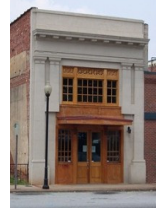


# BANKRUPTCY/DEBT RELIEF WORKSHEET PACKAGE

## LAW OFFICE OF GLEN EDWARD ASHMAN

[www.glenashman.com](http://www.glenashman.com)

serving Atlanta since 1980



**2791 Main Street**

just across from the East Point MARTA station clock tower

**East Point, Georgia 30344**

**Phone: (404) 768-3509**

**Email: [geatl@msn.com](mailto:geatl@msn.com)**

This worksheet is designed to give me information that will allow me to determine if a bankruptcy filing could help you, its effects and what other options, if any, you may have. The large number of questions is because if you do file, federal law requires almost all the listed information, and simply to ensure I give you good advice.

PLEASE ANSWER **EVERY** QUESTION COMPLETELY **USING BLACK INK**. If a question does not apply to you, please write N/A. If you are married, fill in all questions about your spouse even if you don't plan to involve your spouse (unless you are separated and at different addresses). WHEN LISTING CREDITORS, GIVE FULL ADDRESSES. Where there is a collection agency, please also list them. Please print neatly so we can read entries (no cursive, please).

CHAPTER 7 is a form of Bankruptcy that eliminates all or most debts, with a few exceptions such as DUI damages, some taxes, bills you decide to keep, child support, alimony, fraud, some recent debts, and student loans. In many Chapter 7's you may keep a house or car depending on the precise numbers and facts of your case. Our fees are reasonable (see the fees page for details).

CHAPTER 13 is a repayment plan where you repay some or all of your debts, usually over a 3 to 5 year period. In some Chapter 13's you can file for a small downpayment, and the balance is paid in easy monthly installments.

CHAPTER 11 (Business Reorganization) and 12 (Family Farmer) are not commonly used by individuals in this area.

Bankruptcy will stop most lawsuits, foreclosures, collections, repossessions and phone calls. Your case will be reported on a credit history, sometimes for up to 10 years, and this can affect future credit, job applications, apartment leases, getting bank accounts and buying insurance. We will discuss with you many ways to minimize that effect.

I have been doing bankruptcies since 1980. For a small consultation fee, we can review your options. CALL ME AT 404-768-3509 when you finish this worksheet for an appointment to review it. If you file, that is credited towards your fees. (If you have legal insurance, it may pay for the consultation or case; ask me for details.) My office is a debt relief agency as defined by federal law and I am a member of the state bar of Georgia.

At your initial appointment, please bring the following: this worksheet, any foreclosure notices, the items on the next page, and any lawsuits or garnishments against you. PLEASE READ THE LAST PAGE ABOUT MANDATORY CREDIT COUNSELING.

Please call me with any questions. I look forward to talking with you soon. Sincerely,

*Glen Edward Ashman*

## IMPORTANT - PLEASE READ THE BELOW CAREFULLY:

1. **It is very important that you answer each and every question completely on the worksheet. Do not leave any questions or spaces blank.** If you are not sure of your answer, take your best guess. If a question does not apply to you, please write zero or not applicable in that space. Filling in complete addresses and amounts are very important and is to your benefit.
2. If you owe money to a bank or credit union where you have loans, they may close the account if you file bankruptcy. Reduce the balance to zero and immediately stop any automatic deposits.
3. If you are in any lawsuit, divorce or garnishment, or have a lawyer for any other case, please bring a copy of that paperwork with you on your visit.
4. THE BANKRUPTCY COURT REQUIRES THAT YOU MUST SHOW YOUR ID AT ALL HEARINGS and you will need TWO pieces of ID. One MUST be a PICTURE ID (like a drivers license, state ID card, student ID, military ID, or passport). The other MUST bear a SOCIAL SECURITY NUMBER and can be either an original social security card, a W2, IRS form 1099, or a medical insurance card with the social security number on it. If you operate a business, you must bring something showing your federal tax ID. **Please also bring both to our office for your interview.**
5. Please read the attached "Bankruptcy Information Sheet". Reading that page is required by the federal court.

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## THE COURTS HAVE NEW PAPERWORK REQUIREMENTS

**The Bankruptcy Reform Act of 2005 requires your bankruptcy lawyer to examine your financial records before he can handle your case. Please bring ALL of the following to your first appointment if they apply to you. We prefer that you make photocopies and keep the originals (if you bring originals, we will need to keep those).**

- All your paycheck stubs for the past SIX months (if married we need your spouse's also)**
- Your federal and state tax return for the previous year (for Chapter 7) or previous 4 years (for Chapter 13)**
- Proof of all income not from a paycheck such as Social Security, unemployment, food stamps, alimony, child support, welfare, disability, veterans benefits, a pension, interest or any other regular income (court orders, benefit statements, or government documents will be useful)**
- Your credit reports (from all 3 credit bureaus)**
- The closing statement on your house, if you own one**
- Most recent statement from your retirement plan**
- Your most recent checking account statement**
- Your most recent electric, natural gas, and water bills**
- Copies of all pending lawsuits and garnishments**
- If you pay child support or alimony, proof of recent payments, and the court order**
- If you have a business, we will need additional records.**
- If you have been divorced, any divorce decrees and separation agreements**

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**How did you first hear about us?**

- Phone Book**       **Newspaper Ad**       **Friend**       **Internet**
- Legal Insurer**       **Past Client**       **Referral**       **AVVO**

**If you were referred by a legal insurer, and they gave you a claim number,**

**please list that number here: Claim No.  Member No.**

THIS FORM HAS SPACES FOR A HUSBAND AND WIFE . *If you are single, separated, or divorced, leave the spouse's part blank but fill in one section.* If you are married, fill in spouse's lines even if the spouse is not filing bankruptcy. **BE SURE TO USE MONTHLY AND NOT WEEKLY/BIWEEKLY FIGURES BELOW.**

HUSBAND'S

NAME    Last  SOC SEC #

First Middle (no abbreviations) Last

WIFE'S

NAME    Last  SOC SEC #

First Middle (no abbreviations) Last

ADDRESS  APT#  CITY  STATE  ZIP

HOME PH #  WORK PH #  FAX #  CELL#

List ALL nicknames, maiden names, business names, aliases and prior names used by either of you in the last 8 years:

TOTAL MONTHLY INCOME (Take home pay PLUS all income below) \$

County where you live right now  How long at present address  year  months

Husband's Employer  For how long

Work address  Work Phone #

Type of work husband does

Gross Pay Per Month (before deductions) \$

Deductions: State Taxes \$  Federal Taxes \$

FICA (Social Security Tax) \$  Medicare tax \$

Health Insurance \$  Life insurance \$

Union Dues \$  Pension/Retirement \$

Other (describe)  \$

NET TAKE HOME PAY (per month) \$

Do you ever earn more than this? yes no If yes, explain

Are you self-employed? yes no

Wife's Employer  For how long

Work address  Work Phone #

Type of work wife does

Gross Pay Per Month (before deductions) \$

Deductions: State Taxes \$  Federal Taxes \$

FICA (Social Security Tax) \$  Medicare tax \$

Health Insurance \$  Life insurance \$

Union Dues \$  Pension/Retirement \$

Other (describe)  \$

NET TAKE HOME PAY (per month) \$

Do you ever earn more than this? yes no If yes, explain

Are you self-employed? yes no

YOUR MARITAL STATUS IS (check one) Married Single Separated Divorced

List ALL OTHER Income that you receive (monthly totals) Child support \$  Alimony \$   
Food Stamps \$  Unemployment \$  Interest \$  Social Security \$  Pension \$  Other (describe) \$

If you anticipate receiving any additional income on other than a monthly basis in the next six months, OR if you anticipate a substantial change in your income in the immediate future, attach an additional sheet of paper and describe.

Dependents: List the Name, Age, and Relationship of ALL of your dependents

Name	Age	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

**LIST ALL YOUR MONTHLY ESTIMATED EXPENSES. (Do NOT include those expenses that you hope to eliminate in bankruptcy. DO include the debts you want to pay in spite of bankruptcy).**

Rent/Home Payment \$  Check which one:  Rent  Home  
 payment Does house payment include taxes and insurance?  yes  no

HOA Dues: \$

Total Utilities \$  Electric \$  Gas \$  Water \$   
 Phone \$  Garbage \$  Cable \$   
 Cell Phone \$  Internet \$

Food (groceries/restaurant) \$  Clothing \$

Medical/Dental/Drugs \$

Insurance \$  Auto \$  Life \$  Other \$   
 (DO NOT include insurance taken out of your pay)

Alimony/Child Support \$  Laundry \$

Education \$  Newspapers/Books \$

Transportation \$  Car Payments \$  Gas/Repairs \$   
 MARTA \$  Car Tags \$  Other \$

Recreation \$  Hair and Grooming \$

Charity and tithes \$

Other (describe) \$   
 \$   
 \$

**The items listed are not all-inclusive; be sure to list others under OTHER**

**TOTAL OF THE ABOVE EXPENSES** \$

**NOTE: If your income or expenses will change in the next six months, TELL YOUR LAWYER. Also, if your expenses are SMALLER than your income and the difference is over \$100 a month, you MAY NOT be eligible for Chapter 7 Bankruptcy. Unless you have a substantial surplus (\$100 - \$300 a month or more) a Chapter 13 case MAY NOT work. An accurate budget is vital to make these choices.**

**Budget tip: Have you remembered expenses like haircuts, school lunches, MARTA, lunch at work, student loans, eyeglasses, dinners out, school supplies, birth control, cigarettes, cleaning and household supplies, car tags, car repairs, and so on? Small expenses add up.**

## IMPORTANT – LIST EVERYTHING YOU OWN:

### PLEASE WRITE IN THE SPACES AND NOT ABOVE THE LINES

Federal law requires anyone filing bankruptcy to list ALL assets. Fill in and review this list very carefully. If you file bankruptcy and omit assets, you may lose the item, have your case dismissed, or be prosecuted for fraud. Make sure **EVERYTHING** is included. If you are owed money by anyone, have a potential suit or claim against anyone, or are owed back wages, list ALL possible claims. **LIST EVERYTHING NO MATTER HOW LITTLE IT IS WORTH.** Value homes at Fair market Value and Vehicles at Bluebook Value. For household goods, electronics and clothes, value items at the cost it would be to replace them in their present condition (think consignment stores, yard sales and thrift store prices for such items) **YOU MUST PUT A VALUE WITH EVERY ITEM.**

**PROPERTY** ■

**REAL ESTATE**

(include address/description for all Homes, Condos, Land, Timeshares, Cemetery Plots, etc)

N/A

<b>(1)TYPE</b>	<b>ADDRESS</b>	<b>PRESENT VALUE</b>	<b>BALANCE</b>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>PURCHASE PRICE</b>	<b>YEAR PURCHASED</b>		
\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>		
If it was refinanced, list the date for the last refinance <input style="width: 100%;" type="text"/>			

<b>(2)TYPE</b>	<b>ADDRESS</b>	<b>PRESENT VALUE</b>	<b>BALANCE</b>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>PURCHASE PRICE</b>	<b>YEAR PURCHASED</b>		
\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>		
If it was refinanced, list the date for the last refinance <input style="width: 100%;" type="text"/>			

<b>(3)TYPE</b>	<b>ADDRESS</b>	<b>PRESENT VALUE</b>	<b>BALANCE</b>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<b>PURCHASE PRICE</b>	<b>YEAR PURCHASED</b>		
\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>		
If it was refinanced, list the date for the last refinance <input style="width: 100%;" type="text"/>			

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**CARS, TRUCKS, VANS, MOTORCYCLES [ A good source for values is [www.kbb.com](http://www.kbb.com) ]**  
**(PLEASE include make, mileage and year for each vehicle)**

N/A

YEAR	MAKE	MODEL	MILEAGE	VALUE
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>

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**BOATS, OTHER WATERCRAFT** N/A

YEAR	MAKE	MODEL	MILEAGE	VALUE
				\$
				\$

---

**TRAILERS, MOBILHOMES** N/A

YEAR	MAKE	MODEL	MILEAGE	VALUE
				\$
				\$

---

**AIRPLANES** N/A

YEAR	MAKE	MODEL	MILEAGE	VALUE
				\$
				\$

---

**CASH ON HAND**

(How much do you have on you?)

\$ 

---

**LIST ALL BANK AND/OR CREDIT UNION ACCOUNTS**

(List how much you have in each account and name each bank?)

BANK NAME	BALANCE

---

**LIST THE TOTAL VALUE OF ALL FURNISHINGS, HOUSEHOLD GOODS, APPLIANCES, TV's, VCR's, DVD's, STEREO's, CAMERA's, COMPUTER's, AND ELECTRONIC EQUIPMENT. Separately list each item that is worth over \$10 (lump smaller items together)**

ITEM	VALUE	ITEM	VALUE

---

**LIST ALL COLLECTIBLES, COLLECTIONS, ART, BOOKS, COINS, TAPES, CD's, SILVERWARE, CHINA, ETC.**

N/A

ITEM	VALUE	ITEM	VALUE

---

**LIST ALL WEARING APPAREL, CLOTHING – remember used clothing has very minimal value  
(It is not necessary to itemize your clothing but you must value it)**

ITEM	VALUE	ITEM	VALUE

---

**LIST ALL FURS, JEWELRY, WATCHES, ETC.**

N/A

ITEM	VALUE	ITEM	VALUE

---

**LIST ALL SPORTS EQUIPMENT, HOBBY EQUIPMENT**

N/A

ITEM	VALUE	ITEM	VALUE

---

**LIST ALL OFFICE EQUIPMENT**

N/A

ITEM	VALUE	ITEM	VALUE

---

**LIST ALL FARM EQUIPMENT, CROPS**

N/A

ITEM	VALUE	ITEM	VALUE



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**LIST ALL FARM ANIMALS, PETS**

N/A

ITEM	VALUE	ITEM	VALUE

---

**LIST CASH VALUE INSURANCE – the amount you can cash in now – NOT TERM**

N/A

ITEM	CASHABLE

---

**LIST VESTED INTEREST IN ANNUITIES, IRA's, KEOGHS, 401K's, 403b's, PENSION AND RETIREMENT PLANS (specify type)**  
*If you have such a plan we need to know the balance and how much can be withdrawn at this time*

N/A

TYPE	BALANCE	AVAILABLE

---

**LIST ALL EQUITABLE AND FUTURE INTERESTS, ALL CONTINGENT AND NON-CONTINGENT INTERESTS (specify)**

N/A

TYPE

---

**LIST ALL STOCKS, BONDS, MONEY MARKET FUNDS, SECURITIES (specify)**

N/A

TYPE	BALANCE

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**LIST ANY INHERITANCE, WORKERS COMPENSATION, INJURY SETTLEMENTS (specify)**

N/A

TYPE	AMOUNT

**LIST ANY TAX REFUNDS IN THE NEXT SIX MONTHS (include amounts)**

N/A

TYPE	AMOUNT

**LIST BUSINESS INTERESTS, PARTNERSHIPS, BUSINESS ASSETS, ACCOUNTS RECEIVABLES, INVENTORY, AND SUPPLIES**

N/A

TYPE	VALUE

**LIST ALL TOOLS AND EQUIPMENT**

N/A

TYPE	VALUE

**LIST UNCOLLECTED BACK ALIMONY/CHILD SUPPORT**

N/A

TYPE	AMOUNT

**LIST LAWSUITS AND CLAIMS AGAINST OTHERS (give details)**

N/A

TYPE	Details

**OTHER property NOT LISTED ABOVE. Be specific. REMEMBER NOT TO LEAVE ANYTHING OUT. This question includes monies taken from you by garnishment.**

N/A

(1)TYPE	ADDRESS	PRESENT VALUE	BALANCE
		\$	\$

**PURCHASE PRICE**    **YEAR PURCHASED**  
 \$    

If it was refinanced, list the date for the last refinance

**QUESTIONS 1 - 18 MUST BE COMPLETED BY EVERYONE. IF A QUESTION DOES NOT APPLY, WRITE IN 'NONE' OR 'N/A'. QUESTIONS 19 - 25 APPLY ONLY TO DEBTORS WHO ARE A PARTNER, SOLE PROPRIETORSHIP, SELF-EMPLOYED, OR HAVE BEEN ANY OF THESE IN THE PAST SIX YEARS. EVERYONE SHOULD ANSWER QUESTIONS 26 - 34.**

**1. How much (gross) did you earn working (from your job) and/or from self-employment?**

	Debtor		Spouse	
	Amount	Source	Amount	Source
Current year to date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year prior to that	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**2. How much did you make from things other than work?**

(This includes interest, unemployment, social security, welfare, investments, alimony/support, winnings, royalties, lottery and other income)

Debtor	Spouse		Amount	Source
	Amount	Source		
Current year to date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year prior to that	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**3. Payments to creditors**

A) Did you pay any one creditor over \$1000 in the past ninety days? If yes, list who you paid and the amount you paid them.  YES  NO

CREDITOR	PAYMENT AMOUNT	CREDITOR	PAYMENT AMOUNT
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

B) List all payment in the past year made to creditors that are/were insiders (Insiders are people who you are related to or are in business with).

CREDITOR	PAYMENT AMOUNT	CREDITOR	PAYMENT AMOUNT
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**4. Lawsuits, garnishments, attachments**

A) Has anyone sued you OR have you sued anyone in the past two years? (A divorce or garnishment is a suit).  YES  NO (If yes, give case number and court name)

CASE NUMBER

COURT NAME

B) List all property that has been seized, garnished, or attached within the past two years.

CASE NUMBER

COURT NAME

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

List all repossessions, foreclosures and returns to seller in the past two years. Give details as to the nature of the property, its value and the date.

PROPERTY

VALUE

DATE

**6. Assignments and receiverships**

A) Describe any assignment for the benefit of creditors made within the 120 days preceding the filing of this case.

ASSIGNMENTS

DETAILS

B) List all property, which has been in the hands of a court appointed official, receiver or custodian in the past two years.

PROPERTY

VALUE

DATE

**7. Gifts, Donations, Presents and Tithes (This includes Christmas gifts and church donations)**

List all gifts, tithes and charitable contributions that you made in the last year. Do not include gifts you made to family members which total less than \$200 per recipient, and/or charitable contributions that you made which total less than \$100 per recipient.

TYPE

VALUE

DATE

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**8. Losses**

Did you have any losses as a result of fire, theft, casualty and/or gambling within the past two years? yes no If yes, please list those items and their values.

ITEM	VALUE

**9. Payments relating to debt counseling and bankruptcy**

Did you make any payments to anyone, including attorneys, for consultation about debt counseling, consolidation and bankruptcy (consultation and preparation) in the past year? yes no If yes, list and include to whom you paid, and how much you paid.

ITEM	PAYMENT AMOUNT

**10. Other transfers**

Did you sell or give away anything of value (OVER \$1,000) – personal or business, in the past TWO years? yes no If yes, list the items, their value and what you did with them.

ITEM	VALUE	WHAT DID YOU DO WITH IT?

**11. Closed financial accounts**

List all financial accounts/instruments in your name or for your benefit that were sold, closed or transferred in the past year. This includes checking, savings, NOW, CDs, credit unions, pensions, brokerages and other financial institutions.

INSTITUTION	AMOUNT	SOLD/CLOSED/TRANSFERRED

**12. Safety deposit boxes** Do you have a safety deposit box? yes no If yes, list the contents of it and where it is located.

LOCATION	CONTENTS

13. Setoffs List all setoffs made by any creditor including a bank against debtor within the past 90 days. (If you don't know what a setoff is, you most likely haven't had one).

N/A

SETOFF

14. Do you drive someone else's car, hold someone else's possessions or use their household items?  YES  NO  
If yes, list those items here and who they belong to (NAME AND ADDRESS OF OWNER REQUIRED).

15. Prior addresses of debtor

List all of the addresses where you have lived for the preceding three years, other than your current address.

N/A

16. Spouses and former spouses/community property states/commonwealths

If you lived in any of these states in the past SIX years, state the name of any spouse or former spouse that lived with you in these states: Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin (If you did NOT live in any of these states, or did but were not married while you were there, write NONE).

N/A

17. This question only applies to you if you have received notice from a state, federal or local agency that you may be in violation of environmental/pollution laws, or believe that you may have such liability  N/A

A) List names/addresses for every site where there may be a violation, the date of any government notice and the law allegedly violated.

B) If you gave notice to any government unit of a release of hazardous materials, give the date, site name and details.

C) List pending judicial/administrative environmental law proceedings against you.

18. List all Businesses you own, did own, or were involved in (whether or not they are open or closed and whether or not they made money)

N/A

A) List the name, address, taxpayer ID numbers, nature of business and beginning/ending date of every business that you owned, were a partner in, or owned at least 5% of the stock in, in the past five years.

B) Are any businesses in 18A single asset business?  YES  NO

If yes, give the details.

**BUSINESS SECTION:**  N/A

**Businesses (check one)**

- Debtors have not been in business in the past six years and have omitted questions 19 – 25 accordingly. The answers to all blank questions are NONE.
- Debtor has completed business questions 19 – 25 to the statement.

**19. Business records and financial statements**

**A) Give the name and address of any accountants/bookkeepers who kept or supervised your business records in the past two years, including the date they were employed.**

NAME	ADDRESS
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

**B) Give the name and address of any persons who audited or kept your business books and records for the business for the past two years, including their employment dates.**

NAME	ADDRESS
<input type="text"/>	<input type="text"/>
EMPLOYMENT DATE: <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
EMPLOYMENT DATE: <input type="text"/>	<input type="text"/>

**C) Who has your business books and records now, and where are they? If any are missing or unavailable, please explain.**

NAME	ADDRESS
<input type="text"/>	<input type="text"/>
EXPLANATION: <input type="text"/>	<input type="text"/>

**D) Give the names, addresses and dates of everyone that you gave a financial statement to, including banks and creditors in the last two years.**

NAME	ADDRESS
<input type="text"/>	<input type="text"/>
EXPLANATION: <input type="text"/>	<input type="text"/>

**20. Inventories**

**A) List the dates for the last two inventories taken by your business, the name of who supervised it, and the dollar amounts. Did you value the inventory at cost, market, or otherwise?**

DATE	SUPERVISOR NAME	AMOUNT	TYPE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**B) What is the name and address of who has the records for question 20A?**

NAME	ADDRESS
<input type="text"/>	<input type="text"/>

**21. Present Partners, Officers, Shareholders and Directors**

A) If the business is a partnership, what are the names/addresses and percentage interests for each partner?

NAME	ADDRESS	PERCENTAGE

B) If the business is incorporated, what are the names/addresses and percentage of stock ownership for each officer, director, and for all shareholders holding over 5% of the corporation.

NAME	ADDRESS	PERCENTAGE

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

A) If the business is a partnership, what are the names/addresses for each former partner.

NAME	ADDRESS

B) If the business is incorporated, what are the names/addresses and percentage of stock ownership for each former officer, director, and for all former shareholders holding over 5% of the corporation.

NAME	ADDRESS	PERCENTAGE

**23. If the business is a partnership or corporation, list all withdrawals or distributions to insiders, including loans, bonuses, and stock options exercised in the past year.**

**Include the date, amount, purpose and name of recipient.**

DATE	AMOUNT	PURPOSE	RECEIPT NAME

**24. If you, the debtor, have a parent corporation, give the name and federal tax ID number.**

NAME	FEDERAL TAX ID



25. If you, the debtor, are not an individual, give the name and federal tax ID for any pension funds to which you, as an employer, have been responsible for contributing to in the last six years.

NAME	FEDERAL TAX ID



**IMPORTANT : ALL PERSONS MUST COMPLETE THIS SECTION**

To file bankruptcy after October 16, 2005, we must know your EXACT income for each of the six months preceding filing. Estimates are not allowed. Income includes not only wages and self-employment but also food stamps, social security, unemployment, child support, alimony, lottery winnings, interest, investments, commissions, prizes, inheritances, scholarships and anything else you receive. Please list each month separately and detail what the sources are (we need your gross and net for each month):

	YOUR INCOME	Source	SPOUSE INCOME	Source
LAST FULL MONTH	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTH BEFORE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTH BEFORE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTH BEFORE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTH BEFORE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTH BEFORE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**EVERYONE MUST READ AND ANSWER THIS SECTION**

26. Do you have any bank accounts? yes no

27. Do you have any IRA, KEOGH, or employee pension plan? YES NO

If yes, what kind of plan?

28. Have you owned any real estate in the past ten years? YES NO

If yes, describe each parcel


29. Have you ever put untrue information on a loan or credit application? YES NO

If yes, please explain

30. Have you ever filed bankruptcy before?  YES  NO

If yes, give the case number, chapter, date and court

CASE #                      CHAPTER    DATE                      COURT

--	--	--	--

31. Do you have any claims against anyone from accidents, wrecks, or malpractice?  YES  NO

If yes, please explain

--

32. List ALL leases (apartment, house, car, furniture, etc) that you have. Be sure to put them on your creditor's list too

LEASOR	ITEM	LEASOR	ITEM

33. VERY IMPORTANT QUESTION ! On the debts that you have listed on this worksheet, if there is a co-signer besides your spouse, we need to know that. (Be sure you also list debts that you have co-signed for someone else). List the debts where you are a co-signer, or someone co-signed for you below (attach additional pages if necessary).

CREDITOR'S NAME:

CO-SIGNER'S NAME AND FULL ADDRESS



34. Have you accumulated any debt over \$250 in the past SIXTY days?  YES  NO

If yes, please explain

--

35. Have you accumulated any debt over \$1000 in the past 180 days ?  YES  NO If yes, please explain:

--

36. In the past 24 months, have you done any cash advances on a credit card or balance transfers between cards over \$ 500? ?  YES  NO If yes, please explain:

--

37. Have you been ordered to pay alimony, child support, attorneys fees or property settlement in a divorce or domestic relations case?  YES  NO

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**I WOULD LIKE TO KEEP THIS PROPERTY**

CREDITORS NAME

ADDRESS

ACCOUNT NUMBER

HUSBAND, WIFE, OR JOINT?

BALANCE

MONTHLY PAYMENT

DATE DEBT INCURRED

# PAYMENTS BEHIND

NAME AND ADDRESS OF COLLECTION AGENCY OR ATTORNEY ON ABOVE DEBT:

NAME	ADDRESS
<input type="text"/>	<input type="text"/>

**IF DEBT IS SECURED BY PROPERTY OR LIEN, ANSWER THE FOLLOWING:**  N/A

DESCRIPTION OF PROPERTY

DO YOU STILL HAVE IT?  YES  NO INTEREST  %PURCHASE PRICE\$  VALUE NOW \$

===== |  
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*Check closely. Did you list ALL your debts? Did you forget a credit union, car loan, back taxes or child support you owe? Did you omit a debt because it's old? Did you move out of an apartment before a lease was up? Have you had a repossession or foreclosure? Did you co-sign on a bill? LIST ALL DEBTS, even if you disagree with them, want to pay them or think a creditor wrote them off. Failure to list debts in a bankruptcy can be prosecuted as a crime, and will negatively impact a case.*



## **U.S. BANKRUPTCY COURT'S INFORMATION SHEET**

***You may be asked by the Court if you received this document from our office. Federal law requires that you read it before filing a bankruptcy case.***

**BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET GIVES YOU SOME GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.**

### **WHEN YOU FILE BANKRUPTCY:**

You can choose the kind of bankruptcy that best meets your needs:

**Chapter 7 – A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the state where you live.**

**Chapter 13 – You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.**

**Chapter 12 – Like chapter 13, but it is only for family farmers.**

**Chapter 11 - This is used mostly by businesses. In a chapter 11, you may continue to operate your business, but your creditors and the Court must approve a plan to repay your debts. There is no trustee unless the Judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property.**

**If you have already filed bankruptcy under chapter 7, you may be able to change your case to another chapter. Your bankruptcy may be reported on your credit record for as long as ten years. It can effect your ability to receive credit in the future.**

### **WHAT IS A BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?**

**One of the reasons people file bankruptcy is to get a 'discharge'. A discharge is a Court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for –**

- \* Most taxes \* Child support \* Alimony \* Most student loans \* Court fines and criminal restitutions**
- \* Personal injury caused by driving drunk or under the influence of drugs**

**The discharge only applies to debts that arose before the date you filed. Also, if the Judge finds that you received money or property by fraud, that debt may not be discharged. It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible that the debt will not be discharged. The Judge can also deny your discharge if you do something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records or lie, or if you disobey a court order. You can only receive a chapter 7 discharge once every six (6) years. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay.**

**You do not have to sign a reaffirmation agreement, or any other kind of document to do this.**

**Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house, or the loan company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.**

### **WHAT IS A REAFFIRMATION AGREEMENT?**

**Even if a debt can be discharged, you may have a special reason why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay that debt you must sign and file a reaffirmation agreement with the court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or by other law. Reaffirmation agreements -**

- \* Must be voluntary \* Must not place too heavy a burden on you or your family \* Must be in your best interest \* Can be cancelled anytime before the court issues the discharge or within 60 (sixty) days after the agreement is filed with the court, whichever gives you the most time.**

**If you are an individual and you are not represented by an attorney, the court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the court approves it.**

**If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not discharge and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.**

**IF YOU WANT MORE INFORMATION OR HAVE QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.**

# BANKRUPTCY FEE SCHEDULE

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## CHAPTER 7 FEES:

*These vary, depending on many things including number and type of creditors, your assets and your income. Most cases run \$950 for one person plus \$335 costs (cases with a spouse tend to run about \$300 higher). Some cases are more complex and have added costs.*

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## CHAPTER 13 FEES

*Chapter 13 fees are regulated by the Court. The Chapter 13 filing fee, set by Congress, is \$310 starting April 9, 2006). If you pay that filing fee, we usually can allow you to defer all or most of your legal fees in many cases and have them paid over time through the court.*

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## LEGAL INSURANCE

*If you have Legal Insurance, they may pay your fees or give you a discount. Call for details.*

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You may pay by MASTERCARD, VISA, DISCOVER or AMERICAN EXPRESS for your case. The party filing cannot use their card if it is a credit card (debit cards are fine), but another family member or friend can use theirs. Checks other than cashier's checks are not accepted. Cash and money orders are accepted.

=====

Pursuant to the Federal Bankruptcy Act of 2005 Congress has designated Glen Ashman as "a debt relief agency representing debtors."

### **IMPORTANT NOTE ON CREDITOR ADDRESSES:**

One of the recent changes in bankruptcy law as of October 17, 2005 is that if you do not properly give the address for a creditor, your debt may not be discharged. **If there is a collection agency or lawyer collecting your debt, we MUST have both the address for the original creditor AND the address for the collector.** A full address, including zip codes, suite numbers and the like, is vital. If you do not have these, call the creditor or otherwise get them (an internet search, using Google, may help and so will your credit reports). The law provides that if a creditor has given you an address for bankruptcy contact or other correspondence in the past 60 days, you MUST give that address. You can find that on recent bills and collection letters. If you see more than one address, give us ALL the addresses.

## **MANDATORY CLASSES REQUIRED BY COURT (READ THIS SECTION CAREFULLY):**

Effective October 17, 2005, before you can file a Chapter 7 or 13, **you must utilize consumer credit counseling by mail, in person or the internet.** You will need to bring us a certificate showing you have done so, or get one before we can file. There is usually a fee for getting one (from \$9 to \$75). You also must take a second course after filing which costs from \$6.50 to \$75. The following agencies are approved by the Court and you **MUST** use a Court approved agency. You can find a complete list of all approved agencies you may use at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/CC Files/CC Approved Agencies HTML/cc georgia/cc georgia.htm> (you may **ONLY** use ones listed in the NORTHERN District of Georgia, not the MIDDLE and SOUTHERN Districts—the link shows all three). You will later have to take a **SECOND** course, on financial management, after you file a bankruptcy.

**Look on our website ([www.glenashman.com](http://www.glenashman.com)) for the cheapest classes.** The initial class should cost you less than about \$9.00 if you use the cheapest class.

**MANDATORY SECOND CLASS:** After you file, you must take a SECOND counseling course in financial management. You must get us a copy of your certificate. We suggest doing this BEFORE YOUR FIRST HEARING. YOUR CASE WILL FAIL UNLESS YOU DO THIS. This can be done by phone or on the internet. The costs of these can be as little as under \$7. Check our website ([www.glenashman.com](http://www.glenashman.com)) for where to take the class. You will find a complete list of approved providers at: <http://www.usdoj.gov/ust/eo/bapcpa/ccde/DE Files/DE Approved Agencies HTML/de georgia/de georgia.htm> (scroll down to the NORTHERN DISTRICT OF GEORGIA). You must take this class **AFTER** filing. In a chapter 7, if you do not take the class in time, your case is closed with **NO** discharge of your debts. There are adverse consequences in a chapter 13 as well.

## **IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER (THIS NOTICE IS REQUIRED BY FEDERAL LAW).**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone. The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors. If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge. If you select another type of relief under the Bankruptcy Code other than chapter 7 or Chapter 13, you will want to find out what should be done from someone familiar with that type of relief. Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

ERROR: syntaxerror  
OFFENDING COMMAND: --nostringval--

STACK:

/GpPBeg1  
-dictionary-  
true  
false