



BRIAN D. JOHNSON, P.C. Attorney and Counselor at Law

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CLIENT INTAKE PACKET

The decision to file bankruptcy is not an easy one. Usually bankruptcy is the last resort for those suffering financial hardship.

Though it may be difficult to answer the personal questions contained in this packet, your attorney needs your answers to complete your bankruptcy documents and to properly advise you of your rights and responsibilities. As with all communications between you and your attorney, the information you supply is ABSOLUTELY CONFIDENTIAL. Never keep information from your attorney because you are afraid or embarrassed. To properly assist you, your attorney must have all the facts.

REMEMBER, YOU MUST LIST ALL YOUR PROPERTY AND ALL YOUR DEBTS!

You might view these questions as our second step toward financial recovery. The first step was visiting with our office. Remember, the information and instructions you read while completing this form are not meant to replace your attorney who is your advocate and counselor.

The best way to get your credit report is at <http://www.annualcreditreport.com>. This site is free of charge and will allow you to retrieve all three of your major credit bureau reports instantly, on-line. Credit reports are a very helpful tool, and I recommend you obtain all three. However, remember that some of your creditors do not report to the credit bureaus, and that you nevertheless must report all of your debts to the best of your knowledge. List everyone!

The disclosures in this packet are required by law, and you must read, initial and sign them where indicated.

CHAPTER 7	CHAPTER 13
\$_____ Total Cost Includes \$_____ in attorneys' fees, plus \$_____ Court filing fee, plus \$_____ escrow for required credit counseling (pays for both pre-filing and post-filing courses). Notes for Chapter 7 case:	_____ Up Front Cost Includes \$_____ in attorneys' fees, plus \$_____ Court filing fee, plus \$_____ escrow for required credit counseling (pays for both pre-filing and post-filing courses). _____ Est. Payment Plan for 60 months _____ Est. Payment Plan for 36 Months Notes for Chapter 13 case:

Documents needed for BOTH Chapters:

- All paycheck stubs for PAY DATE (not pay period date) _____ through the day we file
- A copy of your _____ through _____ State and Federal Tax returns
- Copies of all bills, letters, lawsuits, and credit reports used to make your creditor list
- If you own any real estate, your most recent County property tax notice for each parcel

Client : _____ Date: _____

Next Appointment/notes: _____

Ogden Office: 290 25th Street, Suite 208, Ogden, UT 84401 • Phone (801) 394-2336 • Facsimile (801) 866-0102
Draper Office: 12401 South 450 East #A2, Draper, UT 84020 • Phone (801) 816-1074 • Facsimile (801) 260-1622
E-mail: brian@bdjexpresslaw.com • Web site: www.bdjexpresslaw.com



Brian D. Johnson, P.C.
Attorney & Counselor at Law

Date: _____
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CLIENT INTAKE

Name _____ How Long/UT _____ Name _____ How long/UT _____
 Phone(s) _____ Email _____
 Joint Gross monthly income _____ Family Size _____
 How did you hear about our office? yellow pages referral letter radio television other attorney _____
 -----{DO NOT WRITE BELOW THIS LINE – OFFICE USE ONLY}-----

REAL PROPERTY

<u>Parcel 1</u>	<u>Value</u>	<u>Payoff</u>	<u>Payment</u>	<u>Arrears</u>
Mortgage 1				
Mortgage 2				
<u>Parcel 2</u>	<u>Value</u>	<u>Payoff</u>	<u>Payment</u>	<u>Arrears</u>
Mortgage 1				
Mortgage 2				

PERSONAL PROPERTY

Retirement accts? _____ Loans? _____ Current job? yes no Liquid Assets _____
 Tax Refunds _____ Anyone owe you \$\$ _____
 Vehicles F&C _____ Toys F&C _____
 Business Interests _____ Anything else >500 _____

SECURED DEBT

<u>Lender</u>	<u>Payoff</u>	<u>Collateral</u>	<u>A/P</u>	<u>PMSI</u>	<u>Dt Inc.</u>	<u>Value</u>	<u>Pmt</u>	<u>Arr</u>	<u>Keep?</u>

Back Taxes _____
 Leases/Contracts _____
 Leases/Contracts _____
 Cosigned Debt _____
 Cosigned Debt _____
 Student Loans _____
 Post dated check loans? _____
 Presumptive charges last 90 days _____
 Unsecured Debt (not otherwise listed) _____
 Other issues _____

CS/A _____ Other Marital Debt _____
 Assume? _____ Judg. for Rest.? _____
 Assume? _____
 Protect? _____
 Protect? _____
 X-fers last 24 mos. _____
 Preferential payments last 12 mos. _____
 Previous bankruptcies _____
 Checking Acct. – Close? yes no Amt. _____

CHAPTER 13 on cr. 7 yrs.				
Arr		Up-Front Cost		
Pri		Court fee	Atty. fees	Total
Sec'd		\$281	\$ _____	\$ _____
Uns		Plan Notes		
Atty				
T/ee				
Total		60 mos	36 mos	

CHAPTER 7 on cr. 10 yrs.			
Atty	Court	Arrangements	Sec'd pmts
\$ _____	\$306	\$ _____	
			Total:

Credit Counseling Requirement

Each individual who files a bankruptcy case must first complete a credit counseling interview with an approved provider. Each has different prices and options. The provider we prefer is 1\$Wiser, the top entry. We have worked out arrangements with them to escrow their fee through our office, so that clients who don't have electronic payment ability can still use them, and they are very responsive and helpful on our end. You may choose any provider you wish, but if you pay through our office, you will need to use 1\$Wiser.

Additionally, each individual seeking a discharge of debt in bankruptcy must complete a debtor education course after filing, again, using one of the providers below. Again, we prefer the use of 1\$Wiser, but you can choose any provider you wish. The post-filing debtor education course is paid for, and taken, after the case has been filed.

1\$Wiser Consumer Education, Inc.
Online courses created with your needs in mind!
www.1dollarwiser.com
Pre-Filing Budget & Credit Counseling - \$50 per case
Post-Filing Debtor Education - \$50 per case

Once you have paid \$50 to our office, we will give you a code that will allow 1\$Wiser to bill our office directly.

Phone: 800-496-2440

Other Options:

Consumer Credit Counseling Service of Greater Atlanta Inc.
100 Edgewood Avenue
Suite 1800
Atlanta, GA 30303
800-251-2227
www.cccsinc.org
In Person (*not available in all judicial districts*),
Telephonic and Internet

Consumer Credit Counseling Service of Southern Nevada
2650 South Jones
Las Vegas, NV 89146
800-451-4505
www.cccsnevada.org
In Person and Telephonic

Credit Counseling Centers of America
9330 LBJ Freeway
Suite 900
Dallas, TX
75379-8039
800-493-2222
www.cccamerica.org
In Person (*not available in all judicial districts*),
Telephonic and Internet

GreenPath, Inc.
38505 Country Club Drive, Suite 210
Farmington Hills, MI 48331-3429
800-630-6718
www.greenpath.com
In Person (*not available in all judicial districts*), and
Telephonic

Money Management International Inc.
9009 West Loop South
7th Floor
Houston, TX 77096-1719
877-918-2227
www.moneymanagement.org
In Person (*not available in all judicial districts*),
Telephonic and Internet

Springboard Nonprofit Consumer Credit Management Inc.
4351 Latham Street
Riverside, CA 92501
800-947-3752
www.credit.org
In Person (*not available in all judicial districts*),
Telephonic and Internet

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appear on Official Form 22, Statement of Current Monthly Income, are required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION
PREPARER.**

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 the 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.

US Trustee Bankruptcy Information Sheet

When You File Bankruptcy

You can choose the kind of bankruptcy that best meets your needs (provided you meet certain qualifications):

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 and applicable federal laws.

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 and family fishermen.

Chapter 11 – This is used mostly by businesses. In 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 affect 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 restitution; and
- 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 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 eight years. Other rules may apply if you previously received a discharge in a chapter 13 case. 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 (see below) 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 special reasons 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 any 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; and
- can be canceled anytime before the court issues your discharge or within 60 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 be discharged 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 ANY 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.

Revised 10/05

I/We understand the foregoing information and take responsibility for our choice of which Chapter to file and the consequences of that choice.

Husband

Wife



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TAX REFUNDS, CASH AND BANK ACCOUNTS IN BANKRUPTCY

In a Chapter 7 Bankruptcy (“liquidation”), you run the risk of losing your assets. That is the basic working of Chapter 7 – if you have anything valuable, the Court can allow your things to be sold and the sale proceeds disbursed to your creditors. In a Chapter 13 Bankruptcy (reorganization), you still have to value your property like in a Chapter 7 – and you have to pay creditors more money if you own more property.

This is especially true of what bankruptcy trustee’s like to call “low-hanging fruit” – tax refunds, cash and bank accounts. If you have money in the bank at the time your case is filed, it will be eventually collected by your trustee and distributed to creditors, in Chapter 7, or may raise your payment in Chapter 13. This doesn’t mean you should just take the money out, and put it in your wallet or purse! As you’ll see in the “Property” section of this packet, “Cash” has to be reported as well as bank accounts. Therefore, we need to time the filing so that you are, essentially, broke at the time we file. For most people, that happens in between every set of pay periods anyway, we just have to time the filing correctly. For those that actually have money saved, or who need to file quickly to stop a garnishment or other proceeding, **YOU MAY LOSE THE MONEY YOU HAVE ON THE DAY YOU FILE**. There is no defense to this, no matter how dire your circumstances seem.

Tax refunds are the same – if you have not already received AND SPENT the refunds at the time you file, they will belong to your trustee for the benefit of your creditors. Again, there is no defense to this, no matter how badly you think you need the money. Finally, if you file in, say, September, your trustee will own approximately 9 months worth of your NEXT YEAR’S tax refund, so you **MUST NOT SPEND IT WHEN YOU GET IT!**

If you are waiting to file until after your tax refund is spent, **YOU WILL BE ASKED WHAT YOU SPENT IT ON**, and you will run into problems if the expenditures were not reasonable. For instance, food for your family is a pretty reasonable expenditure. A trip to Disneyland is not. If you are considering an expenditure with your tax refund money prior to filing, ask yourself, “Is this more like groceries, or more like Disneyland?” Limit your expenditures to those that are more like groceries. There is no “bright line” test for this, you must use your best judgment, just ask yourself, if you were a creditor, and you knew that you took the tax refund proceeds for a certain expense, how would you react? Would you think it was fraud? Or would you think it was a reasonable, necessary expense for the family? **FINALLY, THERE IS NO REASONABLE EXPENDITURE AFTER FILING! IF THE MONEY IS NOT SPENT AND GONE AT THE TIME YOU FILE YOUR CASE, YOU MUST NOT SPEND IT!**

The bottom line is, cash, bank accounts and tax refunds are a **BIG DEAL** in a bankruptcy, and you must not spend them after your case is filed, or you risk losing your discharge.

SPECIAL CHAPTER 13 RULES

If you are filing a Chapter 13, you will have to split your tax refunds with the Court’s trustee for the **FIRST THREE YEARS**. The rules are complicated. You will be allowed to keep at least \$1,000 **PER FAMILY** (not each, if you are married). Some families who receive Earned Income Credit and/or Child Tax Credit will be allowed to keep up to \$2000 **PER FAMILY**. **YOU SHOULD CALL OUR OFFICE TO DETERMINE HOW MUCH OF YOUR REFUND TO PAY IN!** If you do not, and you spend money you are not entitled to, **YOUR CASE MAY BE DISMISSED**.

I/We understand the foregoing information regarding tax refunds, cash and bank accounts.

Husband

Wife

CHAPTER 13 FEE AGREEMENT

This AGREEMENT is made between the undersigned Client, the law firm of Brian D. Johnson, P.C., herein referred to as the LAW FIRM and other paraprofessionals (including paralegals and accountants), herein referred to as STAFF, as may from time to time be designated by the Law Firm to assist in the preparation and completion of Client's case.

1. Client employs the Law Firm and Staff to represent Client in the preparation and filing of a Chapter 13 case under the U.S. Bankruptcy Code.

2. Client grants to the Law Firm, and Brian D. Johnson, power of attorney to execute and endorse all necessary documents, including pleadings, commercial paper, negotiable instruments including checks made payable to Client, settlement agreements, releases, verifications, dismissals, and all documents that the Law Firm could otherwise properly execute in connection with representation of the Client.

3. If the Client is husband and wife filing jointly, the Law Firm may make refund checks (if any) to either client or to both clients, after deducting any sums owing from Client to the Law Firm.

4. Client acknowledges that any fee estimates given are estimated only. Actual fees will be determined by the hours required to represent the Client, but shall be no less than \$2,750.00. The Law Firm will charge Client at the hourly rates normally charged at the time the services are rendered. If the Chapter 13 case is dismissed or converted to another chapter, Client agrees to pay all Chapter 13 attorney fees incurred, but no less than \$3,000.00 - \$3,500.00. Current hourly rate is \$230 per hour.

5. Client further agrees to pay all costs in connection with the case, including the filing fee.

6. CLIENT HEREBY ASSIGNS TO THE FIRM OF BRIAN D. JOHNSON, P.C. ALL OF THE CLIENTS RIGHT IN AND TO ANY FUNDS HELD BY THE TRUSTEE. IN THE EVENT CLIENT'S CHAPTER 13 CASE IS DISMISSED OR CONVERTED TO ANOTHER CHAPTER, CLIENT DIRECTS THE TRUSTEE TO PAY OVER ALL FUNDS ON HAND TO BRIAN D. JOHNSON, P.C. CLIENT GIVES THE LAW FIRM AND BRIAN D. JOHNSON THE POWER TO ENDORSE ANY TRUSTEE OR OTHER REFUND CHECKS AND TO APPLY SUCH PROCEEDS TO ATTORNEY FEES AND COSTS.

7. Client agrees to pay all allowable fees to the Law Firm each time a check to the Law Firm is returned unpaid.

8. Client will pay extra for any services AFTER CONFIRMATION OF THE CHAPTER 13 PLAN. Payment for services after confirmation must be made in advance of services being rendered.

9. Client agrees to pay all collection costs including reasonable attorney fees.

DATED: _____

SIGNED: _____

SIGNED: _____

CHAPTER 7 FEE AGREEMENT

This AGREEMENT is made between the undersigned Client, the law firm of Brian D. Johnson, P.C., herein referred to as the LAW FIRM and other paraprofessionals (including paralegals and accountants), herein referred to as STAFF, as may from time to time be designated by the Law Firm to assist in the preparation and completion of Client's case.

1. Client employs the Law Firm and Staff to represent Client in the preparation and filing of a Chapter 7 case under the U.S. Bankruptcy Code.

2. The basic Chapter 7 fee agreed upon by Client DOES NOT include any extraordinary services such as:

- a. Relating to any objection to discharge of a debt or debtor.
- b. A motion to excuse a Debtor for not appearing.
- c. Redemption of property from a lien.
- d. "Avoiding" a lien or a motion to fix the value of a lien.
- e. Relating to an order to appear before the Court for failure to obey any order of the U.S. Bankruptcy Court.
- f. Involving an alleged violation by a creditor of Section 362 or Section 524.
- g. To dismiss this proceeding.
- h. Representing Client to resist motions to lift the stay.
- i. To obtain abandonment by the Trustee of an asset.
- j. Representing Client to discharge a student loan.
- k. Proceedings to determine dischargeability of any debt.
- l. Relating to a continued Meeting of Creditors.
- m. Representing Client in depositions under Bankruptcy Rule 2004.
- n. Objections to exemptions by the Trustee.
- o. Negotiating or signing a reaffirmation agreement with a creditor.
- p. There is a \$300 charge to respond by letter to an inquiry by the US Trustee.
- q. There is hourly billing to negotiate or litigate with the US Trustee after the initial letter in o. above.
- r. There is a \$126 charge to add creditors after the filing of the case.
- s. There is a \$300.00 charge to respond to an independent audit ordered by the US Justice Department.

3. Client further agrees to pay all costs in connection with the case including filing fee.

4. Client grants to the Law Firm and Brian D. Johnson, power of attorney to execute all necessary documents, including pleadings, commercial paper, negotiable instruments including checks made payable to Client, settlement agreements, releases, verifications, dismissals, and all documents that the Law Firm could otherwise properly execute in connection with representation of the Client.

5. If the Client is husband and wife filing jointly, the Law Firm may make refund checks (if any) to either client or to both clients, after deducting any sums owing from Client to the Law Firm.

6. Client agrees to pay all collection costs, including reasonable attorney fees and allowable fees to the Law Firm each time a check to the Law Firm is returned unpaid.

DATED: _____ DATED: _____

SIGNED: _____ SIGNED: _____



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How are we Doing?

Help us serve you better! Let us know how we are doing by answering the following questions. Circle the number that best represents your opinion:

		Worst -		Avg. -		Best
1.	How would you rate our overall service?	1	2	3	4	5
2.	Were we prompt and responsive?	1	2	3	4	5
3.	Is the work done accurately and correctly?	1	2	3	4	5
4.	Was the staff cordial and helpful?	1	2	3	4	5
5.	Would you use our firm again?	1	2	3	4	5
	May we post your answers on line?	Yes		No		
	May we use your name in posting your review?	Yes		No		

Your name: _____

Your city name: _____

Your signature: _____

PETITION INFORMATION

	Debtor 1	Debtor 2
Last Name		
First & Middle Name		

Street Address:		
Mailing Address:		
County of Residence		

Home Phone:		
Work Phone:		
Cell Phone:		
e-mail:		

Other Names You Have Used in the last eight (8) years:		
Lived in UT for 730 days (2 yrs.)?	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, where did you live in the 6 month period PRIOR to that 730 day period?_____	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, where did you live in the 6 month period PRIOR to that 730 day period?_____
Social Security No.		
Other Tax ID No.		

PRIOR BANKRUPTCIES: List All prior bankruptcies you have filed including cases that were not completed (Discharged):				
Case Number	Location (State)	Date Filed	Chapter	Completed/Discharged Y/N

RELATED BANKRUPTCIES: List all pending bankruptcies filed by any immediate family member or business partners:					
Case Number	Name of Debtor	Date Filed	Relation to you	Location Filed	Judge

PROPERTY INFORMATION

REAL ESTATE

Only amounts that are due before the case is filed will be paid through a Chapter 13 Plan. Your monthly payment will still be due on the due date. The bankruptcy will not affect the payment amount or the day due. If you fail to make your payment your home may not be protected by the bankruptcy.

Your Home	Address:	Name of Co-Owners		Market Value	
<i>Principal residence in Utah including home or mobile home and land not exceeding one acre.</i>		1		\$	
		2			
		3			
		Name of Lender	Monthly Payment	Amount in Default	Mortgage Balance
		1st:	\$	\$	\$
		2nd:	\$	\$	\$
		3rd:	\$	\$	\$
		How was the market value attained	<input type="checkbox"/> Appraisal year: _____	<input type="checkbox"/> Tax Notice	<input type="checkbox"/> Other (describe): _____

OTHER REAL ESTATE	Description and Address:	Name of Co-Owners		Market Value	
		1		\$	
		2			
		3			
		Name of Lender	Monthly Payment	Amount in Default	Mortgage Balance
		1st:	\$	\$	\$
		2nd:	\$	\$	\$
		3rd:	\$	\$	\$
		How was the market value attained	<input type="checkbox"/> Appraisal year: _____	<input type="checkbox"/> Tax Notice	<input type="checkbox"/> Other (describe): _____

OTHER REAL ESTATE	Description and Address:	Name of Co-Owners		Market Value	
		1		\$	
		2			
		3			
		Name of Lender	Monthly Payment	Amount in Default	Mortgage Balance
		1st:	\$	\$	\$
		2nd:	\$	\$	\$
		3 rd :	\$	\$	\$
		How was the market value attained	<input type="checkbox"/> Appraisal year: _____	<input type="checkbox"/> Tax Notice	<input type="checkbox"/> Other (describe): _____

Personal Property

Market value of property means the amount a retail merchant (such as DI or Goodwill) could expect to sell your merchandise for given the age and condition of the property. You must list all of your personal property without respect to how little it is worth or whether you want to list it or not. **LIST EVERYTHING YOU OWN!**

Property	Debtor 1 or 2	Value	Description	Creditor name if owed
Cash On Hand		\$		
Bank Account:		\$	Bank: Circle: Sav/Chk/Both	
Bank Account:		\$	Bank: Circle: Sav/Chk/Both	
Security Deposits (Landlord, utility, etc.)		\$		
Microwave Oven		\$		
Sewing Machine		\$		
Washer		\$		
Dryer		\$		
Refrigerator		\$		
Carpets		\$		
Freezer		\$		
Stove		\$		
Dishes/Silverware		\$		
Beds/Bedding		\$		
End Tables/Lamps		\$		
Chairs		\$		
Sofa/Loveseat		\$		
Televisions		\$		
VCR		\$		
Radio		\$		
Stereo		\$		
Computer/peripherals		\$		
Kitchen Table/Chairs		\$		
Books		\$		
Family Artwork		\$		
Other Paintings/Art		\$		
Coin Collections		\$		
Clothing		\$		
Jewelry		\$		
Piano		\$		
Camera		\$		
Bikes		\$		
Sports Equipment		\$		
Camcorder		\$		
Video Games		\$		

VEHICLE INFORMATION REQUESTED BY TRUSTEE

VEHICLE No.1 (Include Cars, Trucks, Boats & Trailers)

VIN (vehicle identification number)					
Make		Passenger Air Bag		Driver Air Bag	
Model		Automatic Transmission		4 Wheel Drive	
Special Package		Manual Transmission		Custom Wheels	
YEAR		Air Conditioning		Leather Interior	
Engine (4Cyl., 6Cyl, 8Cyl)		Power Windows		Tilt Steering Wheel	
Number of Doors		Power Locks		Sunroof	
Mileage		Power Seats		Cruise Control	
General Condition (Check one)		Cassette Player		Other:	
<input type="checkbox"/> Excellent	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Poor	CD Player	

Describe all vehicle damage and other considerations that would affect the value of the vehicle:

VEHICLE No. 2

VIN (vehicle identification number)					
Make		Passenger Air Bag		Driver Air Bag	
Model		Automatic Transmission		4 Wheel Drive	
Special Package		Manual Transmission		Custom Wheels	
YEAR		Air Conditioning		Leather Interior	
Engine (4Cyl., 6Cyl, 8Cyl)		Power Windows		Tilt Steering Wheel	
Number of Doors		Power Locks		Sunroof	
Mileage		Power Seats		Cruise Control	
General Condition (Check one)		Cassette Player		Other:	
<input type="checkbox"/> Excellent	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Poor	CD Player	

Describe all vehicle damage and other considerations that would affect the value of the vehicle:

VEHICLE No. 3

VIN (vehicle identification number)					
Make		Passenger Air Bag		Driver Air Bag	
Model		Automatic Transmission		4 Wheel Drive	
Special Package		Manual Transmission		Custom Wheels	
YEAR		Air Conditioning		Leather Interior	
Engine (4Cyl., 6Cyl, 8Cyl)		Power Windows		Tilt Steering Wheel	
Number of Doors		Power Locks		Sunroof	
Mileage		Power Seats		Cruise Control	
General Condition (Check one)		Cassette Player		Other:	
<input type="checkbox"/> Excellent	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Poor	CD Player	

Describe all vehicle damage and other considerations that would affect the value of the vehicle:

INCOME AND EXPENSES

What is your marital Status? Single Married Separated Divorced Widow/Widower

List the ages and relationship of each of your dependents that are currently living with you:

Age	Relationship	Age	Relationship

Your Age: _____

Spouse Age: _____

What is your occupation: _____

Spouse Occupation: _____

Name of employer: _____

Name of employer: _____

How long employed: _____

How long employed: _____

Address of Employer: _____

Address of Employer: _____

CURRENT INCOME

<i>Be sure to list all income from all sources</i>	Your Monthly Income	Your Spouse's Monthly Income
Current monthly gross wages, salary & commissions	\$	\$
Estimated monthly overtime	\$	\$
Subtotal	\$	\$
Less Payroll deductions:		
a. Payroll taxes and social security	\$	\$
b. Insurance	\$	\$
c. Union dues	\$	\$
d. Other - Specify: _____	\$	\$
Total deductions:	\$	
Total net monthly take home pay:	\$	\$
Regular income from operation of business (attach detailed stmt)	\$	\$
Income from real property	\$	\$
Interest and dividends	\$	\$
Alimony, maintenance of support payments payable to debtor	\$	\$
Social Security or other government assistance. Specify:	\$	\$
Pension or retirement income	\$	\$
Other monthly income. Specify:	\$	\$
TOTAL NET MONTHLY INCOME	\$	\$

CURRENT MONTHLY EXPENSES

	Your Monthly Expenditures
Rent or mortgage payment (include lot rented for mobile home) Are real estate taxes included in payment? Yes ____ No ____ Is property insurance included? Yes ____ No ____	\$
Utilities: Electricity and heating fuel	\$
Water & Sewer	\$
Telephone	\$
Other	\$
Home maintenance (repairs and upkeep)	\$
Food	\$
Clothing	\$
Laundry & dry cleaning	\$
Medical and Dental Expenses	\$
Transportation (gas, oil, upkeep, registration, tires, repairs but NOT car payments)	\$
Recreation, clubs & entertainment, newspaper, magazines, etc.	\$
Charitable contributions	\$
Insurance: (not deducted from wages or included in mortgage pmts)	
Homeowner's or renter's	\$
Life	\$
Health	\$
Auto	\$
Other - Specify: _____	\$
Taxes (not deducted from wages or mortgage payments) Specify:	\$
Installment payments: (In Chapter 13 cases, do not list payments that are included in the plan)	
Auto	\$
Other - Specify:	\$
Alimony, maintenance and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business or profession. (Attached detailed statement)	\$
Other - Specify:	\$
TOTAL MONTHLY EXPENSES	\$

STATEMENT OF FINANCIAL AFFAIRS

Please read each of the following eighteen (18) questions and answer each question completely. If you do not understand a question please contact our office for clarification.

1. Income from regular employment or operation of a business.

List the total gross income as reported on your tax returns for the years indicated below and list the source of the income.

Amount for 2011 (Total Gross Amount)	Amount for 2012 (Total Gross Amount)	Amount for 2013 (Total Gross Amount - year to date)

2. Income other than from employment or operation of a business.

List the total amount of all other income received during the current and past two years. Specify the amount of income and the source i.e. social security, unemployment, child support, alimony, 401(k) or pension disbursement etc.

NONE

Amount for 2011 (Total Gross Amount)	Amount for 2012 (Total Gross Amount)	Amount for 2013 (Total Gross Amount - year to date)
Source	Source	Source
Amount	Amount	Amount

3. List all payments totaling more than \$600 made to any single creditor during the last 90 days.

NONE

CREDITOR	Date of Payments	Total Amount Paid	Amount Still Owing
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

3.(B) List ANY payment made on debt to a family member or business partner during the last 12 months.

NONE

Creditor	Date of pmt	Amount paid	Amount owing

4. (a) If you were a party to a law suit during the past year complete the following information for each law suit.

NONE

Caption of Suit (Names of parties involved)	Case Number	Nature of Proceeding	Court and Location	Status of Case

(b) List any property garnished, attached or seized during the last year.

NONE

Creditor (Name and Address)	Date of seizure	Description of property	Value of property
			\$
			\$
			\$

5. List any repossessions, foreclosures and returns during the last year.

NONE

Creditor (Name and Address)	Date of repossession	Description of property	Value of property
			\$
			\$

6. (a) Describe any assignments of property for the benefit of creditors made within the last 120 days.

NONE

Name and address of assignee	Date of assignment	Terms of assignment

(b) List all property which has been in the hands if a custodian, receiver, or Court-appointed official during the past year.

NONE

Name and address of custodian	Name and location of Court	Case Number	Date of Order	Description and value of Property

7. List all gifts or charitable contributions made during the last year to family members totaling more than \$200 per family member and \$100 per charitable recipient (i.e. Tithing, United Way, Big Brother, or Big Sister).

NONE

Recipient of Gift (Name & Address)	Relationship (if any)	Date of Gift	Value of gift	Description of Gift
			\$	
			\$	
			\$	

8. Losses from fire, theft, casualty or gambling during the past year.

NONE

Description of Property	Value of Property	Circumstances of loss	Covered by Insurance? (Yes/No)	Date of Loss

9. List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy during the past year. Be sure to list payments made to our office.

NONE

Payee (Name and Address)	Date of Payments	Amount Paid or value of property transferred
		\$
		\$

10. Have you sold, transferred or given away anything to anyone in the past two years? If so, list all transfers here, even if they don't seem important. Also list any transfers to a trust in the past 10 years.

NONE

Transferee (Name and Address)	Relationship (If any)	Date of Transfer	Describe property and value received

11. List all financial accounts and instruments held by you or for your benefit which were closed, sold or otherwise transferred in the past year. Include checking, savings, or other financial accounts, CD's, shares and share accounts held in banks, credit unions, pension funds, brokerage houses, etc.

NONE

Institution (Name & Address)	Account Number and Type of Account	Amount of Final Balance	Date of Closing
		\$	
		\$	
		\$	
		\$	
		\$	

12. List each safe deposit box or depository in which you have had valuables within the past year.

NONE

Institution Name & Address	Who has access? (Name & address)	Description of contents	Date of transfer or surrender

13. List all setoffs made by creditor, including a bank, against a debt or deposit of the debtor within the past 90 days (a setoff is when a bank applies your funds, which they hold, to satisfy a loan or debt).

NONE

Creditor Name & Address	Date of Setoff	Amount of Setoff

14. Are you holding any property for anyone else, either in your possession or in your name? If yes, list it here.

NONE

Owner Name & Address	Description and value of property	Location of Property

15. If you have moved within the last three (3) years, list all premises occupied and vacated during that period.
 NONE

Names Used	Address	Dates of occupancy
		From:
		To:
		From:
		To:
		From:
		To:
		From:
		To:

16. Have you been a resident of Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin within the past eight (8) years?
 YES _____ NO _____

If yes, identify the name of your spouse and any former spouse who resided with you there.

Names	Address	Dates of occupancy
		From:
		To:
		From:
		To:

17. (a) Have you ever received a notice of violation of Environmental Law?
 NONE

Site Name and Address	Name and Address of Governmental Unit	Dates of Notice / Environmental Law
		Date:
		Law:
		Date:
		Law:

NONE (b) List the name and address of every site for which you provided a notice to the governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of notice.

Site Name and Address	Name and Address of Governmental Unit	Dates of Notice / Environmental Law
		Date:
		Law:
		Date:
		Law:

NONE (c) List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you have been a party.

Name and Address of Governmental Unit	Docket Number	Status or Disposition

18. Nature, Location and Name of Business in the past six (6) years. List self-employment, LLC's, Corporations, 1099 income jobs, all interests in business of any kind.

NONE

Business Name and Address	Tax Payer ID Number / Nature of Business	Beginning and Ending Dates
		Beginning Date:
		Ending Date:
		Beginning Date:
		Ending Date:

Do you have inventory? yes no If yes, when was your last inventory? _____ Value? _____

Who keeps your books? _____ Who has your books? _____

Have you composed and/or submitted a financial statement for your business in the last 2 years? yes no

If yes, to whom was it submitted? _____ When? _____

CREDITOR QUESTIONS

The following forms are used to list your creditors. You must list all your debts even though some debts may be non-dischargeable in your bankruptcy (e.g., taxes, child or spousal support, traffic tickets, and student loans.) Your attorney will explain which debts are not dischargeable. If in doubt as to whether a person or business is a creditor, go ahead and list the person or business as a creditor. **YOU MUST LIST EVERYONE!**

Secured Creditors

Secured debts are car loans, home loans, home equity loans, second mortgages, past due property taxes or any other loan where property is pledged as security. All other types of debts are unsecured. **PLEASE FILL OUT ALL INFORMATION REQUESTED.**

CREDITOR		Date Incurred		Name & Address of Co-Signers:
Account Num		Default Amount	\$	
Address Including ZIP		1, 2, or Joint		
		Market Value	\$	
		Balance Owed	\$	
		Reaffirm/Surrender		

Description of Collateral:

CREDITOR		Date Incurred		Name & Address of Co-Signers:
Account Num		Default Amount	\$	
Address Including ZIP		1, 2, or Joint		
		Market Value	\$	
		Balance Owed	\$	
		Reaffirm/Surrender		

Description of Collateral:

CREDITOR		Date Incurred		Name & Address of Co-Signers:
Account Num		Default Amount	\$	
Address Including ZIP		1, 2, or Joint		
		Market Value	\$	
		Balance Owed	\$	
		Reaffirm/Surrender		

Description of Collateral:

CREDITOR		Date Incurred		Name & Address of Co-Signers:
Account Num		Default Amount	\$	
Address Including ZIP		1, 2, or Joint		
		Market Value	\$	
		Balance Owed	\$	
		Reaffirm/Surrender		

Description of Collateral:

CREDITOR		Date Incurred		Name & Address of Co-Signers:
Account Num		Default Amount	\$	
Address Including ZIP		1, 2, or Joint		
		Market Value	\$	
		Balance Owed	\$	
		Reaffirm/Surrender		

Description of Collateral:

CREDITOR		Date Incurred		Name & Address of Co-signers
Account Num		Default Amount	\$	
Address Including ZIP		1, 2, or Joint		
		Market Value	\$	
		Balance Owed	\$	
		Reaffirm/Surrender		

Description of Collateral:

CREDITOR		Date Incurred		Name & Address of Co-Signers:
Account Num		Default Amount	\$	
Address Including ZIP		1, 2, or Joint		
		Market Value	\$	
		Balance Owed	\$	
		Reaffirm/Surrender		

Description of Collateral:

PRIORITY CREDITORS

Priority creditors include all state and federal tax debts, alimony and child support.

Account Num		Tax Year(s) & Type of Tax	Amount Due	Name & Address of Co-Debtor:
Creditor Name	Internal Revenue Service		\$	
Address Including ZIP	Special Procedures		\$	
	50 South 200 East, Mail Stop 5021 Salt Lake City, UT 84111		\$	
Account Num		Tax Year(s) & Type of Tax	Amount Due	Name & Address of Co-Debtor:
Creditor Name	Utah State Tax Commission		\$	
Address Including ZIP	Bankruptcy Unit		\$	
	210 North 1950 West Salt Lake City, UT 84134		\$	

Other Priority Creditors

(Alimony & Child Support)

Description of Debt:

Account Num		Date Incurred		Name & Address of Co-Signers:
Creditor Name		1, 2, or Joint		
Address Including ZIP		Balance Owed	\$	
		Default Amount	\$	

LEASES OR CONTRACTS

If you are a party to a lease, rental agreement or an ongoing contract such as cell phone or gym membership, complete the following on each contract below:

<i>Name of Lease/Contract Holder</i>		Description	
Address including ZIP		Monthly Payment	
		Months Remaining	
		Balance Remaining	
<i>Name of Lease/Contract Holder</i>		Description	
Address including ZIP		Monthly Payment	
		Months Remaining	
		Balance Remaining	
<i>Name of Lease/Contract Holder</i>		Description	
Address including ZIP		Monthly Payment	
		Months Remaining	
		Balance Remaining	

UNSECURED CREDITORS

Unsecured debts are charge cards, medical bills, returned checks , postdated check loans, student loans signature loans, etc. They are creditors that do not have a lien or security attached to the loan

. PLEASE FILL OUT ALL INFORMATION REQUESTED.

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

Unsecured Creditors Continued.....

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

Unsecured Creditors Continued.....

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

Unsecured Creditors Continued.....

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

Unsecured Creditors Continued.....

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
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		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

Unsecured Creditors Continued.....

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

Unsecured Creditors Continued.....

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

CREDITOR		Description of Debt:		Name & Address of Co-Signers:
Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	

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Account Num				
Address Including ZIP		Date Incurred		
		1, 2, or Joint		
		Balance Owed	\$	