

Documents that must be provided:

- Last 6 months of paystubs _____ to _____
- Last 4 years of tax returns _____ to _____
- Copy of most recent bank statement for **all** bank accounts
- Copy of most recent 401K and investment statements
- Copy of Driver's License and Social Security Card

BANKRUPTCY WORKSHEET INSTRUCTIONS:

Answer **all** of the following questions completely from the point of view of the entity that will be filing the bankruptcy, i.e., corporation or individual. If you need more space to complete an answer, attach additional sheets.

Complete the Bankruptcy Worksheet and bring it back to our office with a complete list of all creditors. We need the full names, addresses, and proper amounts due of each creditor. Please list all debts you have whether you intend to pay them or not. **All debts must be listed.** You do not need to list debts to friends or family members unless you have a signed agreement. **Please also remember to sign the final page.**

WARNING: THE INFORMATION YOU INCLUDE IN THESE WORKSHEETS WILL BE USED TO PREPARE YOUR BANKRUPTCY PETITION AND SCHEDULES YOU WILL SIGN UNDER PENALTY OF PERJURY. IMPROPER, FALSE, OR MISLEADING INFORMATION INCLUDED ON AN OFFICIAL BANKRUPTCY FORM OR INFORMATION INTENTIONALLY OMITTED MAY RESULT IN DISMISSAL OF YOUR BANKRUPTCY AND/OR YOU BEING CHARGED WITH A FEDERAL CRIME.

BEFORE STARTING

1. List all prior bankruptcies filed:

- a. **What Chapter** _____, **Case #** _____,
Date case was filed _____, **Dismissed or Discharged** _____,
Reason For Dismissal _____, **Order recorded** _____.

- b. **What Chapter** _____, **Case #** _____,
Date case was filed _____, **Dismissed or Discharged** _____,
Reason For Dismissal _____, **Order recorded** _____.

- c. **What Chapter** _____, **Case #** _____,
Date case was filed _____, **Dismissed or Discharged** _____,
Reason For Dismissal _____, **Order recorded** _____.

INFORMATION ON THE DEBTOR

2. Full **legal** name of Debtor (filing person/corporation)_____

3. Debtor Social Security Number/Tax Identification Number.

4. Other names (please include maiden names as well) used or business "DBA" names within the last eight years.

5. Current address of residence. Is this your mailing address? If not, list mailing address.

What county is your residence in?_____

6. How long have you lived at that address? Have you lived at this address for 180 days? Have you lived in Alabama for over 2 years?

7. If your answer is no, list each state you have lived in the last 3 years, and dates you lived in each state.

8. List all other addresses you have lived at within the last **three** years, the dates you lived there and the names you used there.

9. Telephone (home). Telephone (work). Telephone (cell).
_____ _____ _____

Email address that is checked regularly.

10. State your marital status.

11. Give the names, ages and gender of all dependents. **(Must be custodial parent to list children)**

12. **List names and ages of all household members if different from that listed in 11.**

SPOUSE (If filing)

13. Full **legal** name of Spouse (person/corporation) _____

14. Social Security Number/Tax Identification Number.

15. Other names (please include maiden names as well) used or business "DBA" names within the last eight years.

16. Current address of residence. Is this your mailing address? If not, list mailing address.

17. How long have you lived at that address? Have you lived at this address for 180 days? Have you lived in Alabama for over 2 years? _____

18. If your answer is no, list each state you have lived in the last 3 years, and dates you lived in each state.

19. List all other addresses you have lived at within the last three years, the dates you lived there and the names you used there.
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20. Telephone (home). Telephone (work). Telephone (cell).

Email address that is checked regularly.

21. State your marital status.

22. Give the names, ages and gender of all dependents. **(Must be custodial parent to list children)**

23. **List names and ages of all household members if different from that listed in 21.**

REAL PROPERTY

24. Do you own or are you purchasing any **land** (**not houses this will be asked below**)?

25. If yes, complete the following for each parcel of land.

Address:

Fair market value. You must submit your tax assessor's statement of the value of your property with this form or a recent appraisal.

List all debt against said land including mortgages, liens, or judgments (also list in debt section)

Full name, address and contact person of creditor.

Account number.

Amount owed.

Monthly Payment

When debt incurred.

Number of payments behind

Please go to your local courthouse to check if you have any liens or judgments against your land. We are not responsible for avoiding any liens on the land if we are not provided with this information.

26. Do you own or are you **purchasing** a house? **If purchasing and intend to reaffirm this debt (keep house) you must be able to make the monthly mortgage payments beginning the first month after filing the bankruptcy.**

27. If yes to # 26, complete the following for **each** home you own.

Address:

Please go to your local courthouse to check if you have any liens or judgments against your property. We are not liable if we are not provided with this information.

Fair market value. You must submit your tax assessor's statement of the value of your property with this form or a recent appraisal.

Please list the creditor information for your mortgages or home equity line of credit. (Must also list on debt section)

First Mortgage: Full name, address and contact person of creditor.

Account number.	Amount owed.	Monthly Payment
_____	_____	_____

When debt incurred.	Number of payments behind
_____	_____

Second Mortgage: Full name, address and contact person of creditor.

Account number.	Amount owed.	Monthly Payment
_____	_____	_____

When debt incurred.	Number of payments behind
_____	_____

Home Equity Line of Credit.: Full name, address and contact person of creditor.

Account number.	Amount owed.	Monthly Payment
_____	_____	_____

When debt incurred.	Number of payments behind
_____	_____

28. Do you own or are you purchasing a **mobile home**?

29. If yes where is the mobile home located.

Address:

30. Do you own or are you renting the land the mobile home is situated on?

31. Amount of debt against property including mortgages, liens, or judgments.

Full name, address and contact person of creditor.

Account number.

Amount owed.

Monthly Payment

When debt incurred.

Number of payments behind

32. Do you own or are you purchasing a **Timeshare**?

33. If yes where is the **Timeshare** located?

Address:

34. Amount of debt against property including mortgages, liens, or judgments.

Full name, address and contact person of creditor.

Account number.

Amount owed.

Monthly Payment

When debt incurred.

Number of payments behind

35. Do you owe maintenance fees on the **Timeshare**? If yes, state what the maintenance fees are and how often they are paid _____

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

37. If you rent your home, does a landlord hold a judgment against you? Please provide the name, address, and date of judgment against you. _____

PERSONAL PROPERTY

Please list value if sold to a private individual in current condition. Do not put replacement value or value at the time of purchase.

38. Cash on hand.

39. List all checking, savings, and any financial accounts of any kind including **name** of bank, names on said accounts, **address, account number,** and **amount in said account**

40. Security deposits with utility companies and landlords.

41. Household goods and furnishings (televisions, lawn and garden equipment, video and computer equipment) **and the value of same. (How much it is worth)**

- A. Bedroom Furniture _____
- B. Living Room Furniture _____
- C. Kitchen Furniture _____
- D. Dining Room Furniture _____
- E. Outdoor furnishing and equipment _____
- F. Computer/Electronics _____
- G. Lawn equipment (lawnmower) _____
- H. Other furnishings (please specify) _____

42. List all books, pictures, other art objects, antiques, collections or collectibles and state the value of same. **(How much it is worth)**

43. List wearing apparel and its value. **(How much it is worth)**

44. List furs and jewelry and the value of same. **(How much it is worth)**

45. List firearms, and sports, photographic, and other hobby equipment and the value of same. **(How much it is worth)**

46. List all insurance policies including the type of insurance, its face value, and its cash surrender value. **(How much it is worth)**

47. List all annuities with value. **(How much it is worth)**

48. List interests in IRAs, 401(K), KEOGH or other pension or profit-sharing plans.

******* As to each 401(k) account with a loan against it, list amount owed, monthly payment and payoff date.**

49. List and value all stock and interests in incorporated and unincorporated businesses.

50. List and value all interests in partnerships or joint ventures.

51. List and value all government and corporate bonds and other negotiable and non-negotiable interests.

52. List and value all accounts receivable and indicate the dating of such.

53. List all alimony, maintenance, support, and property settlements to which you may be entitled.

54. List any money **owed to you** not previously mentioned.

55. List and value all equitable or future interests, life estates, any contingent or future interest in the estate of a decedent or of a life insurance policy to which you may be entitled.

56. List and value any patents, copyrights, and any other intellectual property.

57. List and value any licenses, franchises, or other general intangibles.

58. List **all** automobiles, trucks, trailers, or other vehicles that you own **whether running or not**. Include **date purchased, make, model, mileage, any amenities (4 wheel drive, towing packages)** also the **creditor and balance of any debt owed against the vehicle**. Include a **copy of the Certificate of Title** to the vehicle along with the worksheets. Please list every vehicle separately.

Vehicle 1

Description

Full name, address and contact person of creditor.

Account number.

Amount owed.

Monthly Payment

When debt incurred.

Number of payments behind

Vehicle 2

Description: _____

Full name, address and contact person of creditor.

Account number. Amount owed. Monthly Payment

When debt incurred. Number of payments behind

Vehicle 3

Description _____

Full name, address and contact person of creditor.

Account number. Amount owed. Monthly Payment

When debt incurred. Number of payments behind

Vehicle 4

Description _____

Full name, address and contact person of creditor.

Account number. Amount owed. Monthly Payment

When debt incurred. Number of payments behind

59. List all recreational vehicles including atvs, rvs, seadoos, etc.

60. List and value all boats, motors, and accessories owned. Please list specifics (make, model etc.)

61. List and value all aircraft and accessories owned.

62. List and value any animals owned.

63. List and value any crops currently growing or already harvested.

64. List and value all farming equipment and implements

65. List and value all farm supplies, chemicals, and feed.

66. List and value any other personal property of any kind not already listed.

67. List and value any services performed by attorneys representing you in any lawsuits that you may have against any other entity.

68. Have you given away, transferred, or sold any property within the last twelve months? If so, explain what was sold, to whom it was sold, when it was sold, and for what consideration.

69. Is anyone holding property of yours, whether with your permission or not? If so, explain who has it, why they have it, and the value of the property.

70. List all contracts that you are currently obligated on and have not fully performed.

71. List any leases and rentals (including apartment leases and furniture rental) you are a party to that have not expired.

INCOME

Attach pay stubs for the last 6 months for all parties

72. List **Debtor's** present occupation.

73. List **Debtor's** present employer with name, address, and **duration (how long you have been working there)**.

74. List current monthly gross wages, salary, and commissions for **Debtor** and attach a **CURRENT** pay stub.

75. How often do you get paid?

76. Estimate monthly overtime for **Debtor**.

77. List all payroll deductions for **Debtor**: (attach a current pay-stub for **all** parties filing bankruptcy)

Payroll Taxes: _____
Social Security: _____
Insurance: _____
Union Dues: _____
Other: _____

78. List **Spouse's** present occupation.

79. List **Spouse's** present employer with name, address, and **duration (how long you have been working there)**.

80. List current monthly gross wages, salary, and commissions for **Spouse** and attach a **CURRENT** pay stub.

81. How often do you get paid? (ex.: bi-weekly, semi weekly, bi monthly, semi monthly)

82. Estimate monthly overtime for **Spouse**.

83. List all payroll deductions for **Spouse**: (attach a current pay-stub for **all** parties filing bankruptcy)

Payroll Taxes: _____

Social Security: _____

Insurance: _____

Union Dues: _____

Other: _____

84. Do you or your spouse receive income from any of the following: **State who receives the income and the amount received monthly**.

Regular income from operation of business, profession, or farm.

Income from real property.

Income from interest and dividends.

Alimony, maintenance, or child support payments payable to the debtor.

Income from social security or veteran's administration.

Income from pension or retirement income.

Income from unemployment compensation

Food Stamps

Any other monthly income from any source.

85. List Debtor's total reported income for the present year to date in addition to total reported income for the last two years.

86. List Spouse's total reported income for the present year to date in addition to total reported income for the last two years.

87. Did you or your spouse receive any other (unreported)income during those previous two years? If yes, state who received the income, give the amount and the source.

88. Do you or your spouse expect an increase or decrease in income in the next year? Explain?

89. Have you filed tax returns for the last six (6) calendar years. If not state last year filed and why you have not filed since that time.

EXPENSES

90. Amount of monthly/home mortgage payments, **please list 1st and 2nd mortgage separately.**

1st Mortgage Amount _____ 2nd Mortgage Amount _____

91. Amount of real estate taxes per month. **If included in mortgage payment do not list.**

92. Amount of real property insurance per month. **If included in mortgage payment do not list.**

93. Amount of home or apartment rent monthly _____

94. Amount of utilities per month:

Electric: _____
Heating Fuel: _____
Water/Sewer: _____
Home Telephone: _____
Cellular Telephone: _____
Garbage: _____
Cable: _____
Other: _____

95. List of home maintenance per month.

96. Cost of food per month.

97. Cost of clothing per month.

98. Cost of laundry and dry cleaning per month.

99. Cost of medical and dental expenses per month.

100. Prescription expenses monthly (not reimbursed)

101. Cost of transportation per month.

102. Cost of recreation, clubs and entertainment, newspapers and magazines per month.

103. Cost of charitable contributions or tithes per month. (written proof of tithes must be provided)

104. Cost of homeowners or renters insurance per month. **If not included with mortgage payment.**

105. Cost of life insurance per month (not deducted from your paycheck)

106. Cost of auto insurance per month.

107. Cost of medical insurance (not deducted from your paycheck) per month.

108. Cost of auto payment per month, list each car payment separately.

109. Cost of other installment payments per month (furniture, computer etc). Specify

110. Cost of alimony, maintenance, and support paid to others. **IF YOU PAY CHILD SUPPORT TO ANYONE, WE HAVE TO HAVE THEIR NAME AND CURRENT ADDRESS. WE NEED MONTHLY AMOUNT AS WELL AS ANY PAST DUE AMOUNT YOU MAY OWE.**

111. Regular expenses from operation of business, profession, or farm per month.

112. Any taxes not deducted from paycheck.

113. Expenses for non school age children (diapers, formula please specify)_____

114. Mandatory payroll deductions not already listed._____

115. Court Ordered payments not already listed._____

116. Education expenses necessary to maintain employment. _____

117. Education expenses for physically or mentally challenged child._____

118. Expenses for childcare._____

119. Disability Insurance (if not already listed)._____

120. Expenses for care for elderly, chronically ill, or disabled family members._____

121. Expenses for protection from family violence._____

122. Education expenses for your children under 18._____

123. Non-mandatory contributions to retirement accounts (including loan repayment)._____

124. Any other costs per month. Specify _____

BUSINESS

125. If the Debtor or Spouse has been in business in the last 6 yrs, answer the following questions:

- What is the name of the business and address?

- What was the nature of the business?

- When did the business begin?

- When did the business end?

- Does (did) the business have any interest in real estate?

- Does (did) the business own any personal property (i.e. saws, cash registers, etc.)?

- Does (did) the business have any inventory?

- Is there any debt specifically in the name of the business. If your answer is yes, list each debt in detail.(attach additional sheets if necessary)

- Have you personally guaranteed any of the business debt? If your answer is yes, give details. _____
- Are there any liens against any of your personal property from any business debts? _____
- List the names and addresses of all businesses of which the debtor is an officer, director or partner, or owned 5% or more of the voting security within the last 2 years.

- List all bookkeepers and accountants who kept any of the books of accounts and records of the debtor.

- List all entities who, within the last 2 years, have audited the books of accounts and records of the debtor.

- List all entities who at the present time are in possession of the books of accounts and records of the debtor.

- List all financial institutions, creditors, and other parties to whom a financial statement was issued within the last 2 years.

- List the dates of the last 2 inventories taken of your property, the name and address of the person who supervised the taking of each inventory, the dollar amount and basis of each inventory, and who currently possesses the records of those inventories. Please bring a copy of these inventories with you and attach them to these worksheets.

- List all partners and percentages of ownership in the debtor.

- List all officers and directors of the debtor corporation and list each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting stock.

- List all partners or officers and directors who withdrew or terminated their relationship with the debtor within the last 12 months.

- List all withdrawals or distribution credited or given to an insider within the last 12 months.

- Include all compensation such as wages, bonuses, loans, stock redemptions, options, or any other form of compensation.

If business is still in operation list all monthly business expenses including:

a). Amount of rent monthly _____

b). Amount of utilities per month:

Electric: _____
Heating Fuel: _____
Water/Sewer: _____
Site Telephone: _____
Cellular Telephone: _____
Garbage: _____
Cable: _____
Other: _____

c) Insurance (Renters, Automobile Worker's Compensation) _____

d) Transportation (gas, tires, oil changes) _____

e) Licenses and permits _____

f) Banking fees _____

g) Taxes _____

h) Cost of materials _____

i) Advertising _____

j) Accounting and legal fees _____

k) Payroll _____

l) Other (please specify) _____

MISCELLANEOUS (mandatory questions)

126. List all payments made in the last 90 days to any creditor whose total payments exceeded \$600.00. _____

127. List all payments made within one year, either to or for the benefit of yourself, any family members, or officers or directors of the business.

128. **List all lawsuits that are presently pending or did exist within the past 12 months.** Include the case number and the parties involved.

129. Describe all property that has been attached, garnished, or seized within the last 12 months.

130. List all property that has been repossessed by a creditor or surrendered back to a creditor within the last 12 months. **(name and address of creditor, date of repossession, description of property and value)**

Description: _____ Date of Repossession _____

Creditor Name and Address: _____

Value of property at the time it was repossessed: _____

131. Describe any assignment of property for the benefit of creditors within 120 days immediately preceding the commencement of this case. Specify: Name and address of assignee, date of assignment terms of assignment/settlement.

132. 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.

133. List any gifts or charitable contributions made within the last 12 months, to whom given and amount.

134. List all losses from fire, theft, other casualty, or gambling within the last year.

135. List all payments made or property transferred to anyone, including attorneys for the consultation concerning debt consolidation or bankruptcy, in the last 2 years.

136. List any other transfers of any property of any kind within the last **two** years.

137. 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, please include: name of trust or similar device, date of transfer, amount of money or description and value of property or interest.

138. If you do not presently own real estate, when is the last time you owned real estate and what happened to it.

139. List all safe deposit boxes had, including contents, within the last 12 months. Please include: name and address of bank or other depository, name and address of those with access to box or depository, description of contents, date of transfer, if any.

140. List all set-offs made by any creditor, including a bank, against a debt or deposits of yours within 90 days preceding the commencement of this case. Include: name and address of creditor, date of setoff, and amount of setoff.

141. List all property that you hold or control that is owned by another person. Include: name and address of owner, description and value of property, location of property.

142. List all financial accounts and instruments held in your name or for your benefit which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include: name and address of institution, type and number of account & final balance, amount and date of sale or closing.

143. If you 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 last 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.

THIS SECTION MUST BE COMPLETED OR YOUR BANKRUPTCY WILL NOT BE FILED

For each debt owed, fill out a copy of the following Debt Form, and attach it to the worksheets. Complete a form for each priority creditor as well, including but not limited to all taxes, whether they are real property taxes, income taxes, or sales taxes to the Internal Revenue Service or State Taxing authority. Also fill out a separate Debt form for each wage or employee benefit contribution claim, or claims by farmers or fisherman, or any claims by individuals for deposits for consumer purchases, leases, or rentals or property.

YOU MUST LIST ALL DEBTS NO MATTER IF YOU PLAN ON KEEPING THE ACCOUNT OPEN. ANY DEBT NOT LISTED IS SUBJECT TO BE CLOSED AT THE CREDITOR'S DISCRETION. AFTER THE BANKRUPTCY HAS BEEN FILED, IF THERE IS A NEED TO ADD A CREDITOR IT WILL COST AN ADDITIONAL \$40.00.

Do not list a current utility expenses such as electricity or water. Do not list your current cell phone or insurance company.

LIST EVERY DEBT THAT YOU OWE EVEN IF YOU HAVE WRITTEN IT EARLIER IN THIS WORKSHEET. THE FOLLOWING IS EVERY DEBT YOU HAVE IN YOUR NAME OR THAT YOU ARE A CO-SIGNER ON.

1) Full name, address and contact person of creditor.

Account number.	Amount owed.	Co-Debtor Name & Address
_____	_____	_____

When debt incurred.	What incurred for.
_____	_____

2) Full name, address and contact person of creditor.

Account number.	Amount owed.	Co-Debtor Name & Address
_____	_____	_____

When debt incurred.	What incurred for.
_____	_____

3) Full name, address and contact person of creditor.

Account number.

Amount owed.

Co-Debtor Name & Address

When debt incurred.

What incurred for.

4) Full name, address and contact person of creditor.

Account number.

Amount owed.

Co-Debtor Name & Address

When debt incurred.

What incurred for.

5) Full name, address and contact person of creditor.

Account number.

Amount owed.

Co-Debtor Name & Address

When debt incurred.

What incurred for.

6) Full name, address and contact person of creditor.

Account number.

Amount owed.

Co-Debtor Name & Address

When debt incurred.

What incurred for.

7) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

8) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

9) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

10) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

11) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

12) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

13) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

14) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

15) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

16) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

17) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

18) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

19) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

20) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

21) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

22) Full name, address and contact person of creditor.

Account number. Amount owed. Co-Debtor Name & Address

When debt incurred. What incurred for.

I have reviewed all of the information that I have included in these Bankruptcy Worksheets.

All of the information is true, correct and complete.

I understand that this information will be used to prepare the Bankruptcy Petition and Schedules that I will be signing under penalty of perjury.

Dated: _____

Signature

Dated: _____

Signature