

IMPORTANT

Instructions for completing Bankruptcy Questionnaire

Debts Owed: Please provide a copy of the most current billing statement for each debt / creditor.

-OR-

If you cannot provide a recent billing statement you must fill out a liability sheet for that debt as follows:

Complete Names and Addresses are Essential on the “Liabilities” Sheets.

You MUST provide the complete name, address, amount owed, and account number for EVERY debt you owe (as well as the name and address for any company trying to collect on this debt). Without this information, the company you owe money to can not be properly notified by the Bankruptcy Court and the debt may not be eligible for discharge. Simply stated, you may end up having to pay the bill because you did not provide the information necessary to notify the company of your bankruptcy. Creditors must be given the opportunity to respond. In some instances, failing to provide this information on each and every creditor could be considered as “fraud” if it appears that you intentionally denied them their creditor’s rights.

If you do not know the creditor’s address, you may want to consider having a credit report run. This office can obtain an individual 3 Bureau credit report for \$ 40.00, or a joint 3 Bureau credit report for \$50.00. The 3 bureau credit report will contain addresses and other detailed information about your creditors.

If you do not wish to purchase a credit report you should be able to obtain address information by doing an online search at www.google.com. Zip codes are **required** for all addresses. If you do not know the zip code, you can look it up online at www.usps.com.

*Listing the complete contact information for the original company you owe money to as well as the collection agency collecting on that debt is very important. By doing this, you comply with court requirements regarding notification and it will assist in **reducing collection calls** you may be receiving.*

Other Areas to Pay Attention to on Liabilities Sheet:

- ü Write legibly, no abbreviations
- ü If you do not know exact date you made a debt, a “year” is sufficient
- ü For the “last date charged on this account”, do not provide last statement date. List the last date you actually made a purchase using this account.
- ü If you cannot provide the most recent billing statement for a creditor you must complete a Liability sheet for that creditor / debt **INCLUDING THOSE YOU ARE GOING TO REAFFIRM.**

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Income:

You must provide ALL information requested. Your most recent paycheck stub should provide you with a breakdown of all of the information necessary to complete this sheet. *As a backup for our records, please photocopy your most recent pay stub, for each employer, and attach it to the back of the income form.*

You **MUST** complete the "Other Income" section.

Statement of Affairs:

These pages serve as a written statement concerning your financial condition. If you are unsure of how to answer do not answer until you have discussed it with Mr. Vockrodt. If you answer "yes" to any question on the Statement of Affairs, you must provide all requested information regarding that question.

Additionally:

- ü You must provide total income by employer for the past 2 years plus the current year for each debtor.
- ü If a car, or any other property, has been repossessed, provide complete make, model, year, or description info as well as the complete name, address, acct number of creditor.
- ü Court cases: please provide the Court heading, court name and address,

date document was filed, current status of case, or pending court date. ***In this case, it may be easier to copy any court documents that are relevant and submit them to our office with your bankruptcy packet.***

Assets: (Property you own)

The asset sheet in your packet provides you with a sheet that requests information about real estate. Please complete the requested information as thoroughly as possible.

Additionally, you will see a list of personal property. If you own any of these types of items **YOU MUST** list each item and its current **GARAGE SALE OR FLEA MARKET VALUE. DO NOT GROUP EVERYTHING TOGETHER AND PUT ONE VALUE ON IT.**

The best way to do this is to make your own list by going room by room and listing each item in a specific category number along with its value. Example:

#4 Household Goods

Sofa 25.00
Coffee table 20.00
Television 50.00
Dining Table/chairs \$100.00...

#6 Wearing Apparel (this can be grouped)

Women's clothing 200.00
Men's clothing 200.00

#7 Jewelry

Wedding Ring \$500.00

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Motor Vehicles:

Always provide year, make and model of your vehicle. You also must provide the market value of each vehicle. You can obtain this information online at the Kelly Blue Book site. You will need to input information regarding mileage, condition, and features specific to your vehicle in order to get the value. We suggest you print the "trade-in" value as well as the "retail" value for each vehicle and attach it to your questionnaire for back up on how you determined the value. If you do not have access to a computer, most banks can give you a blue book quote over the phone.

Summary:

THANK YOU for taking the time to properly complete the Bankruptcy Questionnaire before sending it back to us. Your efforts will save you time and money and help to avoid delays in processing your information.

Please do not hesitate to call us if you have any questions whatsoever concerning your questionnaire. Thank you for your continued trust in our services.