

VENUE & CHOICE OF EXEMPTION LAW:

Your Addresses for the last two years:

Memo to staff: cross check with LexisNexis addresses and review with client.

If not a Maryland Resident for the last two years:

Addresses for this Year:

Last Year:

Two Years Ago:

Three Years Ago:

Median Income Test: Marital Status:

1. Single
2. Married & separated Date of PHYSICAL separation: _____
3. Married & Living Together

Spouses Name:

Spouses's Address:

Spouse's Place of Employment

Spouses Monthly gross income, deductions, Net Income

Attach pay stubs (or employer report) for 6 months

I have legal custody of (Name & Age & Relationship):

Prior Bankruptcies:

I have not been a Debtor in a case pending over the past year,

Over the past year I have had one bankruptcy pending.

Case Number:

Memo to staff. File motion to continue stay within 30 days of filing.

Memo to staff: watch for Section 109(g) refiling bar or in rem orders in prior cases.

Over the past year I have had more than one case pending.

Case Numbers:

Memo to staff. No stay. File motion to impose stay.

Memo to staff: If not Maryland resident for 90 days. STOP. CANNOT FILE IN MARYLAND.

Memo to staff. If not Maryland resident for two years, non-Maryland resident exemptions apply.

Secured Debts:

1. Please list **ALL** of your creditors. Include those that you wish "to keep" and all tax debts. **ALL DEBTS MUST BE LISTED! All means all! NO EXCEPTIONS!**

Attach additional sheets as necessary OR write on the back.

LIST ALL DEBTS!

(S) Secured Debt - also state whether you wish to maintain the payments. Tell us what the collateral is: real estate, car, stereo, inventory, accounts receivable, etc. Tell us lien priority: first mortgage, second mortgage, first lien, second lien, etc.

(U) Unsecured Debt

Memo to staff: All secured debts **MUST** be provided for in a chapter 13 plan.

Memo to staff: For secured debts, choice is redemption, reaffirm or surrender until further court decisions on "retain and pay" option is decided.

Memo to staff: If decision is to reaffirm, check budget for ability to pay.

Memo to staff: If decision is reaffirm, promptly send letter offering reaffirmation to secured creditor.

First details on secured debts. (cars, mortgages, etc.)

Name: _____

This debt is just mine This debt is joint with my spouse N/A (not married)

Mailing Address: _____

Reason: _____

Account #: _____

Amount Owed: _____

Amount Worth: _____

Do you wish to maintain the payments? ____ yes ____ no

Reaffirmation is required for personal property or risk of loss. Reaffirmation desired?

Yes No

Collateral: _____

Lien Priority: _____

Memo to staff. Discuss reaffirmation with client. Prepare if desired. Yes No

Memo to staff. All secured debts must be listed in chapter 13 plan and in statement of intention.

Secured Debts (Continued)

Name: _____

This debt is just mine **This debt is joint with my spouse** **N/A (not married)**

Mailing Address: _____

Reason: _____

Account #: _____

Amount Owed: _____

Amount Worth: _____

Do you wish to maintain the payments? ____ **yes** ____ **no**

Reaffirmation is required for personal property or risk of loss. Reaffirmation desired ?

Memo to staff. Discuss reaffirmation with client. Prepare if desired. Yes **No**

Memo to staff. All secured debts must be listed in chapter 13 plan and in statement of intention.

Collateral: _____

Lien Priority: _____

Name: _____

Mailing Address: _____

Reason: _____

Account #: _____

Amount Owed: _____

Amount Worth: _____

Do you wish to maintain the payments? ____ **yes** ____ **no**

Collateral: _____

Lien Priority: _____

Reaffirmation is required for personal property or risk of loss. Reaffirmation desired ?

Memo to staff. Discuss reaffirmation with client. Prepare if desired. Yes **No**

Memo to staff. All secured debts must be listed in chapter 13 plan and in statement of intention.

Secured Debts continued....

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Reason: _____

Account #: _____

Amount Owed: _____

Amount Worth: _____

Do you wish to maintain the payments? ____ yes ____ no

Collateral: _____

Lien Priority: _____

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Reason: _____

Account #: _____

Amount Owed: _____

Amount Worth: _____

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Collateral: _____

Lien Priority: _____

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Reason: _____

Account #: _____

Amount Owed: _____

Amount Worth: _____

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Collateral: _____

Lien Priority: _____

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Collateral: _____

Lien Priority: _____

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Memo to staff. Discuss reaffirmation with client. Prepare if desired. Yes **No**

Memo to staff. All secured debts must be listed in chapter 13 plan and in statement of intention.

[Clients: If more secured debts, write on back or attach additional sheets.]

UNSECURED DEBTS

Next, list ALL Unsecured Debts. (credit cards, medical bills, etc.)

BE SURE TO GIVE US THE ADDRESS FOR CORRESPONDENCE, NOT THE ADDRESS

FOR PAYMENT. CLEARLY WRITE DOWN OR TYPE

Your Answers.

Name: _____

Address: _____

Reason: _____

Account #: _____

Amount Owed: _____

Collection Agency: _____

Address: _____

- This debt is just Husband
- This Debt is just Wife
- This debt is joint with my spouse
- N/A (not married)

Reason incurred: _____

Memo to staff: Verify H/W/J on credit reports and account bill

Name: _____

Address: _____

Reason: _____

Account #: _____

Amount Owed: _____

Collection Agency: _____

Address: _____

- This debt is just Husband
- This Debt is just Wife
- This debt is joint with my spouse
- N/A (not married)

Reason incurred: _____

Memo to staff: Verify H/W/J on credit reports and account bill

Name: _____

Address: _____

Reason: _____

Account #: _____

Amount Owed: _____

Collection Agency: _____

Address: _____

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- This Debt is just Wife
- This debt is joint with my spouse
- N/A (not married)

Reason incurred: _____

Memo to staff: Verify H/W/J on credit reports and account bill

Name: _____

Address: _____

Reason: _____

Account #: _____

Amount Owed: _____

Collection Agency: _____

Address: _____

- This debt is just Husband
- This Debt is just Wife
- This debt is joint with my spouse
- N/A (not married)

Reason incurred: _____

Memo to staff: Verify H/W/J on credit reports and account bill

Unsecured debts, continued

Name: _____

Address: _____

Reason: _____

Account #: _____

Amount Owed: _____

Collection Agency: _____

Address: _____

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Reason incurred: _____

Memo to staff: Verify H/W/J on credit reports and account bill

Name: _____

Address: _____

Reason: _____

Account #: _____

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Reason: _____

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Memo to staff: Verify H/W/J on credit reports and account bill

Unsecured Debts, continued,

Name: _____
Address: _____

Reason: _____
Account #: _____
Amount Owed: _____
Collection Agency: _____
Address: _____

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Reason incurred: _____
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Account #: _____
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Reason incurred: _____
Memo to staff: Verify H/W/J on credit reports and account bill

Support obligations:

I am current in alimony, child support and other divorce court ordered payment

N/A

I am behind in support obligations. I owe: (list all names, addresses, relationship, amount, period of obligation & future obligation):

My divorce lawyer is/was (name, address, telephone number):

My Spouse/Ex-spouse's divorce lawyer is/was (list all names, addresses, amount ordered to be paid):

Other information about divorce:

I understand that I must NOT incur new debt, that I am not required to hire an attorney, that the Debtor's Acknowledgment and the engagement letter constitute the terms of representation, that I must have a certificate from a credit counselor to file bankruptcy and that I MUST obtain an education certificate after filing.

TAX DEBTS

Who does your bookkeeping? _____ Address: _____
Do they have your records? _____. Have they been paid? _____
Are they working on any tax returns now? _____

List all federal income taxes you owe. State year, amount, penalties, interest, whether audit or offer in compromise is pending. If you own real estate, go to your county courthouse and see if a federal tax lien was recorded. Please provide us with a copy of all filed tax liens.

None

List all state income taxes you owe. State year, amount, penalties, interest, whether audit or offer in compromise is pending. If you own real estate, go to your county courthouse and see if a state tax lien was recorded. Please provide us with a copy of all filed tax liens.

None

IF YOU OWNED A BUSINESS, list all state and federal employer withholding, unemployment, sales, use, amusement, excise, unemployment taxes or other taxes you owe. State year, amount, penalties, interest, whether audit or offer in compromise is pending. If you own real estate, go to your county courthouse and see if a tax lien was recorded. Please provide us with a copy of all filed tax liens.

None

LIST OPEN REAL ESTATE TAXES. PROVIDE US WITH A COPY OF THE TAX BILL.

None

IF YOU OWNED A BUSINESS, LIST ALL CONSUMER DEPOSITS.

None

IF YOU OWNED A BUSINESS, LIST ALL WAGES PAYABLE.

None

STOP! ARE YOU ANSWERING ALL QUESTIONS? IF NOT, GO BACK NOW!

2. List all addresses for the past three (3) years (not including current address).

YOU

SPOUSE

Memo to staff: Exemption Alert if not Maryland resident for two years.

Memo to staff: Venue alert if not Maryland resident 91 days.

3. Income from work for last three (3) years and name source:

Where do you work:

You

Spouse

Name: _____

Address: _____

Occupation: _____

Duties: _____

three years ago:

two years ago:

last year:

This year to date:

If you claim to have had no or little income in any year, HOW DID YOU SUPPORT YOURSELF?

Are you expecting any increases or decreases in your earnings? More overtime? Less overtime? Promotion? New job? Loss of job? Son pays you rent? Foster children income? Personal injury settlement? Workman's Compensation settlement? Divorce settlement (good or bad)? Death of spouse, parent, child? Illness of dependent spouse, dependent parent or dependent child or minor child?

What is the primary cause of your financial problems (be brief):

Do you have credit counseling certificate REQUIRED to file bankruptcy?

Yes. From approved list

Memo to staff: Do not use.

Yes. From approved list and it is less than 6 months old.

Memo to staff: Is it less than 6 months old when you file??? Check carefully twice!

No, but I will get it!

4. Income from all other sources for last three (3) years and name source:

three years ago:

two years ago:

last year:

This year to date:

5. List all dependents living with you by name, their relationship to you, and age:

None

NAME

RELATIONSHIP

AGE

6. Information concerning any previous or pending bankruptcy for you, your spouse, or a company or business you own:

None Related bankruptcy filings: _____

WHO FILED: _____ ATTORNEY: _____

DATE FILED: _____

WHERE FILED: Baltimore _____

CASE NUMBER: _____

CHAPTER FILED: 7 11 12 13

DATE DISCHARGED: _____

7. Present Income Information:

YOU SPOUSE

By whom are you paid? _____

How frequently? _____

Gross pay: _____

Deductions: _____

Net pay: _____

If this is a chapter 13: name address and telephone number of payroll person for payments directly to the chapter 13 Trustee: _____

8. List all other sources of current income:

By whom are you paid? _____

How frequently? _____

Gross pay: _____

Deductions: _____

Net pay: _____

HAVE YOU READ YOUR BANKRUPTCY INFORMATION BOOKLET? _____.
DO YOU HAVE ANY QUESTIONS?

No

Yes: _____

Check out our website: www.marylandbankruptcyinfo.com

Also listen to our CD.

NOTICE: AS OF 2001 the U.S. Trustee is auditing a percentage of files to see what your monthly expenses ACTUALLY WERE last year. In preparing your budget, review your actual expenditures from your check register and credit card records. *If your income is over \$40,000 per year, the odds are increased substantially for an audit of your expenses.*

NOTICE: AS OF 2005, your right to file a chapter 7 is determined by whether your income from all sources exceeds the Median income.

9. Looking at your receipts, check register and credit cards statements, List all current verifiable actual or reasonably anticipated monthly EXPENSES:

Mortgage	\$ _____
Home Maintenance	\$ _____
Rent	\$ _____
Electric/gas/fuel oil	\$ _____
Gas for car	\$ _____
Telephone	\$ _____
Cable TV	\$ _____
Water/Sewer	\$ _____
Food	\$ _____
Laundry & Dry cleaning	\$ _____
Clothing	\$ _____
Recreation	\$ _____
Transportation (including repairs)	\$ _____
Charitable Contributions:	\$ _____
Installment Payments:	
Car Payment	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Child Support you pay	\$ _____
Alimony you pay	\$ _____
Medical/Dental	\$ _____
Car Insurance	\$ _____
Taxes	\$ _____
Employee Business Expenses:	\$ _____
Any other regular expenses:	_____

Does your mortgage payment include taxes and insurance? If not, list taxes and insurance here:

taxes: \$ _____

insurance: \$ _____

10. List all bank accounts. Give account numbers, current balance, bank, type of account, and if it is joint with anyone else.

<u>BANK</u>	<u>ACCOUNT #</u>	<u>BALANCE</u>	<u>TYPE OF ACCOUNT</u>
-------------	------------------	----------------	------------------------

() None _____

(Note: if you owe a bank money, do not leave money on deposit or they will offset.)

11. List all security deposits with any entity. (examples, landlord, telephone company, utility) Name of creditor, amount of deposit, purpose.

None _____

12. List any other type of IRA, education IRA, pension plan, savings, money management account, stocks, bonds, cash value life insurance. [Need copy of balance statements.]

None _____

13. List all safe deposit boxes, give their locations, and their contents. ALSO LIST ANY BANK ACCOUNT YOU HAVE CLOSED IN THE PAST THREE YEARS.

None _____

15. List all boats, motors, trailers, airplanes, and accessories.
- * serial number
 - * bring in original certificate of title so we may make a photocopy
 - * age
 - * obtain appraisal
 - * items of disrepair
 - * if in shop, where, amount due
 - * list all secondary liens and amount
16. During the last 90 days have you repaid any old bills in excess of \$600 (excluding mortgage and car payments)?
- None
17. Has anyone died lately (or may die within 180 days) from whom you may inherit anything?
- None
18. Are there any judgments against you which may affect your title to real property?
- None
19. Have you given away anything worth more than \$500 in the last year?
20. Have you given away anything worth more than \$2,000 in the last 3 years?
- yes: _____ no.
21. Have you had any financial transactions/large gifts with a family member in the last 3 years? (Including repaying an old debt). Give details
- yes: _____ no.
- 22.
23. In the last year have you paid any other attorney for financial advice? Name, address, amount paid, date of payment(s).
- yes: _____ no.
24. Have you listed all of your assets?
- yes no. If no, list them now! All assets must be listed.
25. Have you listed all of your debts?

Yes No. If no, list them now! All debts must be listed, even if you intend repaying.

26. Are there any liens on your household goods? no yes: _____

No Yes. If yes, provide details: _____

27. Are there any second liens on your cars? no yes: _____

If yes, details: _____

28. Are you giving up your home? yes no arrearages: _____

In chapter 7 you will have 3 - 5 months to come current. OK? yes no

29. Are you giving up (surrendering) a car? yes no. If so, which one?

Are you redeeming a car? yes no. If so, which one?

Are you reaffirming a car? yes no. If so, which one?

30. Are you giving up any consumer goods? yes: _____ no

Creditor name: _____ item: _____

Creditor name: _____ item: _____

Creditor name: _____ item: _____

Creditor name: _____ item: _____

31. Any repossessions, foreclosures, or voluntary returns

Creditor name: _____ Date when returned: _____

Collateral: _____ Amount owed: _____

ASSETS PEOPLE SEEM TO FORGET

**BE SURE TO LIST ALL ASSETS!!
PLEASE REVIEW THIS “HOT BUTTON” LIST!
ALL MEANS ALL!!**

YOUR PETITION IS SIGNED UNDER PENALTIES OF PERJURY!!!

**Accounts receivable - give us full list, who, amount, address
tax refunds receivable (YEAR, AMOUNT, ETC.)
heired property
personal injury claim or workman’s compensation claim
medical malpractice claim
stocks, bonds, shares in cooperative, IRA,
time share
trust fund
junked car in back yard
son’s car in your name for insurance purposes
adjacent empty lot you own
inheritance in the works
items in shop for repairs
items in pawn shop
patents, copyrights, trade marks, intangible assets
pre-paid assets
retirement account
IRA, retirement accounts, cash value life insurance
wages accrued but not received
real estate commissions for property under contract**

List any of the above that apply to you:

O.K. Now, please go back and enter these assets in the appropriate place.

CREDITORS PEOPLE SEEM TO FORGET

PLEASE BE SURE TO LIST ALL DEBTS!!

ALL MEANS ALL!!

YOUR PETITION IS SIGNED UNDER PENALTIES OF PERJURY!!!

To jog your memory:

Ex-wife or Ex-husband

Ex-wife's attorney or Ex-husband's attorney; children's attorney, mediator guarantors

co-signers (e.g. you signed with your son, your husband signed with you, etc.)

deficiency from home foreclosure, car repossession, lease termination/surrender

bonding companies (bail bonds, surety bonds, construction bonds, performance bonds, etc.)

joint-obligors

doctors

lawyers for creditors

collection agencies

State of Maryland - employment taxes, sales taxes, withholding taxes

employees

customer deposits

customer pre-paids

service contract obligations

landlord

previous landlords

previous utility companies

disputed debts

negligence claims from ex-customers

time share mortgage

time share home owner's association

condo assessments

homeowner association

CCCS

BAD CHECKS MAY BE A CRIME, BUT LIST THEM. REMEMBER TO HIRE A CRIMINAL LAWYER TO HANDLE ANY CRIMINAL CHARGES FILED AGAINST YOU FOR ANY REASON. BANKRUPTCY DOES NOT STOP CRIMINAL CASES, FINES, OR ORDERS FOR RESTITUTION AND YOUR FEE DOES NOT INCLUDE REPRESENTATION IN A CRIMINAL MATTER!

Remember, if you are on a payment plan to us, you MUST be paid-in-full before the petition will be filed. NO EXCEPTIONS. Payments within 6 days of filing MUST be by cashiers check, money order or cash.

DO NOT WAIT TILL THE DAY BEFORE A FORECLOSURE SALE TO BRING THESE PAPERS BACK! Normal processing time is 7 days and the petition must be filed in Baltimore before the hammer comes down at the auction if we are to keep your house. You may have to drive your papers to Baltimore to file if you are stopping a foreclosure at the last minute.

O.K. Now, please go back and enter these liabilities in the appropriate place.

DOCUMENTS REQUIRED

1. Copy of all Deeds, Mortgages, and Deeds of Trust, HUD settlement sheets (the Clerk in your county's land records office in the Court House can help you with deeds and mortgages.) **MUST** show recording stamps from Clerk's Office.
2. Copy of security agreements, financing statements given to lenders in the last two (2) years (again, the clerk in the Court House can help you with this.)
3. Copy of last three (3) years tax returns, federal & state. **Chapter 13: IRS TAX TRANSCRIPT**
4. List of all property: description and value now (used values). Remember inventory, supplies and accounts receivable (people who owe you money) - names and addresses. **PROVIDE US ON CD at least 30 DIGITAL PHOTOGRAPHS OF ALL ASSETS. WalMart can provide digital CD's from ordinary negatives at little cost if you do not have a digital camera. Otherwise, use a digital camera and burn to CD.**
5. Statement of all cash value life insurance policies and copy of policy.
6. List of all creditors: name, address, account number, whether secured or unsecured, and amount owed.
7. List of income and expenses. You and spouse if chapter 13, even if only one is filing.
8. Copy of all court papers you have been served with.
9. Copy of auto/truck/trailer/mobile home/motorcycle/boat/airplane/large equipment titles (or bring an original and we will make a photocopy.
10. Real property tax bills (city and county) for all real estate you own, are buying, or have an interest in (see your county's Supervisor of Assessments). **MARKET ANALYSIS OF ALL REAL ESTATE WITH THREE COMPARABLE RECENT SALES. MUST BE LESS THAN 4 MONTHS OLD!!!!**
11. Dealer, internet or auctioneer written appraisal of all vehicles, boats, trailers and motorcycles.
12. Statement from secured lender(s) of amount owing. (CURRENT BALANCE DUE) **WE MUST HAVE A PAYOFF STATEMENT FOR YOUR HOME & CAR!!**
13. Tax basis of real estate (cost plus improvements less deferred gain on sale of prior residence, if any).
14. Copy of any prior bankruptcy. **YOU MUST TELL US OF ALL PRIOR BANKRUPTCIES!!!**
15. Copy of all tax delinquency notices/assessments. (State/federal/local)
16. List of all payments to creditors in last ninety (90) days.
17. List of all gifts over \$500 in the last twelve (12) months and thirty six (36) months
18. Copy of all driver's licenses.
19. Copy of four recent TYPICAL pay stubs.
20. Copy of any court judgment. Check to see if District Court judgment was recorded in the Circuit Court if you own any real estate!!! Get copy of Circuit Court judgment.
21. Copy of any recorded federal or state tax lien.
22. Copy of separation agreement or divorce decree if less than 6 years old.
23. Evidence of insurance on vehicles and improved real estate.
24. If you purchased your vehicle within 90 days of filing, proof that the lien was recorded by the dealer within 30 days of purchase.
25. Evidence of your income from all sources for the last 6 months.

DO NOT FAX. PLEASE MAIL IF MORE THAN 10 PAGES OR YOU WILL BE CHARGED \$1.00 per PAGE FOR OVER 10 PAGES.

Now, please go back to page 1 and make sure you have ANSWERED ALL QUESTIONS! Type or Print clearly!!