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Consumer Bankruptcy
American Board of Certification**

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BANKRUPTCY PROTECTION-START-UP PACKET

I / we wish to have debts permanently wiped out/discharged by filing a Chapter 7.
I / we wish to develop an affordable repayment plan by filing Chapter 13.

Your Full Name

Age

Social Security #

Are you: **Married, Single, Separated, Divorced or Widowed?** (Circle One)

If married, do you live together? Yes / No Are you **both** filing Bankruptcy? Yes / No

Spouse's Name (if filing)

Age

Social Security #

Your Current Address Who owns property? I/we Landlord Family Friend **City** **Zip**

Home Phone Number

Cell Phone Number

Email Address

Have you or your spouse used any other name in the last six (6) years?

Example: Married, Maiden, Hyphenated, or Business Name, D.B.A. (Doing Business As)

Do you **own real estate now?** Yes / No (If "Yes", see below)

REAL ESTATE (YOUR HOUSE)

Do you presently own; are you buying; or are you involved as a part owner, in any real estate (**Home, Land, Cottage, Rental Unit**)? Yes / No **If No, go to next section.** Is this a land contract? Yes / No

See next page if you own a mobile home.

Address of property: Is this your residence? Yes / No **How much money did you put down?**

Year Bought

\$ _____
Price Paid

\$ _____
Present fair market value (what
you could sell for now, as is)

\$ _____
Present balance owed on property
mortgage, land contract or liens.

Name of Mortgage Company: _____

Whose names are on deed?

\$ _____
Present Value (SEV/tax value) (if known)

Have you owned any other REAL ESTATE in the past 5 years? YES NO Circle one.

Are you buying, or do you currently **own or lease any cars**, trucks, mobile homes, boats, motorcycles, snowmobiles or recreational vehicles? Yes/ No Please list ALL CARS OWNED (even old ones):

Year	Make and Model Lease or Purchase	Name(s) on Title, Owner	Keep or give back	Present Value	Amount Owed	Creditor
Year	Make and Model Lease or Purchase	Name(s) on Title, Owner	Keep or give back	Present Value	Amount Owed	Creditor
Year	Make and Model Lease or Purchase	Name(s) on Title, Owner	Keep or give back	Present Value	Amount Owed	Creditor

Do not list cars that are already repossessed or voluntarily returned, or cars on which you or your spouse's name does not appear on the title. You should include leased cars or any cars you are actually paying for. You should also list any cars that are in your name, but are being paid for by your child or friend.

Personal Property You Currently Own, That You Will Keep*
Do Not Leave Blank. Estimate The Value Of All Possessions

Estimate the value you would get at a garage sale or in the paper.

Deposits in any bank or credit union. Where, checking or savings?

_____ \$ _____

Security Deposits with Landlord or management co. With whom / for what?

_____ \$ _____

Household furniture or appliances: How many of the following do you own?

Sofa/couch__ Beds__ Tables__ TV's__ Stereos__ Washer/Dryer__ Stove__
 Refrigerator__ Microwave__ Computer__ Lawnmower__ **Total Garage Sale Value:** \$ _____

Clothing, Furs, or Jewelry How many: Rings__ Necklaces__ Bracelets_ \$ _____

Firearms, Collections, Sports or Hobby Equipment, Tools (Circle All That Apply) \$ _____

Life Insurance Policies with Cash Value, Stocks, Bonds (Circle All That Apply) \$ _____

IRA's, 401K Plans, Pension Plan, Thrift savings at Work (Circle All That Apply) \$ _____

Anticipated Tax Refund Due, Child support owed to you (Circle All That Apply) \$ _____

Any Lawsuits for Injury or accident, Worker's Comp Claim, or claims for Money
 against anyone or expected inheritance in Probate Court? (Circle All That Apply) \$ _____

*It is important that you list all property that you own, so that I can exempt or protect it from the hands of your creditors. The law is very generous in what you are allowed to keep. I will inform you if your assets are over the limit. **All values should be approximate values you could get if you sold the property at a garage sale or advertised in the newspaper.**

INCOME

	Husband / Male	Wife / Female
Occupation (<i>Job Title</i>)	_____	_____
Employer	_____	_____
(<i>Employer Address</i>) + (Zip code)	_____	_____
How Long Employed	_____ Years _____ Months	_____ Years _____ Months
Pay Rate	\$ _____ Hour # _____ Hrs. Week	\$ _____ Hour _____ Hrs. Week
Full Monthly Gross Income	\$ _____ Per Month	\$ _____ Per Month
Full Monthly Take Home (<i>After Taxes</i>)	\$ _____ Per Month	\$ _____ Per Month

Are **Union Dues** deducted from your pay? If Yes, how much per **month** \$ _____.

Is **Child Support** deducted from your pay? If Yes, how much per **month** \$ _____.

Is **Insurance** or **Parking** or **Uniforms** deducted from your pay? How much \$ _____.

Marital Status: Are you married, single, separated, divorced or widowed? (Circle One)

CHILDREN: Name, age and relationship of any **dependents** (individuals you take care of): Include **children** you pay child support for and your spouse, if not working: . *Ex:: John, age 11, Son, Joy, age 9, daughter.*

MONTHLY LIVING EXPENSES

Please provide me with your average monthly living expenses. Do not list any debts that you are paying on, that you will stop paying when your bankruptcy case is filed, such as a car that is being returned, etc.

Rent (<i>Lot Rent if mobile home</i>)	\$	Car Payment / Lease	\$
Mortgage Payment (<i>per month</i>)	\$	Car Insurance	\$
Second Mortgage (<i>Home equity loan</i>)	\$	Transportation (<i>gas, oil change, car washes</i>)	\$
Electric / Heating (<i>avg. per month</i>)	\$	Recreation (<i>movies, magazines, etc.</i>)	\$
Water and Sewer	\$	Charity (<i>Tithe, Church offering, etc.</i>)	\$
Telephone	\$	Other Insurance (<i>Homeowners, specify</i>)	\$
Cellular Phone / Pager	\$	Life Insurance	\$
Cable	\$	Property Taxes (<i>Not In Mortgage</i>)	\$
Food	\$	Child Support	\$
Clothing	\$	Alimony	\$
Laundry / Dry Cleaning	\$	Day Care (<i>Babysitting, Latchkey</i>)	\$
School Tuition	\$	Tobacco (<i>Cigarettes</i>)	\$
Medical / Dental	\$	Student Loan Payment	\$
Home Security System	\$	Pet food, pet care	\$
Internet Service Charges	\$	Children's Activities (<i>Dance class, etc.</i>)	\$
Hair care, personal, misc.	\$	Other - Specify	\$

INCOME FROM EMPLOYMENT How much money did you make so far this year, last year, and the year before. This is required information, do your best to estimate the amount. If you are married and filing alone, just list your income.

	Husband / Male	Wife / Female
Year-To-Date Gross Income	\$ _____	\$ _____
<i>(Total earnings this year so far)</i>	\$ _____	\$ _____
Gross Income Last Year (approx.)	\$ _____	\$ _____
Gross Income Two Years Ago	\$ _____	\$ _____

INCOME OTHER THAN FROM EMPLOYMENT

Describe: (ADC-FIA, Social Security, Unemployment, Disability Insurance, Child Support, etc.)

Do you collect Child Support now? If so, how much on average per month \$ _____.

	This Year	Last Year	Two-Years Ago
Husband	\$ _____	\$ _____	\$ _____
Wife	\$ _____	\$ _____	\$ _____

The Following Questions Will Help Me Analyze Your Case

1. Have you or your spouse ever **filed bankruptcy before?** Yes / No
If so, state when and where. Include chapter and case number, if available.

2. Are there any **garnishments or other court actions** such as a divorce going on at this time? If so, please provide the full name of the creditor suing you, the court address in which the action is pending, and the case number. _____

3. Have you had any **property repossessed or foreclosed** on within the last year? If so, please give the name of the creditor and the property taken and the approximate date it was taken.

4. Have you **sold or transferred** (by sale or gift), any items of real or personal property within the last year? If so, please indicate the item that was given, the value of the item, and the person to whom it was given, and if they are related, please provide their name and address.

5. Have you **lived at any other address** within the last two years? If so, please provide the full address and the approximate date you lived at this address (*From when till when–month/year, e.g. From 4/95 to 8/98*). _____

6. Have you **owned a business** or been self-employed within the last six years? If so, please provide the years of operation and the amount of profit for each year. _____

7. Have you **made any large payments**, \$600 or more, to any family member, friend or business partner in the last year? If so, give name, date and amount. _____

8. Have you **closed any bank accounts** or safety deposit boxes within the last year or suffered any losses from fire, theft or casino gambling? If so, please indicate what. _____

9. Do you presently **lease any property**? If so, please indicate what is leased and from whom, such as a **car** or **apartment** / house. Provide the complete address of the landlord, if your signed a lease. _____

10. Is anyone, other than your spouse, liable for any of the debts you listed? If so, please provide the name and complete address of any **co-signers** and the debt upon which they co-signed.

11. Briefly state any reason causing you to file Bankruptcy at this time. (*eg. loss of job or overtime, illness, accident or disability, divorce, repossession, garnishment, death of spouse or just poor financial planning credit card interest.*)

INSTRUCTIONS FOR LISTING CREDITORS

My Office will pull your Credit Report when you retain our office. You should list any bills that you have in your possession, especially medical debt, personal loans and payday advance loans.

The most important rule in filling out the next section is that you try to list every debt you owe. Please do your best to try to list all your debts. The law says that even if you forget to list a creditor, the money you owe them is still wiped out. Listing a debt does not automatically mean you want to discharge that debt. Many debts you will want to keep, such as a mortgage or car loan. The debt must still be listed so that the trustee can see your whole financial picture. Do Not list current utilities bills if you pay them in full every month (ie. DTE Energy, Consumer's Energy, Comcast Cable or Internet service, etc.

You MUST ALSO LIST THE APPROXIMATE DATES THE DEBTS WERE INCURRED (OPENED OR USED) AND THE LAST 4 DIGITS OF THE ACCOUNT NUMBER

On the following pages, list the ***FULL NAME AND ADDRESS. INCLUDING THE ZIP CODE*** of each of your creditors. If you need more space, feel free to attach additional sheets. ***Do NOT LIST*** a creditor whose address is not known. You cannot discharge a creditor unless you have a full, complete address; so they can get proper notice of your bankruptcy. ***YOU MUST LIST ALL PERSONS AND COMPANIES YOU OWEMONEY TO EVEN IF YOU WANT TO KEEP THE DEBT.*** This includes your obligations under a car lease, apartment lease, car loans, home mortgages, etc. In most bankruptcy cases there will be debts you want to keep, such as your home mortgage or car payments, or a credit union account.

If an account has been turned over to a collection agency or an attorney, please list the name and address of both the creditor and the name and address of the collection agency or attorney. This ensures that notices will be sent to both agencies to stop them from harassing you.

If you are a co-signer for someone on a particular debt, be sure to list this also. If you have a co-signer on a debt, note this in the reason for debt section.

If a husband and wife are both filing this bankruptcy, put a 'H' for debts where only the husband is liable, 'W' where only the wife is liable and 'J' (Joint) if both are liable.

The most important information I need, is the complete address of the creditor. You don't need the exact amount you owe and you don't necessarily need the account number. List it even if you don't know how much you owe.

SAMPLE**SAMPLE**

NAME, ADDRESS, ZIP CODE	AMOUNT OWED	KIND OF DEBT, ITEMS PURCHASED ON ACCOUNT
Sears P.O. Box 34577 Louisville, KY ZIP <u>40232</u>	\$ <u>2,483.00</u>	Credit Card Husband's Wife's Joint Cosigner
CitiBank P.O. Box 6706 Sioux Fall, SD ZIP <u>57188</u>	\$ <u>6,263.00</u>	Credit Card Husband's Wife's Joint Cosigner
Stan Green, M.D.. 100 Main Street Anywhere, MI ZIP <u>48212</u>	\$ <u>518.00</u>	Medical Bill Husband's Wife's Joint Cosigner
Ford Motor Credit P.O. Box 4089 Troy, MI ZIP <u>48216</u>	\$ <u>11,829.00</u>	Repossessed Car Husband's Wife's Joint Cosigner
Credit Acceptance 100 E. Main Southfield, MI ZIP <u>48111</u>	\$ <u>9,218.00</u>	Current Car - Want to Keep Husband's Wife's Joint Cosigner
Dewey, Cheatum & Howe Attorneys at Law 1000 Renaissance Center Detroit, MI ZIP <u>48226</u>	\$ <u>10,000.00</u>	Lawsuit for Car Accident Husband's Wife's Joint Cosigner
NBD P.O. Box 1100 Detroit, MI ZIP <u>48226</u>	\$ <u>94,000.00</u>	Mortgage (KEEP) Husband's Wife's Joint Cosigner

NAME, ADDRESS, ZIP CODE	AMOUNT OWED	KIND OF DEBT, ITEMS PURCHASED ON ACCOUNT
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ZIP	\$	Husband's Wife's Joint Cosigner
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ZIP	\$	Husband's Wife's Joint Cosigner
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ZIP	\$	Husband's Wife's Joint Cosigner
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ZIP	\$	Husband's Wife's Joint Cosigner
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ZIP	\$	Husband's Wife's Joint Cosigner
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ZIP	\$	Husband's Wife's Joint Cosigner
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ZIP	\$	Husband's Wife's Joint Cosigner
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NAME, ADDRESS, ZIP CODE

**AMOUNT
OWED**

**KIND OF DEBT, ITEMS
PURCHASED ON ACCOUNT**

ZIP	\$	Husband's Wife's Joint Cosigner
ZIP	\$	Husband's Wife's Joint Cosigner
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