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(919) 627-7748

Personal Bankruptcy Worksheet for NC - V.33 Bankruptcy Checklist

Before you send us this worksheet, use this checklist!

I have:

- 1) accurately and completely filled out this worksheet. Anything that does not apply to me I have written "N/A" or have "X" through it (INITIAL HERE);
- 2) enclosed this COMPLETE worksheet (INITIAL HERE);
- 3) made a copy of my completed worksheet for my records (INITIAL HERE);
- 4) enclosed COPY of an appraisal or property tax statement for ALL real estate where my name is on the deed, or property tax statement (INITIAL HERE);
- 5) enclosed the <http://www.NADA.com> retail value page of each vehicle that has my name on the title (INITIAL HERE);
- 6) enclosed is a COPY of an appraisal of any other property that has a title or deed (INITIAL HERE);
- 7) enclosed are COPIES of any other documentation requested by my attorney or her staff (INITIAL HERE);
- 8) enclosed is a COPY of my current Driver's License (ENLARGED AND CLEAR) with my current address (INITIAL HERE);
- 9) enclosed is a payment of \$_____. I understand the attorney WILL NOT take my creditor calls until I have paid AT LEAST \$300.00 and will not start creating my petition until I have paid AT LEAST \$500 Attorney's fees (INITIAL HERE);
- 10) enclosed are COPIES of my last TWO years' tax returns and W-2's (Federal & State) (INITIAL HERE);
- 11) enclosed are COPIES of my last six months bank statements for EVERY bank account that had my name on it in the last year, even if it is currently closed (INITIAL HERE);
- 12) enclosed are COPIES of my last six months pay stubs or other evidence of income (INITIAL HERE);
- 13) enclosed are COPIES of all state court orders for child or spousal support, paid or received (INITIAL HERE);
- 14) enclosed are COPIES of my last 3 months credit cards if used within the last 3 months (INITIAL HERE);
- 15) enclosed is the completed ORIGINAL worksheet and documentation addressed to:
Sheree Cameron, Cameron Law
8019 Atamasco Circle
Raleigh, NC 27616
(INITIAL HERE);
- 16) ensured that NO SIGNATURE is needed for the package upon delivery (INITIAL HERE);
- 17) completed the court required credit counseling online at :
<http://tinyurl.com/BKClass1>
(INITIAL HERE);
- 18) I understand any information we provide you is only as good as the information you provide us. (INITIAL HERE);

Part A. Name and Address

Section 1 Basic Information

Last Name: _____ First: _____ Middle: _____

Have you used any other names in the past eight years? No Yes If yes, list other names: _____

Home Phone Number: _____ Work: _____ Cell: _____ Other: _____

Email Address: _____ Social Security Number: _____ - _____ - _____

Street: _____ City: _____ State: NC Zip: _____ County: _____

1) Have you lived at this address for at least 180 days? No Yes

2) Have you lived at this address for at least 730 days (2 years)? No Yes

If you answered no to either of the last two questions, please list your COMPLETE former physical address below:

If you have a different **mailing** address, please list street address or P.O.Box:

Street: _____ City: _____ State: _____ Zip: _____ **B**

If you are filing jointly with your spouse, fill in the following information about your spouse:

Last Name: _____ First: _____ Middle: _____

Have you used any other names in the past eight years? No Yes If yes, list other names: _____

Home Phone Number: _____ Work: _____ Cell: _____

Email Address: _____ Social Security Number: _____ - _____ - _____

Address:

Street: _____ City: _____ State: NC Zip: _____ County: _____

1) Have you lived at this address for at least 180 days? No Yes

2) Have you lived at this address for at least 730 days (2 years)? No Yes

If you answered no to either of the last two questions, please list your COMPLETE former physical address below:

If you have a different **mailing** address, please list street address or P.O.Box:

Street: _____ City: _____ State: NC Zip: _____ County: _____

Part B. Prior/Pending Bankruptcy Cases

Has a bankruptcy case been filed by you or against you in the last 8 years? No Yes
If yes, in which district of which state was the case filed?

Case Number: _____ Date filed: _____

Are there currently any bankruptcy cases pending against you, your business, your spouse, or your spouse's business? No Yes

If yes, name of Debtor: _____ Relationship to you: _____

Case Number: _____ Date filed: _____ Judge: _____

In which district of which state was the case filed? _____

Exhibit "C" to the Voluntary Petition

Do you have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety?
 No Yes (If yes, please attach a list and description of the property.)

Debtors Who Reside as Tenants of Residential Property

If you rent or lease your home, does your landlord hold a judgment against you? No Yes
If "Yes", please list the complete name and both (if applicable) mailing and physical address below:

Mailing Address: _____

City: _____ State: **NC** Zip: _____

Physical Address: _____

City: _____ State: **NC** Zip: _____

Part C. IMPORTANT! DELINQUENT SECURED DEBT

List any SECURED debt for which you are not current (Examples include homes, land, vehicles, etc.) below. List the item(s), how far behind you are, monthly payment, total due.

If property is owned by more than one person it is owned JOINTLY. Most often, if it is owned jointly, it is owned jointly with a spouse. On the worksheet you must put "J" if owned jointly WITH YOUR SPOUSE, "H" if the husband owns it and NOT the wife, and "W" if the wife owns it and NOT the husband. If it is owned jointly with someone who IS NOT a spouse, then please explain in the margin.

*** You WILL be listing this property later in this document.

Type of Property	Months Delinquent	Owned by: (S)ingle, (H)usband, (W)ife (M)arried, if purchased while married, (J)oint but not purchased during marriage	Monthly Payment	Amount Behind	Do you want to keep this property?

Section 2 - Property - Part A. Real Estate (Schedule A)

List ALL real estate (**EVERYTHING!**) which you own or are a Joint owner of, even if you still owe money on the property. If property is owned by more than one person it is owned JOINTLY. Most often, if it is owned jointly, it is owned jointly with a spouse. On the worksheet, you must put "J" if owned jointly WITH YOUR SPOUSE but not purchased during the marriage. If purchased jointly DURING the marriage put an "M", "H" if the husband owns it and NOT the wife, and "W" if the wife owns it and NOT the husband. If it is owned jointly with someone who IS NOT a spouse, then place a "J" AND please explain in the margin.

The people whose name(s) are on the deed are the owners. The Trustee does NOT care if you bought it for your mother, brother, or friend. If your name is on the deed, YOU own it. If more than one person's name is on the deed, then you own it JOINTLY. If your name is not on the deed, then you do not own it.

Changing the ownership of property in some cases is fine, and in some cases may force you to wait a year or more to file bankruptcy. **DO NOT** try to pay off a debt, quit claim deed a property, or give away anything of value without consulting us first. If the deed was recorded within 90 days of filing, it is INCREDIBLY IMPORTANT to bring this to our attention both on this form and verbally! You could lose your home if you forget!

You MUST research if there are any judgments against you and, if applicable, your spouse in every county you have lived. Copies of all judgments MUST be sent to Sheree Cameron, Esq. of Cameron Law IMMEDIATELY. Include a copy of the judgment, the case number, and either the book and page number or the abstract number. This MUST be done BEFORE filing bankruptcy!

Address and description of property (example: 2 BR/2 BA Townhouse on 1 acre, located at 211 Peach Street, Charlotte, NC 28202) IMPORTANT: List all major renovations that were not paid entirely by loans. Please note if this applies.	Owned by: (S)ingle, (H)usband, (W)ife (M)arried, if purchased while married, (J)oint but not purchased during marriage Check the Deed!	Appraisal within the last two years or recent tax assessment.	Your % ownership, or \$ amount, if you and spouse are not sole owners	List all mortgages, home equity loans, and liens with account numbers: What is the \$ value (pay off) of the loan, lien, or mortgage?	Who issued the lien, loan, or mortgage? 1. Name of Institution 2. Address of Institution 3. Date of loan / purchase
					1) 2) 3)
					1) 2) 3)

**Part B. Personal Property
(Schedule B)**

For each type of property listed below, indicate whether you own **ANY** property of that category, and, if you do, fill in the remaining information.

YOU MUST LIST EVERYTHING YOU OWN! You can think of the market value as the replacement value. For property that was acquired for personal or family use, replacement value is the price a retail merchant (store) would charge for property of that kind considering its age and condition. If property is owned by more than one person it is owned **JOINTLY**. Most often, if it is owned jointly, it is owned jointly with a spouse. On the worksheet you must put “**J**” if owned jointly **WITH YOUR SPOUSE**, “**H**” if the husband owns it and **NOT** the wife, and “**W**” if the wife owns it and **NOT** the husband. If it is owned jointly with someone who **IS NOT** a spouse, then please explain in the margin.

The people whose name(s) are on the title (if applicable) are the owners. The Trustee doesn't care if you bought it for your mother, brother, or friend. If your name is on the title, **YOU** own it. If more than one person's name is on the title, then you own it **JOINTLY**. If your name is not on the deed, then you do not own it.

If you undervalue a vehicle you will be caught, period. You will be caught at the worst time for you and your bankruptcy, and you may lose the vehicle, or at best be to keep it. If you give us the true value, we can plan and adjust things to your favor. If you give us the wrong value we can't. Your attorney **DOES NOT** investigate your claim; we assume you are telling the truth. The Trustee gets paid up to 10% of everything he finds, and he **WILL NOT** assume you are telling the truth, and **HE WILL** investigate the value of your home and vehicle.

In order to get the correct value of your vehicle you must **PRINT OUT** both the trade-in and **AVERAGE RETAIL** value from <http://www.NADA.com>.

IF YOU FEEL the value of any of these is too high, or your vehicle is not listed in these guides, or it is in poor condition, then you must get it appraised by an appraiser. Go to a car dealership or an auction house and have them, on their letterhead, **write how much a similar vehicle would sell for in an auction**. Please note the bold type. That is the **EXACT** wording you should use.

Value of property other than vehicles and real estate can be more difficult to determine, but you can be assured that the Trustee will look into anything of value. If it is of higher value, and the Trustee can make an argument that one person owns it and not the other, and if it worth his time, he will. He may do this by looking at checking accounts, credit cards, divorce decrees (and yes, the information you put down in your petition can be used against you in a divorce later), property owned before marriage, or any other way he deems fit. This doesn't happen often, but it can happen. Changing the ownership of property in some cases is fine, and in some cases may force you to wait a year or more to file bankruptcy. **DO NOT** try to pay off a debt, quit claim deed property, or give away anything of value **WITHOUT CONSULTING US FIRST**. Do not buy anything of value or have liens placed on any property **WITHOUT CONSULTING US FIRST**. If the title of a vehicle or other property was recorded within 90 days of filing, OR if you purchased an item within 90 days before filing, it is **INCREDIBLY IMPORTANT** to bring this to our attention both on this form and verbally! You could lose your vehicle or other property if you forget!

Type of Property <i>(Insert another page, if necessary.)</i>	Description and Location	Owned by: (S)ingle, (H)usband, (W)ife (M)arried, if purchased while married, (J)oint but not purchased during marriage.	Market Value** (see above)
1) Cash on hand	Cash		
2) Checking/Savings Account, Certificates of deposit, other bank accounts (specify type of account)			
3) Security deposits held by utility companies, landlord, etc.			
4) Household goods	Furniture - Check Boxes Bedroom <input type="checkbox"/> Living Room <input type="checkbox"/> Kitchen <input type="checkbox"/> Dining Room <input type="checkbox"/> Appliances - Check Boxes Refrigerator <input type="checkbox"/> Stove <input type="checkbox"/> Dish Washer <input type="checkbox"/> Washer <input type="checkbox"/> Dryer <input type="checkbox"/> # of TVs: _____ (fill in blank) # of Computers: _____ (fill in blank) Other Appliances worth more than \$500: _____ (fill in blank)		Total Yard Sale Value of ALL items combined.

Have you purchased ANY property worth more than \$500 in the last 90 days? _____ If so, what? _____

Type of Property (Insert another page, if necessary.)	Description and Location	Owned by: (S)ingle, (H)usband, (W)ife (M)arried, if purchased while married, (J)oint but not purchased during marriage.	Market Value** (see above)
5) Books, pictures, art objects, records, compact discs, collectibles			
6) Clothing (lump sum)	Clothing		
7) Furs			
8) Jewelry (Lump costume jewelry together)			
9) Sporting goods, Cameras, hobby equipment			
10) Firearms	Type:		Pawn Shop Value:

Type of Property <i>(Insert another page, if necessary.)</i>	Description and Location	Owned by: (S)ingle, (H)usband, (W)ife (M)arried, if purchased while married, (J)oint but not purchased during marriage. Check the Policies!	Market Value** <i>(see above)</i>
11) Interest in / ownership of any WHOLE LIFE insurance policies	List beneficiaries named, and company issuing policy:		Cash surrender value:
12) Term Life Insurance Policies	Company Issuing Policy:		\$0.00
13) Annuities (A contract or agreement by which one receives fixed payments on an investment for a lifetime or for a specific number of years.)			
14) Interest in an education IRA as defined in 26 USC 530(b)(1)			
15) Interest in/ownership of pension or profit sharing plans (i.e. 401k, 403b, IRA, military retirement, etc.)	List type of account, company name, and <u>include</u> copy of most recent statement.		

Type of Property <i>(Insert another page, if necessary.)</i>	Description and Location	Owned by: (S)ingle, (H)usband, (W)ife (M)arried, if purchased while married, (J)oint but not purchased during marriage.	Market Value** (see above)
16) Stock, stock options and interests in incorporated/ unincorporated business (list # of shares, what company issued shares, and the value of each share)			
17) Interests in partnerships / joint ventures, businesses			
18) Savings bonds			
19) Accounts receivable (money someone owes you)			
20) Back alimony/child support to which you are entitled			
21) Other liquidated debts owed to you, including tax refunds			
22) Equitable or future interests in life estates			

Type of Property <i>(Insert another page, if necessary.)</i>	Description and Location	Owned by: (S)ingle, (H)usband, (W)ife (M)arried, if purchased while married, (J)oint but not purchased during marriage.	Market Value** (see above)
23) Interest in estate of decedent or life insurance plan or trust			
24) Other contingent / unliquidated claims, including potential lawsuits			
25) Patents, copyrights, other intellectual property			
26) Licenses, franchises			
27) Autos, trucks, trailers, boats, motors, aircraft and accessories (include type, year, MILEAGE.) Condition: excellent, good, fair, poor. You must get their AVERAGE RETAIL VALUE from: www.NADA.com .		Check Titles!	

Type of Property <i>(Insert another page, if necessary.)</i>	Description and Location	Owned by: (S)ingle, (H)usband, (W)ife (M)arried, if purchased while married, (J)oint but not purchased during marriage.	Market Value** <i>(see above)</i>
28) Office equipment, supplies			
29) Machinery, fixtures, etc. used for business			
30) Inventory			
31) Animals (Most unregistered dogs and cats have "0" cash value.)			
32) Crops-growing or harvested			
33) Farming equipment and implements			
34) Farm supplies, chemicals , feed			
35) Other personal property of any kind not listed			

Section 3 - Debts

1) **Highlight all the information you are not sure about or don't know as you fill in the blanks.** Then go back through it to answer the highlighted items.

2) Make sure all company names are spelled out. (For example, instead of writing "HSB or a company name, write out the words "Home Secure Bank.")

3) Providing the complete names and **INQUIRY / CUSTOMER SERVICE** addresses for every debt you owe (as well as the company collecting for this debt [if applicable]) is **extremely important.** (An inquiry address is often different from the billing address. Credit Cards **ALWAYS** have an inquiry address listed besides the address to where you send payments. They often preface it like this: "For questions or inquires, please mail to:"). Without this crucial information, the creditor cannot be properly notified by the court and the debt may not be eligible for discharge. In other words, you may have to pay the bill simply because you did not provide the court with an address to mail a notice, which then did not allow that company an opportunity to respond. In some instances, it may even be considered "fraud" because some people filing bankruptcy may want to intentionally disallow a creditor the right to file a Proof of Claim or Motion for Relief from Stay, which is against the law.

What if I don't know the address?

If you requested a credit report before filling out the Client Intake Forms, the credit report may or

may not contain all the addresses you need. Often, credit reports will contain the address of the collection agency, and reference the original creditor's name only.

In this case, you will have to do a little work on your own to obtain the missing address. The best way to begin is to call the toll-free national information line at 1-800-555-1212 and see if a toll-free number is listed under the company's name. If not, you may have to look in your phone directory or do an online search of the yellow pages. Once you obtain the telephone number of the creditor, simply call them and ask for their mailing address.

Listing the address of the original creditor, as well as the collection agency, is also just as important. By doing this, all parties concerned with the debt are notified by the court and it will greatly aid in ceasing all collection phone calls you may be receiving.

Make sure the street address is readable and any abbreviations are spelled out.

4) Make sure the city, state, and ZIP are included for all addresses. If the zip code is not known, it can be obtained online: www.usps.com.

5) Make sure all the information to the left of the creditor's name is completely filled in. Every piece of this information is important in preparing a detailed bankruptcy petition for you. If you do not know the exact date you made a debt, or charged on the account, a "year" is sufficient. The

"year" can also be within a 2- year time frame. Not providing dates or years will delay the processing of your petition as we must call or email you to obtain the information.

6) For the "last date charged on this account" line, do not provide the last date you received a statement. We are only interested in the last date you *actually made a purchase* using this particular charge account.

7) If a debt is not on your petition, it is not in the bankruptcy. At best you will still have to pay it as if you did not file bankruptcy. At worst, your petition could be dismissed, you could be fined, or even (rarely) jailed.

8) If you remember a debt AFTER you file but BEFORE your case is closed, we can add it- but there are additional attorney and court costs. If you catch a debt you forgot before you file we will add it at no cost.

IMPORTANT ~ IMPORTANT ~ If the deed/title was recorded within 90 days of filing bankruptcy, or you purchased an item/property within 90 days of filing bankruptcy, it is **INCREDIBLY IMPORTANT** to bring this to our attention both on this form and verbally! You could lose your home/vehicle or other property if you forget!

IMPORTANT ~ IMPORTANT ~ If an address of a creditor is wrong the creditor is not subject to the automatic stay and possibly not subject to discharge. **GET THE CORRECT ADDRESS THE FIRST TIME!!!!!!**

List on the following pages all debts that you owe or that creditors claim that you owe

Type of Debt <i>(Insert another page, if necessary.)</i>	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed	Payoff Amount	e. Name & Address of Joint Debtor (if any) f. Is the debt secured by any property? g. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.) so as not to owe the debt?	Do you Dispute (not agree) with the debt?	This Column for Ch 13. Only If Secured Usual Monthly Payments	This Column for Ch 13. Only If Secured Interest rate
Real Estate Loans / Mortgages / Lines of Credit on Real Estate	1a.	1.	1e.	1.	1.	1.
	1b.		1f.			
	1c.		1g.			
Real Estate Loans / Mortgages / Lines of Credit on Real Estate	2a.	2.	2e.	2.	2.	2.
	2b.		2f.			
	2c.		2g.			
Real Estate Loans / Mortgages / Lines of Credit on Real Estate	3a.	3.	3e.	3.	3.	3.
	3b.		3f.			

<p>Type of Debt</p> <p><i>(Insert another page, if necessary.)</i></p>	<p>a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative!</p> <p>b. Account #, if any</p> <p>c. Date debt incurred / account established / lien was officially recorded on title or deed</p> <p>d. Date of last purchase</p>	<p>Payoff Amount</p>	<p>e. Name & Address of Joint Debtor (if any)</p> <p>f. Is the debt secured by any property?</p> <p>g. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.) so as not to owe the debt?</p>	<p>Do you Dispute (not agree) with the debt ?</p>	<p>This Column for Ch. 13 Only If Secured Usual Monthly Payments</p>	<p>This Column for Ch. 13 Only If Secured Interest rate</p>
<p>Vehicle Loans</p>	<p>1a.</p> <p>1b.</p> <p>1c.</p> <p>1d.</p>	<p>1.</p>	<p>1e.</p> <p>1f.</p> <p>1g.</p>	<p>1.</p>	<p>1.</p>	<p>1.</p>
	<p>2a.</p> <p>2b.</p> <p>2c.</p> <p>2d.</p>	<p>2.</p>	<p>2e.</p> <p>2f.</p> <p>2g.</p>	<p>2.</p>	<p>2.</p>	<p>2.</p>
	<p>3a.</p> <p>3b.</p> <p>3c.</p> <p>3d.</p>	<p>3</p>	<p>3e.</p> <p>3f.</p> <p>3g.</p>	<p>3.</p>	<p>3.</p>	<p>3.</p>

Type of Debt <i>(Insert another page, if necessary.)</i>	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed d. Date of last purchase	Payoff Amount	e. Name & Address of Joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property? h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.) so as not to owe the debt?	Do you Dispute (not agree) with the debt?	<u>This Column for Ch. 13 Only. If Secured</u> Usual Monthly Payments	<u>This Column for Ch. 13 Only If Secured</u> Interest rate
Other Bank Loans	1a.	1.	1e.	1.	1.	1.
	1b.		1f.			
	1c.		1g.			
	1d.		1h.			
	2a.	2.	2e.	2.	2.	2.
	2b.		2f.			
	2c.		2g.			
	2d.		2h.			
	3a.	3.	3e.	3.	3.	3.
	3b.		3f.			
	3c.		3g.			
	3d.		3h.			

Type of Debt <i>(Insert another page, if necessary.)</i>	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed d. Date of last purchase	Payoff Amount	e. Name & Address of Joint Debtor (if any) f. What is the debt for?	Do you Dispute (not agree) with the debt?
Debts to Friends & Family, Personal Signature Unsecured Loans, & Payday Check Cashing Debt	1a. 1b. 1c. 1d.	1.	1e.	1.
	2a. 2b. 2c. 2d.	2.	2e.	2.
	3a. 3b. 3c. 3d.	3.	3e. 3f.	3.

<p>Type of Debt</p> <p><i>(Insert another page, if necessary.)</i></p>	<p>a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative!</p> <p>b. Account #, if any</p> <p>c. Date debt incurred / account established / lien was officially recorded on title or deed</p> <p>d. Date of last purchase</p>	<p>Payoff Amount</p>	<p>e. Name & Address of Joint Debtor (if any)</p>	<p>Do you Dispute (not agree) with the debt?</p>
<p>Student Loans (generally not dischargeable)</p>	<p>1a.</p> <p>1b.</p> <p>1c.</p>	<p>1.</p>	<p>1e.</p>	<p>1.</p>
	<p>2a.</p> <p>2b.</p> <p>2c.</p>	<p>2.</p>	<p>2e.</p>	<p>2.</p>
	<p>3a.</p> <p>3b.</p> <p>3c.</p>	<p>3.</p>	<p>3e.</p>	<p>3.</p>

Type of Debt <i>(Insert another page, if necessary.)</i>	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed d. Date of last purchase	Payoff Amount	e. Name & Address of Joint Debtor (if any)	Do you Dispute (not agree) with the debt?
Major Credit Cards (Visa, MasterCard, American Express, Discover, etc.)	1a. 1b. 1c. 1d.	1.	1e.	1.
	2a. 2b. 2c. 2d.	2.	2e.	2.
	3a. 3b. 3c. 3d.	3.	3e.	3.

Type of Debt <i>(Insert another page, if necessary.)</i>	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed d. Date of last purchase	Payoff Amount	e. Name & Address of Joint Debtor (if any)	Do you Dispute (not agree) with the debt?
Department Store Credit Cards	1a. 1b. 1c. 1d.	1.	1e.	1.
	2a. 2b. 2c. 2d.	2.	2e.	2.
	3a. 3b. 3c. 3d.	3.	3e.	3.

Type of Debt <i>(Insert another page, if necessary.)</i>	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed d. Date of last purchase	Payoff Amount	e. Name & Address of Joint Debtor (if any)	Do you Dispute (not agree) with the debt?
Other Credit Cards (gas, phone, etc.)	1a. 1b. 1c. 1d.	1.	1e.	1.
	2a. 2b. 2c. 2d.	2.	2e.	2.
	3a. 3b. 3c. 3d.	3.	3e.	3.

Type of Debt <i>(Insert another page, if necessary.)</i>	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed d. Date of last purchase	Payoff Amount	Do you Dispute (not agree) with the debt?
Unpaid Medical Debt / Bills (always considered "Joint" debt)	1a. 1b. 1c. 1d.	1.	1.
	2a. 2b. 2c. 2d.	2.	2.
	3a. 3b. 3c. 3d.	3.	3.

Type of Debt <i>(Insert another page, if necessary.)</i>	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed d. Date of last purchase	Payoff Amount	e. Name & Address of Joint Debtor (if any)	Do you Dispute (not agree) with the debt?
Unpaid Utility Debt / Bills	1a. 1b. 1c. 1d.	1.	1e.	1.
	2a. 2b. 2c. 2d.	2.	2e.	2.
	3a. 3b. 3c. 3d.	3.	3e.	3.

Type of Debt (Insert another page, if necessary.)	a. Creditor Name and Inquiry Address** (See above) b. Account #, if any c. Date debt incurred d. Date lien was officially recorded.	Payoff Amount	e. Name & Address of Joint Debtor (if any) f. What type of tax?	Do you Dispute (not agree) with the debt?
Unpaid Local, State, & Federal Taxes (sometimes dischargeable)	1a. 1b. 1c. 1d.	1.	1e. f.	1.
	2a. 2b. 2c. 2d.	2.	2e. f.	2.
	3a. 3b. 3c. 3d.	3.	3e. f.	3.

Type of Debt <i>(Insert another page, if necessary.)</i>	a. Recipient Name and MailingAddress (<u>even if current</u>) b. Account #, if any c. Phone number of recipient parent	Amount of Arrears	e. Name and Address of County Child Support Agency <i>(if applicable)</i> f. Child Support Agency Phone number g. Is this Alimony or Child Support?
Alimony and Child Support (generally not dischargeable) IMPORTANT: In a Ch 13, Domestic Support Payments between the time of filing and confirmation of the plan MUST BE PAID before confirmation You cannot get a discharge of debt in a Ch. 13 until you are current in your Domestic Support. If you are not current, you may not get a discharge, and your case could be converted to a Ch. 7.	1a. 1b. 1c.	1.	1e. 1f. 1g.
You cannot get a discharge of debt in a Ch. 13 until you are current in your Domestic Support. If you are not current, you may not get a discharge, and your case could be converted to a Ch. 7.	2a. 2b. 2c.	2.	2e. 2f. 2g.
<u>INCLUDE COPY of COURT ORDER!</u>	3a. 3b. 3c.	3.	3e. 3f. 3g.

Type of Debt <i>(Insert another page, if necessary.)</i>	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed d. Date of last purchase	Payoff Amount	e. Name & Address of Joint Debtor (if any) f. What is the debt for?	Do you Dispute (not agree) with the debt?
Unpaid Service Fees (Such as Debt to Accountants, Other Attorneys, etc.)	1a. 1b. 1c. 1d.	1.	1e. 1f.	1.
	2a. 2b. 2c. 2d.		2.	
Unpaid Service Fees (Such as Debt to Accountants, Other Attorneys, etc.)	3a. 3b. 3c. 3d.	3.		3e. 3f.

Type of Debt (Insert another page, if necessary.)	a. Creditor Name and Inquiry Address** (See above). Make a note if creditor is a relative! b. Account #, if any c. Date debt incurred / account established / lien was officially recorded on title or deed d. Date of last purchase	Payoff Amount	e. Name & Address of Joint Debtor (if any) f. What is the debt for? g. Is the debt secured by any property? h. If secured, do you wish to surrender the collateral (i.e. the property by which the loan is secured - vehicle, bedroom set etc.) so as not to owe the debt?	Do you Dispute (not agree) with the debt?
ALL OTHER DEBT / BILLS	1a. 1b. 1c. 1d.	1.	1e. 1f. 1g. 1h.	1.
	2a. 2b. 2c. 2d.	2.	2e. 2f. 2g. 2h.	2.
	3a. 3b. 3c. 3d.	3.	3e. 3f. 3g. 3h.	3.

Section 4 - Unexpired Leases and Contracts (Schedule G)

List below any leases or contracts to which you are a party. Include residential, car, business leases, and service or business contracts (including cell phone contracts, satellite/cable service contracts, gym memberships, alarm service contracts, pest control contracts, etc.).

1. Type of Contract 2. Do you wish to REJECT the lease or contract ? ("get out of the contract")?	Contact Name and Address of Other Party:
1. 2.	
1. 2.	
1. 2.	
1. 2.	

Section 5 - Current Income

Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	List all of your household dependents.		
	Name:	Age:	Relationship:
Part A. Debtor's Income		Part B. Spouse's Income (even if Spouse is <u>NOT</u> filing)	
Job Title, Name, & Address of Employer:		Job Title, Name, & Address of Employer:	
How long employed there? _____		How long employed there? _____	
How often do you get paid? <input type="checkbox"/> 1 x week <input type="checkbox"/> every two weeks <input type="checkbox"/> 2 x month <input type="checkbox"/> 1 x month <input type="checkbox"/> other:		How often do you get paid? <input type="checkbox"/> 1 x week <input type="checkbox"/> every two weeks <input type="checkbox"/> 2 x month <input type="checkbox"/> 1 x month <input type="checkbox"/> other:	
Do you receive overtime pay outside of your salary? <input type="checkbox"/> No <input type="checkbox"/> Yes		Do you receive overtime pay outside of your salary? <input type="checkbox"/> No <input type="checkbox"/> Yes	
\$ _____		\$ _____	
Income from operating a business outside of your regular paycheck listed above? If so, what business and how much / month? <input type="checkbox"/> No <input type="checkbox"/> Yes \$		Income from operating a business outside of your regular paycheck listed above? If so, what business and how much / month? <input type="checkbox"/> No <input type="checkbox"/> Yes \$	
Income from real estate? If so, how much / month? <input type="checkbox"/> No <input type="checkbox"/> Yes \$		Income from real estate? If so, how much / month? <input type="checkbox"/> No <input type="checkbox"/> Yes \$	
Interest or dividends? If so, how much / month? <input type="checkbox"/> No <input type="checkbox"/> Yes \$		Interest or dividends? If so, how much / month? <input type="checkbox"/> No <input type="checkbox"/> Yes \$	
Alimony or child support payments for your use / care of your dependents? \$ _____		Alimony or child support payments for your use / care of your dependents? \$ _____	
Social security? <input type="checkbox"/> No <input type="checkbox"/> Yes \$		Social security? <input type="checkbox"/> No <input type="checkbox"/> Yes \$	
Forms of monetary government assistance (like Food Stamps)? <input type="checkbox"/> No <input type="checkbox"/> Yes \$		Forms of monetary government assistance (like Food Stamps)? <input type="checkbox"/> No <input type="checkbox"/> Yes \$	
Retirement or pension money? <input type="checkbox"/> No <input type="checkbox"/> Yes \$		Retirement or pension money? <input type="checkbox"/> No <input type="checkbox"/> Yes \$	
Do you have any other forms of income not listed? <input type="checkbox"/> No <input type="checkbox"/> Yes \$		Do you have any other forms of income not listed? <input type="checkbox"/> No <input type="checkbox"/> Yes \$	
Are you expecting a 10% or more increase or decrease in income over the next year? <input type="checkbox"/> No <input type="checkbox"/> Yes \$		Are you expecting a 10% or more increase or decrease in income over the next year? <input type="checkbox"/> No <input type="checkbox"/> Yes \$	

Section 5a - Include copies of pay stubs from _____ to present.

	Month 1	Month 1	Month 3 ___/	Month 4 ___/	Month 5 ___/	Month 6 ___/
Gross wages, salary, tips, bonuses, overtime, commissions.						
Income from operation of business: a. Gross Income b. Expenses c. Net Income (a-b=c)	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.
Rent and other real property income: a. Gross Income b. Expenses c. Net Income (a-b=c)	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.	a. b. c.
Interest, dividends, & royalties.						
Pension and retirement income (NOT Social Security).						
Regular contributions from others to the household expenses, including child support.						
Unemployment Compensation.						
Social Security income.						

Section 6 -Current Expenses - FILL IN ALL BLANKS, even if "\$0"!

Do you and your spouse maintain separate households? No Yes. If so, fill one page out for your household and another for your spouse's.
 The following questions ask for your expenses each month. If you are unsure of the amount you pay each month, but know the amount for a different period (per week, per day, every 2 months, etc.), write in the amount and the frequency that you pay the amount.

- 1) Rent or your home mortgage 1) \$ _____
 Does that amount include real estate taxes? No Yes
 Does it include property insurance? No Yes
- 2) Electricity and heating 2) \$ _____
- 3) Water, sewage, trash pickup 3) \$ _____
- 4) Telephone service/long distance 4) \$ _____
- 5) Internet service 5) \$ _____
- 6) Cable/satellite TV service 6) \$ _____
- 7) Cellular phone service 7) \$ _____
- 8) Do you have any other utility bills?
 If so, what, and how much per month?
 _____ 8a) \$ _____
 _____ 8b) \$ _____
- 9) Home maintenance / repairs & upkeep 9) \$ _____
- 10) Food (including cost of restaurant meals) 10) \$ _____
- 11) Clothing 11) \$ _____
- 12) Laundry and dry cleaning 12) \$ _____
- 13) Personal care expense
 (cosmetics, toiletries, hair cuts, etc.) 13) \$ _____

- 14) Student loan repayment (monthly):
 a. dependents (under 18) 14a) \$ _____
 b. self b) \$ _____
 c. spouse c) \$ _____
 - 15) Medical and dental expenses 15) \$ _____
 - 16) Transportation (include gas and maintenance,
 but do not include car payments) 16) \$ _____
 - 17) Recreation (newspapers, books, magazine subscriptions, video rentals,
 bowling, movie theater, concerts, etc.) 17) \$ _____
 - 18) Charitable contributions / church tithing 18) \$ _____
- IMPORTANT! SEE AT END OF SECTION**
- 19) Insurance not deducted from paycheck: *
 a) homeowner's or renter's insurance 19a) \$ _____
 b) life insurance ** b) \$ _____
 c) health insurance c) \$ _____
 d) auto insurance d) \$ _____
 e) other insurance e) \$ _____
 - 20) Taxes not deducted from paycheck 20) \$ _____

21) Installment Payments for car, furniture, etc. (Specify)

a) _____ \$ _____
b) _____ \$ _____

22) Alimony, maintenance, support paid to others:

a) dependents **22a)** \$ _____
b) Self **b)** \$ _____
c) Spouse **c)** \$ _____

23) Support of dependents (outside home) **23)** \$ _____

24) Expenses from operation of business **24)** \$ _____

25) Court ordered payments not already listed

_____ **25a)** \$ _____
_____ **b)** \$ _____
_____ **c)** \$ _____

26) Education to maintain employment **26)** \$ _____

27) Education for a physically or mentally challenged child. **27)** \$ _____

28) Childcare expenses:

a) formula, diapers, etc. **28a)** \$ _____
b) daycare, baby-sitter, etc. **b)** \$ _____

29) Disability insurance not listed on #19*

(outside of paychecks) **29)** \$ _____

30) Health savings accounts

(outside of paychecks) **30)** \$ _____

31) Care for elderly, chronically ill,

or disabled family member **31)** \$ _____

32) College tuition for:

a. Dependents under 18 **32a)** \$ _____
b. Self **b)** \$ _____
c. Spouse **c)** \$ _____

33) Protection from family violence **33)** \$ _____

34) Education expenses for children under 18 **34)** \$ _____

35) Non-mandatory contributions to retirement accounts

(including loan repayment) _____ **35)** \$ _____

36) Other expenses not listed above

_____ **36)** \$ _____

* If you are listing a monthly expense for life insurance, please note that you must also list ANY life insurance policies as assets under the Personal Property section of the worksheet. On that section, you must tell us about each policy you have, including the company the policy is through, the type of policy (whole or term), the cash surrender value of the policy (if any), and all named beneficiaries of the policy. If there is a cash surrender value (usually in Whole Life policies, ensure that the beneficiaries are either your spouse, children, or both, AND NO ONE ELSE if possible.

Section 7 - Statement of Financial Affairs (SOFA)

- 1) Highlight all the information you are not sure about or don't know as you fill in the blanks. Then go back through it to answer the highlighted items.
- 2) Make sure that every subsection in the Statement of Financial Affairs is filled out or checked "none." These pages serve as a written statement concerning your financial condition. If a subsection is left unanswered, you will need to provide a written statement that specifically answers this question before your petition can be finalized.
- 3) In addition, if any question on the Statement of Financial Affairs pages is not checked "none," make sure you fill in all the information needed to answer that question on the lines provided.
- 4) Also feel free to turn the page over and write more information on back. The detail you provide at this stage will greatly increase the turnaround time for completing your petition. If you are filing jointly with your spouse, include information about both you and your spouse. **If you are filing under Chapter 13, and you are married and not separated, you must provide information about your spouse even if you are not filing jointly.**
If you have no information to report for a question, check the "NONE" box.

1. Income from employment or operation of business

State your gross income from employment or operation of a business. *Please list EACH* employer for whom you worked EACH year, and how much you earned at EACH place of employment EACH year. If you have not received any income from employment during the **two years** immediately preceding this calendar year, check this box:

NONE

Period	\$Amount	Name of Employer(s)	Husband / Wife
1) January 1 of <u>This Year</u> through date of commencement of case			
2) <u>Last Year</u> (Jan. 1 – Dec. 31)			
3) <u>Year Before Last</u> (Jan. 1 – Dec. 31)			

2. Other Income (Child Support, Unemployment, Social Security, Pension, Law Suit etc.)

State the amount of income received other than from employment or operation of business during the **two years** immediately preceding the commencement of this case:

NONE

Period	\$ Amount	Source of Income	Husband / Wife
1) January 1 of <u>This Year</u> through date of commencement of case			
2) <u>Last Year</u> (Jan. 1 – Dec. 31)			
3) <u>Year Before Last</u> (Jan. 1 – Dec. 31)			

3. Payments to creditors

~~~~~ *IMPORTANT* ~~~~~

a. List all payments on loans, installment purchases of goods or services, and other debts, TOTALING more than \$600 to any creditor made within 90 days immediately preceding the commencement of this case. (For example, you might have paid ABC creditor \$250 per month for the past three months for your car payment, totaling \$750 in the past 90 days). List the date you made EACH payment to EACH creditor, the amount you paid EACH time you made a payment, and the amount you still currently owe on each debt. **Remember mortgage, rent, car payments, payments to friends and relatives, etc.**

**NONE**

| Name | Address of Creditor | Date of Payment | Amount Paid | Amount Still Owed |
|------|---------------------|-----------------|-------------|-------------------|
|      |                     |                 |             |                   |
|      |                     |                 |             |                   |
|      |                     |                 |             |                   |
|      |                     |                 |             |                   |
|      |                     |                 |             |                   |
|      |                     |                 |             |                   |
|      |                     |                 |             |                   |

b. List all payments made within **one year** immediately preceding the commencement of this case to creditors who were "insiders". ("Insiders" include your relatives, your business partners and their relatives, your corporations, or your affiliates.)

**NONE**

| Name and Address of Creditor and Relationship to You | Dates of Payments | Amount Paid | Amount Still Owed |
|------------------------------------------------------|-------------------|-------------|-------------------|
|                                                      |                   |             |                   |
|                                                      |                   |             |                   |
|                                                      |                   |             |                   |

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

a. List all lawsuits and administrative proceedings to which you are or were a party within **one year** preceding the filing of this case. Attach copies of lawsuit complaints and judgments.

NONE

| Caption of Suit and Case Number | Nature of Proceeding | Court or Agency and Location | Status or Disposition |
|---------------------------------|----------------------|------------------------------|-----------------------|
|                                 |                      |                              |                       |
|                                 |                      |                              |                       |
|                                 |                      |                              |                       |

b. Describe all property that has been garnished, seized, or attached under any legal or equitable process within **one year** immediately preceding the commencement of this case.

NONE

| Name and Address of Person/Company for Whom the Property Was Seized (Creditor) | Date of Seizure | Description & Value of Property |
|--------------------------------------------------------------------------------|-----------------|---------------------------------|
|                                                                                |                 |                                 |
|                                                                                |                 |                                 |
|                                                                                |                 |                                 |
|                                                                                |                 |                                 |

**5. Repossessions, foreclosures, and returns**

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.

**NONE**

| Name and Address of Creditor | Date of Repossession, Foreclosure, Transfer or Return | Description & Value of Property |
|------------------------------|-------------------------------------------------------|---------------------------------|
|                              |                                                       |                                 |
|                              |                                                       |                                 |
|                              |                                                       |                                 |

**6. Assignments and receiverships**

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

**NONE**

| Name and Address of Assignee | Date of Assignment | Terms of Assignment / Settlement |
|------------------------------|--------------------|----------------------------------|
|                              |                    |                                  |
|                              |                    |                                  |
|                              |                    |                                  |

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.

**NONE**

| Name and Address of Custodian | Name and Location of Court, Case Title, and Number | Date of Order | Description and Value of Property |
|-------------------------------|----------------------------------------------------|---------------|-----------------------------------|
|                               |                                                    |               |                                   |
|                               |                                                    |               |                                   |
|                               |                                                    |               |                                   |

**7. Gifts /Tithes**

List all gifts, or charitable contributions, and church tithes made within **one year** immediately preceding the commencement of this case to family members totaling more than \$200 in value per individual and charitable contributions totaling more than \$100 per recipient cumulative over the last year..

**NONE**

| Name and Address of Recipient | Relationship to you, if any | Date of Gift | Description and Value of Gift |
|-------------------------------|-----------------------------|--------------|-------------------------------|
|                               |                             |              |                               |
|                               |                             |              |                               |
|                               |                             |              |                               |

**8. Losses**

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

**NONE**

| Description and Value of Property | Description of Circumstances and Amount Covered by Insurance, if Any | Date of Loss |
|-----------------------------------|----------------------------------------------------------------------|--------------|
|                                   |                                                                      |              |
|                                   |                                                                      |              |
|                                   |                                                                      |              |

**9. Payments related to debt counseling or bankruptcy**

List all payments made or property transferred by or on behalf of the Debtor to any persons, including attorneys, for consultation concerning debt consultation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of the case. **You need not list Cameron Law; we will fill in the information for you.** Please list all other such payments made.

**NONE**

| Name and Address of Payee | Date of Payment | Name of Person Who Paid, if Not You | Amount of Money / Description & Value of Property |
|---------------------------|-----------------|-------------------------------------|---------------------------------------------------|
|                           |                 |                                     |                                                   |
|                           |                 |                                     |                                                   |

**10. Other transfers (including sale of your property)**

a) List all other property, other than property transferred in your ordinary course of business or financial affairs, transferred either absolutely or as a security within **two years** immediately preceding the commencement of this case. This includes sale, changing names on deeds or titles, giving things away, etc.

NONE

| Name and Address of Transferee and Relationship to you | Description of Property Transferred and Date of Transfer | Value Received |
|--------------------------------------------------------|----------------------------------------------------------|----------------|
|                                                        |                                                          |                |
|                                                        |                                                          |                |
|                                                        |                                                          |                |

b) List all property you transferred within **10 years** immediately preceding the commencement of this case to a self-settled trust, or a similar device of which you are the beneficiary.

NONE

| Name and Address of Transferee and Relationship to you | Description of Property Transferred and Date of Transfer | Value Received |
|--------------------------------------------------------|----------------------------------------------------------|----------------|
|                                                        |                                                          |                |
|                                                        |                                                          |                |
|                                                        |                                                          |                |

**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. Please do not forget to list the TYPE of account (Checking? Savings? Retirement account? etc.). **When listing account number, the last four digits will suffice.**

NONE

| Name and Address of Institution / Bank | Type of Account and Account Number | Balance at Closing & Date of Sale or Closing |
|----------------------------------------|------------------------------------|----------------------------------------------|
|                                        |                                    |                                              |
|                                        |                                    |                                              |
|                                        |                                    |                                              |

**12. Safe deposit boxes**

List each safe deposit or other box or depository in which you have or have had securities, cash, or other valuables within **one year** immediately preceding commencement of this case.

**NONE**

| Name and Address of Bank or Other Depository | Name & Address of Those W/Access to Box or Depository | Description of Contents | Date of Transfer, If Any |
|----------------------------------------------|-------------------------------------------------------|-------------------------|--------------------------|
|                                              |                                                       |                         |                          |
|                                              |                                                       |                         |                          |
|                                              |                                                       |                         |                          |

**13. Setoffs (where a bank takes money you owe them out of your bank account w/o asking)**

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.

**NONE**

| Name | Address of Creditor | Date of Setoff | Amount of Setoff |
|------|---------------------|----------------|------------------|
|      |                     |                |                  |
|      |                     |                |                  |
|      |                     |                |                  |

**14. Property held for another person**

List all property that you hold or control that is owned by another person. (For example, do you drive someone else's car?)

**NONE**

| Name | Address of Owner | Description & Value of Property | Location of Property |
|------|------------------|---------------------------------|----------------------|
|      |                  |                                 |                      |
|      |                  |                                 |                      |
|      |                  |                                 |                      |

**15. Prior address of Debtors**

If you have moved within the **three years** immediately preceding the commencement of this case, list all residences during the last three years, **excluding** your present address.

NONE

| Full Address Including Zip Code | Your Name at the Time | Dates of Occupancy<br>(Month/Year to Month/Year) |
|---------------------------------|-----------------------|--------------------------------------------------|
|                                 |                       |                                                  |
|                                 |                       |                                                  |
|                                 |                       |                                                  |

**16. Spouses and Former Spouses**

If you reside 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 **eight-year period** immediately preceding the commencement of the case, identify the name of your spouse and of any former spouse who resides or resided with you in the community property state.

NONE

| Name | State |
|------|-------|
|      |       |
|      |       |
|      |       |

**17. Environmental Information.**



For the purpose of this question, the following definitions apply:

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

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the Debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which you received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

**NONE**

| Site Name and Address | Name and Address of Governmental Unit | Date Of Notice | Environmental Law |
|-----------------------|---------------------------------------|----------------|-------------------|
|                       |                                       |                |                   |
|                       |                                       |                |                   |
|                       |                                       |                |                   |

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

**NONE**

| Site Name and Address | Name and Address of Governmental Unit | Date Of Notice | Environmental Law |
|-----------------------|---------------------------------------|----------------|-------------------|
|                       |                                       |                |                   |
|                       |                                       |                |                   |

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

**NONE**

| <b>Name and Address of Governmental Unit</b> | <b>Docket Number</b> | <b>Status or Disposition</b> |
|----------------------------------------------|----------------------|------------------------------|
|                                              |                      |                              |
|                                              |                      |                              |
|                                              |                      |                              |

**18. Nature, location, and name 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 the 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. If the Debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and Privilege commencement of this case.

NONE

| Name | Taxpayer I.D. Number (EIN) | Address | Nature of Business | Dates of Operation (Year to Year) |
|------|----------------------------|---------|--------------------|-----------------------------------|
|      |                            |         |                    |                                   |
|      |                            |         |                    |                                   |
|      |                            |         |                    |                                   |

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NONE

| Name | Address |
|------|---------|
|      |         |
|      |         |
|      |         |

*The following questions, #19-25, are only to be answered if you are a corporation or partnership or if you have been, in the six years immediately preceding this case, an officer; director; managing executive, or owner of more than 5% of the voting securities of the corporation; a partner; other than a limited partner; of a partnership; a sole proprietor; or otherwise self-employed.*

**19. Books, records, and financial statements**

a. List all bookkeepers and accountants who, within the **six years** immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records.

**NONE**

| Name | Address | Dates Services Rendered |
|------|---------|-------------------------|
|      |         |                         |
|      |         |                         |

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

**NONE**

| Name | Address | Dates Services Rendered |
|------|---------|-------------------------|
|      |         |                         |
|      |         |                         |

c. List all firms or individuals who, at the time of the commencement of this case, were in possession of your books of account and records. If the records are not available, explain.

**NONE**

| Name | Address | Comments |
|------|---------|----------|
|      |         |          |
|      |         |          |

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the Debtor within **two years** immediately preceding the commencement of this case.

**NONE**

| Name | Address | Date Issued |
|------|---------|-------------|
|      |         |             |
|      |         |             |

**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.

NONE

| Date of Inventory | Inventory Supervisor | Dollar Amount of Inventory (specify cost, market, or other basis) |
|-------------------|----------------------|-------------------------------------------------------------------|
|                   |                      |                                                                   |
|                   |                      |                                                                   |

b List the name and address of the person possessing the records of each of the two inventories reported in a.) above.

NONE

| Date of Inventory | Name of Custodian of Inventory Records | Address of Custodian of Inventory Records |
|-------------------|----------------------------------------|-------------------------------------------|
|                   |                                        |                                           |
|                   |                                        |                                           |

**21. Current partners, officers, directors, and shareholders**

a. If your business is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NONE

| Name | Address | Nature of Interest | % of Interest |
|------|---------|--------------------|---------------|
|      |         |                    |               |
|      |         |                    |               |
|      |         |                    |               |

b. If your business is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting securities of the corporation.

NONE

| Name | Address | Title | Nature of Interest of Stock Ownership |
|------|---------|-------|---------------------------------------|
|      |         |       |                                       |
|      |         |       |                                       |

**22. Former partners, officers, directors, and shareholders**

a. If your business is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NONE

| Name | Address | Date of Withdrawal |
|------|---------|--------------------|
|      |         |                    |
|      |         |                    |

b. If your business is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NONE

| Name | Address | Date of Termination |
|------|---------|---------------------|
|      |         |                     |
|      |         |                     |

**23. Withdrawals from a partnership or distributions by a corporation**

If your business 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.

NONE

| Name and Address of Recipient, and Relationship to You | Date and Purpose of Withdrawal | Amount of Money or Description and Value of Property |
|--------------------------------------------------------|--------------------------------|------------------------------------------------------|
|                                                        |                                |                                                      |
|                                                        |                                |                                                      |

**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 the case.

NONE

| Name of Parent Corporation | Taxpayer Identification Number |
|----------------------------|--------------------------------|
|                            |                                |
|                            |                                |

**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 the case.

NONE

| Name of Pension | Taxpayer Identification Number |
|-----------------|--------------------------------|
|                 |                                |
|                 |                                |

# Cameron Law

I have read this bankruptcy worksheet completely and have contacted Cameron Law for an explanation of any questions not understood. I fully understand every question in this worksheet, every question emailed or mailed to me that applies to me.

I have answered each and every question clearly, completely, and truthfully. If the question was not applicable, I have indicated such by writing "N/A" or scratching through/across it.

I have listed in this document, to the best of my knowledge, all my debts, all judgments, and all my assets to include both physical and financial – even those not specifically asked for in this worksheet. If it comes to my attention that I have not included everything, or have made an error, I will notify Cameron Law immediately.

I understand that I am responsible for the appraisal of my belongings, both physical and financial, in accordance to the directives in this worksheet. I understand that if they are purposely undervalued or not listed, the discovery is inevitable and I could be prosecuted for fraud and/or barred from bankruptcy. I further understand that Attorney-client privilege does NOT extend to fraud and my attorney MUST report it if I refuse.

I understand that if questions are left unanswered or not answered completely it could be detrimental to my case.

I understand that if questions are left unanswered or not answered completely it will slow down the process of filing my petition and may result in additional pre-petition charges.

I understand that many questions are time-sensitive, and if I take too long answering questions, I may be re-asked the same time-sensitive questions.

I understand that every statement here also applies to future questions asked by Cameron Law through the duration of my bankruptcy.

I further authorize the destruction of any and all records held by Cameron Law after a period of three years from my bankruptcy discharge date or from my last official case communication with Cameron Law.

Debtor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Joint Debtor's Signature (if applicable) \_\_\_\_\_ Date \_\_\_\_\_

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

**INTRODUCTION**

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

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

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

**WHAT IS A DISCHARGE?**

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

**POTENTIAL EFFECTS OF A DISCHARGE?**

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

**WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?**

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

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt. Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later.

If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

**OTHER BANKRUPTCY OPTIONS**

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if

you have already filed for relief under Chapter 7, you may be eligible to convert your case to a different chapter.

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

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

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

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

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

Debtor's Signature \_\_\_\_\_ Date \_\_\_\_\_ Joint Debtor's Signature (if applicable) \_\_\_\_\_ Date \_\_\_\_\_



**Cameron Law**

Main Office: 8019 Atamasco Circle, Raleigh, NC 27616  
(919) 627-7748

**COMPLETE ONLY IF YOUR NAME IS ON ANY REAL ESTATE DEED.**

I, (name & SSN) \_\_\_\_\_ and (spouse's name & SSN -if applicable) \_\_\_\_\_

have gone to a courthouse and looked up any judgments against me and my spouse (if applicable) for each and every county in which I (we, if married & filing jointly) own real property, or I'm purchasing real property,

We have a total of \_\_\_\_\_ judgments against us. Complete copies of all are stapled to this document. Included is the complete copy of all judgment information including the Case, Book and Page numbers, or if not available, the Case and Abstract numbers.

I (we, if married & filing jointly) will also notify Sheree Cameron, Esq. of Cameron Law, immediately in writing, if any judgment is filed against my spouse or me after the signing of this document, but before the discharge of the bankruptcy. A copy of the judgment will immediately be forwarded to Sheree Cameron, Esq.

I (we, if married & filing jointly) understand that no judgment may be voided unless Sheree Cameron, Esq. of Cameron Law is notified in writing BEFORE FILING BANKRUPTCY; and I understand that any judgment not voided survives the bankruptcy. Furthermore, I (we, if married & filing jointly) also understand that not all judgments are voidable, and some judgments may survive bankruptcy no matter what my attorney does.

Debtor's Signature \_\_\_\_\_ Date: \_\_\_\_\_

Joint Debtor's Signature (if filing) \_\_\_\_\_ Date: \_\_\_\_\_