditors for whom a form was filled out in response to question 61 ? (Yes or no) ____ If so, how many debts are owed to those creditors? Fill out a separate DEBT FORM for each debt owed to those creditors and write the word "secured" at the top of each completed form.

Schedule E Information -Your Priority Unsecured Debts

63. Do you or your wife owe any debts to employees for wages, salaries, or commissions, including vacation, severance, or sick leave pay? (Yes or no) If so, identify the employees and the persons liable for the debt, and list the amount owed to each employee and the dates that the wages, etc. were earned.
64. Do you or your wife owe any debts for unpaid employer's contributions to employee benefit plans? (Yes or no) ____ If so, identify the employees, the plan, and the person liable for the debt, list the amount owed and the dates that the services were rendered for the unpaid contributions.
65. Do you or your wife operate a grain storage facility or a fish produce storage or processing facility? (Yes or no) ____
66. Do you or your wife owe any debts for the return of deposits made for the purchase, lease, or rental of property or services that were not provided? (Yes or no) ____ If so, describe each debt, list the amount owed for each, and identify the persons liable for the debt.

PLEASE CHECK THE BLANK THAT APPLIES (NOT BOTH) AND FILL IN INFORMATION AS NECESSARY

___ 1. All State and Federal tax returns now due have been filed.

OR

___ 2. (a) Only the following tax returns have not been filed:

Taxing Agency	Type of Tax	Tax Year(s)
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(b) The following is an itemized list, including dates, detailing when and what the debtor(s) has (have) done to date, and still need(s) to do, to complete and file returns with regard to each tax return itemized in pt. A.2(a):

AND (c) I/we expect to file the returns or the necessary statement regarding why a return is not required, on or before:

PLEASE ATTACH A COPY OF YOUR LATEST STATE AND FEDERAL INCOME TAX RETURNS AND YOUR WAGE SLIPS FOR THE LAST TWO MONTHS TO THE BACK OF THESE WORKSHEETS!

Question 67a: LAWSUITS AGAINST EMPLOYERS AND INJURY CLAIMS (If the answer to any of these questions is "yes," please give details on an attached sheet in order to avoid losing your rights to damages in bankruptcy.)

- (1) Have you been in an automobile accident in the last two years? ___ Yes ___ No
- (2) Have you ever been terminated from your employment? ___ Yes ___ No
- (3) Have you ever suffered an injury at work? ___ Yes ___ No
- (4) Have you ever consulted another lawyer? ___ Yes ___ No
- (5) Do you have any claim for which you could sue anyone for any cause? ___ Yes ___ No
- (6) Have you ever filed a claim against an insurance company that was wrongfully denied? ___ Yes ___ No

67b. Do you or your wife owe any debts to any local, state, or federal government for taxes, customs, duties, or penalties? If so, describe each debt, list the name and address of the governmental department to whom it is owed, list the amount owed and the date that it first became due and identify the persons liable for the debt. BE SURE TO DO A DEBT FORM FOR EACH TAXING ENTITY OWED!

Year for which tax is charged, \$ Amount due, Name of Taxing Authority (e.g. IRS, ODR)

If you have filed any late returns in the last two years, please provide the following information:

Taxing Agency	Type of Tax	Tax Year(s)	\$ Amount due	Date return was filed
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Schedule F Information- Your General Unsecured Debts

68. Please fill out a separate DEBT FORM for each general unsecured debt that you owe, your spouse owes, or that you both owe (that is for each debt that was not listed or described in response to questions 61-67) Please stack the debt forms in alphabetical order by creditor name, and count the sheets. How many of these debts are there? _____

Please note that if there are more than 25 debt forms, an extra \$75 fee applies to your case. However, it is important to list everyone that you MAY owe, even if you deny liability or you intend to pay the debt. If a debt is disputed, be sure on the debt form to state how much, if any, money you admit that you owe, and state the reason for the dispute.

Schedule G Information - Your Existing Contracts and Leases

69. Are you or your spouse a party to any contracts under which you have to do something other than pay money? (Yes or no)_____. If so, please describe each contract, stating what you have to do in order to fulfill it, whether you intend to do so, and give the names and addresses of the other parties to the contract.

70. Are you or your spouse a party to any lease of real estate, a motor vehicle, or other property that is still in effect? If so, please describe the lease, telling the expiration date, the sort of property leased, whether you are to pay or receive the rent, and give the names and addresses of the other parties to the lease. (Leases do NOT include month to month rental agreements.)

Schedule H Information - Co-debtors

71. Is anyone beside your spouse and/or yourself liable for any of your debts (Yes or no) _____. If so, give the name and address of each person who is liable with you for a particular debt, giving the name and address of the creditor on each such debt. Be sure to fill in a DEBT FORM for each such debt, and give the name and address of the other person who is liable in answer to question 6 on the debt form.

72. Are you and/or your spouse liable for another person’s debt? (Yes or no)_____. If so, please give the name and address of each person who is liable with you and/or your spouse for a particular debt, giving the name and address of the creditor on each such debt. Be sure to fill in a DEBT FORM for each such debt, and give the name and address of the person who is principally liable on the debt in answer to question 6 on the debt form.

Schedule I Information - Your Current Income

73. What is your marital status? ___ married ___ single(never married) ___ separated ___ divorced

74. List the name, age and relationship of each of your dependents other than your present spouse. Write “nc” after a child’s name if you don’t have custody, and write the name and address of the person with whom that child lives. If you need more room, please continue in the space under question 81 below..

Name	Address (if not the same as yours)	Age	Relationship
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75. What is your occupation? _____

76. What is the name and address of your employer? (If you have more than one, please list them all. If you are self employed, give the name and address of your business)

77. How long have you been employed by this employer? _____

78. What is your spouse’s occupation? _____

79. What is the name and address of your wife’s employer? (If she has more than one, please list them all. If she is self employed, give the name and address of her business)

80. How long has your spouse been employed by this employer? _____

81. Complete the following showing your current monthly income. If you are not paid on a monthly basis, either pro-rate your income to a monthly amount or enter the periodic amount and state the length of the pay period. The column labeled "Your Spouse's Income" must be completed if a joint case is being filed or if you are married and filing a single Chapter 12 or 13 case, unless you and your spouse are living separately.

If you work for wages, please attach 2 months of wage slips to the back of this sheet.

	YOUR INCOME	YOUR SPOUSE'S INCOME
Current monthly gross wages, salary and commissions	\$ _____	\$ _____
Estimated monthly overtime	\$ _____	\$ _____
SUBTOTAL:	\$ _____	\$ _____
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____	\$ _____
b. Insurance (health, life, plus worker's comp)	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ _____
NET TAKE HOME PAY (subtotal of income less subtotal of deductions)	\$ _____	\$ _____
Regular income from operation of a business, profession or farm (ask the attorney for an "Exhibit D" if you don't have one already, fill it in and enter the NET here)	\$ _____	\$ _____
Income from real property (e.g. rent paid to you)	\$ _____	\$ _____
Interest and dividends	\$ _____	\$ _____
Alimony, maintenance or support payments payable to the debtor for the use of the debtor or the debtor's dependents listed below	\$ _____	\$ _____
Social security or other government benefits (Specify) _____	\$ _____	\$ _____
Pension or retirement income	\$ _____	\$ _____
Earned income credit taken on your federal income tax return divided by 12	\$ _____	\$ _____
Other monthly income (Specify) _____	\$ _____	\$ _____
TOTAL MONTHLY INCOME	\$ _____	\$ _____
TOTAL COMBINED MONTHLY INCOME	\$ _____	

Describe any increase or decrease of more than 10% in any of the above categories that you expect to occur within the next 12 months:

How much do you expect to get as tax refunds each of the next three years?

1. \$ _____, 2. \$ _____, 3. \$ _____

How much of this will be earned income credit?

1. \$ _____, 2. \$ _____, 3. \$ _____

List your dependents who do not live with you for whom you pay support:

Name:	Address:	Age	Relationship
			(example: ex-wife, non-custodial son)

Schedule J Information- Your Current Expenditures

82. Complete the following by estimating the average monthly expenses of yourself and your family. Payments that are made other than monthly should be reduced to a monthly average. For example, an anticipated \$2,400 car repair should be divided by 12 and add \$200 per month to transportation expense. If a joint petition is being filed and if your spouse maintains a separate household, make a separate column of expenditures labeled "Spouse" at the top, to the right of your list of expenses.

YOUR EXPENDITURES

Rent or home mortgage payment (include rent on mobile home space)	\$ _____
Does the payment or rent include: (1) real estate taxes? Yes__ No__ If not, show property tax expense below	
(2) fire insurance on the building? Yes__ No__ If not, show owners or renters insurance expense below	
Utilities: Electricity and heating fuel	\$ _____
Water and sewer	\$ _____
Telephone plus cell phone	\$ _____
Cable TV and internet	\$ _____
Garbage service	\$ _____
Other (explain)	\$ _____
Home maintenance (repairs and upkeep)	\$ _____
Food and other grocery store items	\$ _____
Clothing	\$ _____
Laundry and dry cleaning	\$ _____
Medical and dental expenses	\$ _____
Transportation (include fuel, oil and repairs, but not vehicle payments)	\$ _____
Recreation, clubs entertainment, newspapers, magazines, vacations)	\$ _____
Tithes and charitable giving for which you get receipts or canceled checks (15% limit)	\$ _____
Insurance premiums you pay directly (neither deducted from wages nor included in home mortgage payments)	
Homeowner's or renter's	\$ _____
Life	\$ _____
Health	\$ _____
Auto	\$ _____
Other _____	\$ _____
Taxes you pay directly (not deducted from wages or included in home mortgage payments)	
Property tax	\$ _____
Income tax	\$ _____
Other _____	\$ _____
Installment payments on non-real estate items you are keeping (In Chapter 13 don't include plan payments)	
Auto	\$ _____
Furniture	\$ _____
Other	\$ _____
Other	\$ _____
Alimony, maintenance and support paid to people who don't live with you	\$ _____
Payments for support of additional dependents not living at your home	
(Specify) _____	\$ _____
Regular expenses from operation of business, or farm, unreimbursed employee expense	
(Specify) _____	\$ _____
Other expenses (Specify what they are for) _____	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____

Information for Statement of Financial Affairs

NOTE- If you are filing a chapter 11, Chapter 12 or chapter 13 case and if you are married and living with your spouse, then the questions below pertaining to your spouse must be answered, and the requested information related to your spouse must be given, even if you are not filing a joint case.

83. How much gross income have you received from your employment or business in this calendar ** year? \$ _____

84. How much gross income have you received from your employment or business during each of the last two calendar ** years? Last year: \$ _____ Year before: \$ _____

*85. How much gross income has your spouse received from her employment or business in this calendar ** year? \$ _____

*86. How much gross income has your spouse received from her employment during each of the last two calendar ** years?
Last year: \$ _____ Year before: \$ _____

87. How much income have you received **other than** from your employment or business last year? \$ _____

Year before: \$ _____ What was the source of this income? _____

*88. How much income has your spouse received **other than** from her employment or business last year? \$ _____

Year before: \$ _____ What was the source of this income? _____

89. Complete the following showing each creditor to whom you or your spouse have paid more than \$600 in the last 90 days. (Omit normal monthly payments on rentals and installment purchases.)

Name and address of creditor	Date of payment	Maker of payment	Amount paid	Amount still owing
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90. Complete the following showing each payment that you or your spouse have made within the last 365 days to (or for the benefit of) a relative or business associate of any kind.

Name and address of creditor	Relationship of creditor to you	Date of payment	Maker of payment	Amount paid	Amount still owing
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91. Complete the following showing all lawsuits in which you or your spouse have been involved as a party during the last 365 days.

Name of case and case number	Nature of case	Name of Court	Status or disposition of case
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* In addition to all Chapter 11, 12 and 13 cases, answer this question if a joint Chapter 7 case is being filed.

** If you operate your business on a fiscal year other than the calendar year, substitute fiscal year for calendar year and identify your fiscal year

92. Complete the following showing all money or property of yourself or your wife that has been attached, garnished or seized in a court proceeding within the last 365 days.

Name .and .address of creditor	Date of seizure	Name of owner of property seized	Description and value of property seized
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93. Complete the following showing all property owned by yourself or your wife that within the last 365 days has been repossessed by a creditor, foreclosed upon, or otherwise returned to the seller.

Name .and address of creditor or seller	Date of repossession, foreclosure or return	Description and value of property lost	Name of Owner of property
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94. Have you or your wife made an assignment for the benefit of creditors within the last 120 days? (Yes or no) If so, attach copies of all papers relating to the assignment.

95. Has any of your property or your wife's property been held by a custodian, receiver, or other court-appointed official during the last 365 days? If so, attach copies of all papers relating to the proceeding.

96. Complete the following showing all gifts or charitable contributions made by you or your wife within the last 365 days, except ordinary gifts to family members totaling less than \$200 per recipient and charitable contributions of less than \$100 per recipient.

Name and address of recipient	Relationship of recipient to you	Date of gift	Description and value of gift	Name of person who made the gift
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97. Complete the following showing any losses from fire, theft, or other casualty, or from gambling, that you or your wife have incurred during the last 365 days.

Type of loss	Property lost	Date of loss	\$ Amount of loss	\$ Amount covered by insurance?	Name of person who incurred the loss
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98. Complete the following showing all transfers of money or property within the last 365 days by or on behalf of you or your wife to attorneys or other persons for debt consolidation or the filing of a bankruptcy case.

Name and address of person paid	Date of payment	Name of person who made payment	Amount paid or value and description of property transferred
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99a. Complete the following showing all transfers of money or property made by you or your spouse within the last 730 days (**two years**), other than property or money transferred in the ordinary course of your business or financial affairs and the transfers listed in response to question 98.

Name and address of recipient	Relationship of recipient to you	Date of transfer	Description and value of property transferred	Owner of property transferred
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b. List all property transferred within the last **10 years** to a trust that you created.

100. Complete the following showing all checking, savings, or other financial accounts, certificates of deposits, and shares in banks, credit unions or other financial institutions that you or your spouse have closed, transferred, or sold during the last 365 days.

Name and address of financial institution	Name of account, account number and type of account	Amount of final balance of account	Date of any sale and \$ amount received
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101. Complete the following showing all safety deposit boxes or other boxes or depositories in which you or your spouse have kept cash, securities, or other valuables within the last 365 days.

Name and address of bank or depository	Names and address of all persons with access to box or depository	Description of contents	Date of transfer or surrender, if any
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102. Has any creditor, including a bank, made a setoff against a debt or deposit of you or your spouse within the last **90 days**? (Yes or no) _____. If so, list the name and address of the creditor and the date and amount of the setoff. (A set-off occurs where you owe the other person money and they owe you money, and they collect what you owe them by taking all or part of what they owe you away from you. For example, a bank may set off NSF charges from your bank account with them by merely deducting the penalties from your checking account.)

103. Do you or your spouse hold or control any property owned by another person? If so, list the name and address of the owner, describe the property, and list its value and location.

104. a. Have you or your spouse moved during the last **36 months**? If so, give the address of each place where either of you lived during that period, the name or names used at that address, and the dates of occupancy, that is, THE MONTH AND YEAR WHEN YOU LEFT EACH FORMER LOCATION.

b. Have you lived with a spouse in Alaska, Arizona, California, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin any time during the last **8 years**? If so, give the name of your spouse at that time, and give the months and years during which this occurred.

105. Have you or your spouse within the last six years, been any of the following: (a) an officer, director, managing executive, or the owner of more than 5% of the voting stock of a corporation; (b) a general partner of a partnership; or (c) a sole proprietor or self employed person? Yourself ____ Your spouse ____ **If both answers are “no” or if your spouse is not filing and the answer for yourself is “no” then you do not have to answer questions 106-111. Otherwise, you need to answer them all.**

106. Complete the following showing all businesses with which you or your spouse have been involved in the manner described in Question 105 during the last six years.

Name and Address of business Taxpayer ID number(s) it used Nature of business Beginning and ending dates of operation Names of owners

106 a. Have you ever notified a government unit of the release of a toxic, hazardous waste or substance, pollutant or contaminant, or has any governmental unit notified you that you violated an environmental law or regulation?
 Yes ____ No ____ If “yes”, you need to answer questions 106b through 106d.

106 b. List the following for each site for which you received a written notice of possible violation:

Name and address of Site Name and address of governmental unit giving notice Date of notice Citation of law they claimed that you violated

106 c. List the following for each notice you gave to a governmental unit of the release of hazardous material:

Name and address of Site Name and address of governmental unit giving notice Date of notice Citation of law you claimed that was violated

106 d. List the following for all proceedings, including any settlements or orders under any environmental law, in which you are or were involved as a named party:

Name and address of governmental unit Docket Number Status if pending, or substance of final order

Answer the following separately for each business listed in question 106:

107. List the names and addresses of, and the dates services were rendered by, any bookkeepers or accountants who kept or supervised the keeping of the books and records of your business within the last six years:

Name and address of bookkeeper or accountant Months and years for which each one produced tax returns or reports

108. List the names and addresses of, and the dates services were rendered by, any firms or persons who, within the last six years, have audited the books and records of your business or have prepared a financial statement for you or your business, such as a balance sheet, income statement or cash flow statement.

Name and address of auditor Dates of statements produced

109. List the names and addresses of all firms or persons other than you who now have possession of your business books and records. If any of your business books and records are not available, please explain why.

Name and address of person in possession of books and records, and beginning and ending dates of periods covered by each set of records

110. List the names and addresses of all banks, creditors, trade agencies and other persons to whom you have issued a financial statement in which you put values on your property within the last two years, and the date of each statement you issued.

111. Complete the following showing the last two inventories taken of your business property.

Date of inventory Name of inventory supervisor Amount of inventory in dollars Basis of inventory Name and address of person having custody of (Cost or market value?)

QUESTIONS TO BE ANSWERED BY ONLY BY A DEBTOR THAT IS AN ORGANIZATION

112. Is the debtor a partnership? Yes ___ No ___ If yes, list the following information:

Name and address of each partner General or limited, voting or non-voting Percentage of ownership

112 a. If the debtor is a partnership, has any partner withdrawn from it within the last year? Yes ___ No ___ If yes, list the following information:

Name and address of each former partner Date of withdrawal Percentage of ownership

113. Is the debtor a corporation? Yes ___ No ___ If yes, list the following information:

Name and address of each shareholder with over a 5% ownership Voting or, non voting? If officer or director, give title Percentage of ownership

114. If the debtor is a corporation, has any officer or director terminated his or her relationship with the corporation within the last year? Yes ___ No ___ If yes, list the following information:

Name and address Title Date of termination

115. List all withdrawals or distributions of money or property from the organization, given to owners of more than 5% of the business, and to all officers, directors and members of their families, or persons designated by such owners, officers, or directors within the last year. This includes credits on loans from the business, bonuses, loans, stock redemptions, options to buy stock or property, and any other perquisites with monetary value.

Name and address of recipient Relationship to the business entity Date and purpose of withdrawal Description and value of property or Amount of money taken out of business

116. If the debtor is a corporation and has been a subsidiary of another corporation or a member of a tax consolidation group, within the last **six** years, provide the following information:

Name of parent corporation Taxpayer ID number of parent corporation

117. Has the debtor been responsible for contributing to a pension fund as an employer within the last **six** years?

Yes ___ No ___ If yes, list the following information:

Name and address of pension fund Taxpayer ID number of pension fund

ALSO DO FORMS FOR DEBTS YOU ARE GOING TO PAY

NOTE: Please STAPLE the latest bill, or the loan or lease papers to the back of this form NO ENVELOPES

DEBT FORM

Instructions to debtor: Please fill in one of these for EACH DEBT. Photocopies are available on request. Complete one of these forms even if you dispute whether you owe it, no demand has been made recently, or you just may owe it if someone sues you because of something they claim that you did. If possible, attach the latest statement or bill to the back of this completed form. Respond to every question on the form. If it doesn't apply, write NA in the blank. If more space is needed, please draw an arrow to the right edge of this sheet and use the back of this form.

1. List the complete address NOT THE NAME of the party who claims that you owe them this debt. If it is a collection agency, put in the address of the ORIGINAL creditor.

2. What is the creditor's account number for this debt? (If more than one, list them and total the amount owed on all of them in your answer to 3 below)

3. If the debt is undisputed, what is the total amount that you owe this creditor on all your accounts? \$ _____

4. A. If you don't pay, can this creditor repossess any of your property? (That is, do you have some of the collateral for this debt, secured by a mortgage, lien, pledge or security interest? (Yes or no) _____

B. If so, how much money **could you sell** the property for at a garage sale or auction? \$ _____

C. If it is a motor vehicle that you want to keep paying on, what is its **retail replacement value**? \$ _____ (If you owe more than it is worth, get an appraisal from a used car dealer, like Greg Gibson, who will testify if your creditor takes issue with his appraisal)

D. Who is in possession of the property? If it is not you, please give the name and address of the person in possession of the property.

E. Even if you described the collateral somewhere else, describe it here. If it is a vehicle take it to a dealer and get an opinion of the retail and wholesale value, and put down the year, make, mileage and condition. If it has been wrecked, note that.

5. Which of the spouses is liable for this debt? Please note that under Oregon law, both spouses are liable for medical bills even if only one received it or agreed to pay for it (check one) Husband _____ Wife _____ Both _____

6. Is anyone besides you or your spouse liable for this debt? (Yes or no) _____. If so, give the other person's name and address:

7. Has this debt been turned over to a collection agency or attorney? (Yes or no) _____. If so, give the name and address of the collector.

8. When did you incur this debt? (When was the last charge?) Month _____ Year _____

9. What did you get in return for this debt? (E.g. Mastercard, VISA, credit line) _____

10. Does this creditor also owe you a debt? (Yes or no) _____. If so, how much? \$ _____

11. Is this a debt that you owe only if something happens in the future or the creditor does something to earn it? (Is it contingent on anything?)

(Yes or no) _____. If so, explain _____

12. Has the final amount of this debt been determined? (Yes or no) _____

13. Do you admit that you are liable for the full amount of this debt? (Yes or no) _____. If you dispute this debt, please explain why you don't owe it. _____

14. Do you and the creditor agree on the amount of this debt? (Yes or no) _____. If not, what does the creditor claim that you owe? \$ _____. How much do you contend that you owe? \$ _____. Please explain the creditor's mistake:

15. Did you give a written financial statement or application in which you told the creditor in writing the values of your real estate or personal possessions? (Yes or no) _____. If so, please attach a copy of the financial statement to this form, or state that you don't have a copy, and tell the approximate date that you signed the statement, and the name and address of the person or business firm that received it, if the statement was given to someone other than the creditor you now owe on this debt.

16. Is this a debt of someone else that you have co-signed, guaranteed secured or otherwise become liable for? (Yes or no) _____. If so, give the name and address of the other person in the blank after question 6 above.

Answer the following questions if, and ONLY if, this creditor can repossess some of your property if you don't pay in full:

17. What is your intention regarding the collateral: A. Give the property back to the creditor? (Yes or no) _____

B. Payments are not in arrears. Keep the property and keep making payments. (Yes or no) _____

C. Payments are in arrears. Make the creditor a cash offer payable within 45 days for the present value of the property. (Yes or no) _____

If yes, how much money do you offer to pay off the creditor? \$ _____

18. Is this property household goods, furniture, clothing, books, animals, crops, musical instruments, jewelry, implements, professional books or tools of your trade, or professional prescribed health aids (e.g. glasses or hearing aids) THAT YOU DID NOT BUY FROM THE CREDITOR? (Yes or no) _____

19. Are the payments current? (Yes or no) _____. If the payments are NOT current, how many payments are you behind? _____

20. How much are the monthly payments? \$ _____ How many dollars are you behind in payments? \$ _____

21. What is this creditor's telephone number? (_____) _____

INDEX AREA: PLEASE PRINT THE CREDITOR'S NAME BELOW THIS LINE