

BANKRUPTCY QUESTIONNAIRE

Bankruptcy is a method by which individuals, or married couples, attempt to discharge debt in order to obtain a fresh start. Everyone filing a bankruptcy has experienced financial problems beyond his or her control. The court, trustees, and your attorney understand this and if you comply with their instructions, they will help you out of your financial crisis. In order to help you get the relief to which you are entitled, you **must make full disclosure** of all your financial affairs. Do not try to second-guess the system – it has been here longer than you.

INSTRUCTIONS

Assets. You must list ALL your assets. In all likelihood you will retain most, if not all, of your assets after the bankruptcy. Do not jeopardize your discharge by omitting anything. You can list assets by groups of similar property, e.g. furniture, clothing, kitchenware, etc. Your attorney will tell you how large or small your groupings can be. In determining fair market value for your property, list what you can sell that item for at a flea market. Not what you paid for it.

Debts. You must list ALL your debts. Even if you wish to repay some creditors, you must list all of them in your schedules. Your attorney will discuss options for repaying some creditors outside of the bankruptcy. If you have a debt that you dispute, list it. If you have a potential debt for which you have not received a billing statement yet, list it. Failure to list a creditor can result in you not being discharged of your obligation to that creditor.

Executory Contracts. These are contracts such as leases, real estate contracts, health clubs, time-shares, etc., for which either or both parties to the contract have not fully performed their obligations under the contract. In all likelihood, you should list these parties as creditors too.

Codebtors. Your codebtors are obligated to pay the debts that you do not. For most people, a codebtor is just someone who cosigned a loan. However, partners, spouses and others who are not part of your petition may be liable on many of your debts without actually cosigning anything. If this is your situation, you will need to attach additional sheets listing all debts for which someone may be jointly liable.

Income. You must disclose your income over the last six (6) months. If you are employed, you will need to provide all pay stubs for at least the last sixty (60) days. If you are self-employed or you are a corporation or partnership, attach a financial statement showing your monthly income.

Expenditures. The accuracy of your estimated living expenses is essential. The trustees assigned to your case will scrutinize budgets carefully. Budgets will be compared to standards published by the IRS for your county of residence. To the extent your needs differ, your attorney can advise you about your alternatives.

If you are a partnership or corporation, submit a financial statement indicating your monthly expenses. Individuals who are in business for themselves should include a detailed statement of their business expenses in addition to the personal expenses called for in this questionnaire.

WARNING: You cannot leave out any creditor from your bankruptcy or fail to disclose assets or income. The information you provide must be COMPLETE AND ACCURATE. Providing false information to the Bankruptcy Court or Trustee may result in denial or revocation of your bankruptcy discharge and/or criminal referral with the possibility of criminal conviction, fines and/or imprisonment.

I. PERSONAL INFORMATION

Please answer the following questions about you and your spouse even if he/she is not filing.

| | <u>DEBTOR</u> | <u>SPOUSE</u> |
|------------------------------------|---------------|---------------|
| Full Name: | _____ | _____ |
| Street Address: | _____ | _____ |
| | _____ | _____ |
| Mailing Address: (if different) | _____ | _____ |
| | _____ | _____ |
| | _____ | _____ |
| Home Phone: | _____ | _____ |
| Cell Phone: | _____ | _____ |
| Work Phone: | _____ | _____ |
| FAX (if available): | _____ | _____ |
| Social Security Number: | _____ | _____ |

All other business or personal names used by you or spouse in last six (6) years:

Are any of your debts related to being self-employed or to ownership of business?

DEBTOR

SPOUSE

Marital Status:

Age:

Occupation:

Employer:

Employer Address:

Length of Employment:

DEPENDENTS

Name:

Age:

Relationship:

Name:

Age:

Relationship:

If you or your spouse has **EVER** previously filed a bankruptcy petition, please give the following information:

Case Number

Date of Bankruptcy filing

Location

If you or your spouse is currently in a bankruptcy proceeding, please give the following information:

Case Number

Date of Bankruptcy filing

Location

INCOME

DEBTOR

SPOUSE

| | | |
|-------------|--|--|
| Pay Period: | <input type="checkbox"/> Weekly | <input type="checkbox"/> Weekly |
| | <input type="checkbox"/> Bi-Weekly | <input type="checkbox"/> Bi-Weekly |
| | <input type="checkbox"/> Twice a Month | <input type="checkbox"/> Twice a Month |
| | <input type="checkbox"/> Monthly | <input type="checkbox"/> Monthly |

| | | |
|-----------------------|----------|----------|
| Gross pay per period: | \$ _____ | \$ _____ |
|-----------------------|----------|----------|

| | | |
|--------------------------------|----------|----------|
| Estimated Overtime per period: | \$ _____ | \$ _____ |
|--------------------------------|----------|----------|

Deductions:

| | | |
|----------------|----------|----------|
| Payroll taxes: | \$ _____ | \$ _____ |
|----------------|----------|----------|

| | | |
|------------------------|----------|----------|
| Social Security & FICA | \$ _____ | \$ _____ |
|------------------------|----------|----------|

| | | |
|------------|----------|----------|
| Insurance: | \$ _____ | \$ _____ |
|------------|----------|----------|

| | | |
|-------------|----------|----------|
| Union Dues: | \$ _____ | \$ _____ |
|-------------|----------|----------|

| | | |
|-------------|----------|----------|
| Retirement: | \$ _____ | \$ _____ |
|-------------|----------|----------|

| | | |
|----------------------------|----------|----------|
| Other: (Describe) _____ | \$ _____ | \$ _____ |
| _____ | | |

| | | |
|---|----------|----------|
| Regular monthly income from operation of business: | \$ _____ | \$ _____ |
|---|----------|----------|

| | | |
|----------------------------|----------|----------|
| Alimony, support received: | \$ _____ | \$ _____ |
|----------------------------|----------|----------|

| | | |
|--------------------------------------|----------|----------|
| Social Security or Gov't Assistance: | \$ _____ | \$ _____ |
|--------------------------------------|----------|----------|

| | | |
|------------------------|----------|----------|
| Pension or Retirement: | \$ _____ | \$ _____ |
|------------------------|----------|----------|

| | | |
|--|----------|----------|
| Other monthly income: (Specify) _____ | \$ _____ | \$ _____ |
| _____ | | |

Do you anticipate an increase or decrease in any of the above categories in the next year? If so, explain:

REMINDER: We need your past six (6) months' pay stubs.

MONTHLY EXPENSES

Complete this list by estimating your average monthly expenses including those for your family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show a MONTHLY rate. If you are filing a joint petition and your spouse maintains a separate household, your spouse must fill out a separate copy of this sheet.

Check here if this expense list is for a joint debtor that lives in a separate household.

| | |
|---|-----------------------|
| Rent or home mortgage payment: | \$ _____ |
| Are taxes included in the above payment? | _____ Yes _____ No |
| Is property insurance included? | _____ Yes _____ No |
| Electricity and heating fuel | \$ _____ |
| Water and sewer | \$ _____ |
| Telephone | \$ _____ |
| Cable TV | \$ _____ |
| Other: _____ | \$ _____ |
| Home maintenance (repair and upkeep) | \$ _____ |
| Food | \$ _____ |
| Clothing | \$ _____ |
| Laundry and Dry Cleaning | \$ _____ |
| Medical and Dental Expenses | \$ _____ |
| Transportation—not including car payment | \$ _____ |
| Recreation, clubs and entertainment, newspapers, etc. | \$ _____ |
| Charitable Contributions (including tithing) | \$ _____ |
| Homeowner's or Renter's Insurance | \$ _____ |
| Life Insurance | \$ _____ |
| Health Insurance | \$ _____ |
| Auto Insurance | \$ _____ |
| Other Insurance: _____ | \$ _____ |
| Child Care | \$ _____ |
| Car Payment | \$ _____ |
| Other Installment Payment: _____ | \$ _____ |
| Alimony, maintenance, child support | \$ _____ |
| Payments for dependents not living in your home | \$ _____ |
| Operation expenses from a business | \$ _____ |

II. ASSETS

Be sure to list ALL ASSETS. Estimate a value for each asset based on what you would receive if you were selling that item at a Flea Market (except automobiles and real property).

| | | | |
|----------------------------------|----------|---------------|----------|
| Kitchenware: | \$ _____ | Stove/Oven | \$ _____ |
| Refrigerator: | \$ _____ | Freezer: | \$ _____ |
| Washer/Dryer: | \$ _____ | China/Silver: | \$ _____ |
| TV/DVD/other Video equipment: | \$ _____ | Clothing: | \$ _____ |
| Furniture: | \$ _____ | Tools: | \$ _____ |
| Paintings/Books: | \$ _____ | Jewelry: | \$ _____ |

Other Personal property not listed above (specify) (e.g. firearms, hobby equipment, collectibles, antiques, musical instruments, etc.):

Checking, savings, and other bank accounts: List any account your name is on, even if it is your child's account. NOTE: Any money in checking or savings on the day you file your bankruptcy may have to be turned over to the trustee in chapter 7 cases.

Name and address of bank: _____
Type of account: _____ Current balance: _____
Name(s) on the account: _____

Automobiles:

Year: _____ Make: _____ Model: _____ Current Mileage: _____
Name(s) on title: _____ Date Purchased: _____
Balance owed: _____ Market value: _____ Loan Financier: _____
Address of Loan Financier: _____

Year: _____ Make: _____ Model: _____ Current Mileage: _____
Name(s) on title: _____ Date Purchased: _____
Balance owed: _____ Market value: _____ Loan Financier: _____
Address of Loan Financier: _____

Other Property: Mark an X next to any of the following items that you have an ownership interest in.

| | | | |
|--|----------|---|----------|
| _____ Mobile Home | \$ _____ | _____ Burial Plots | \$ _____ |
| _____ Security Deposits | \$ _____ | _____ Tax Refund | \$ _____ |
| _____ Life Insurance (Cash Value) | \$ _____ | _____ Interest in annuities | \$ _____ |
| _____ Retirement Account | \$ _____ | _____ Stock | \$ _____ |
| _____ Bonds | \$ _____ | _____ Accounts Receivable | \$ _____ |
| _____ Family or child support Owed to you (arrears) | \$ _____ | _____ Life Estate, equitable future interests, powers of appointment | \$ _____ |
| _____ Interest in estate of Decedent, trust, life insurance plan | \$ _____ | _____ Patents, copyrights other intellectual property | \$ _____ |
| _____ Licenses, franchises Other general intangibles | \$ _____ | _____ Boats, motors and accessories | \$ _____ |
| _____ Aircraft & accessories | \$ _____ | _____ Office equipment Furnishings and supplies | \$ _____ |
| _____ Machinery, fixtures | \$ _____ | _____ Inventory | \$ _____ |
| _____ Animals | \$ _____ | _____ Crops | \$ _____ |
| _____ Farming Equipment | \$ _____ | _____ Farm supplies, chemical Feed | \$ _____ |
| _____ Other real or personal property of any kind not already listed (Describe) | | | \$ _____ |

III. Debts

Be sure to list ALL debts. If there is a debt that you would like to pay outside of the bankruptcy, inform your attorney and s/he will discuss options available for you. Failing to list a creditor will affect the dischargeability of that debt. The law required you to list everyone you own money to and none can be left out. **Please bring the last three months billing statements from the creditors.**

SECURED DEBTS: All debts secured by property, e.g. mortgages, car loans, furniture purchases, etc.

| Name/Address of Creditor | Collateral | Account # (if known) | Amount Owed | Date incurred |
|--------------------------|------------|-------------------------|----------------|------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

TAX DEBTS: These include any money owed to any taxing authority, including the IRS, state of Kansas (or any other state) and personal or real property taxes.

| Name/Address of Creditor | Collateral | Account # (if known) | Amount Owed | Year incurred |
|--------------------------|------------|-------------------------|----------------|------------------|
| | | | | |
| | | | | |
| | | | | |

UNSECURED DEBTS: These include debts of every kind, such as medical bills, credit card charges, past due child support, student loans, personal loans, and all other similar debts.

YOU ARE REQUIRED BY THE BANKRUPTCY CODE TO PROVIDE COPIES OF BILLS OR ANY OTHER COMMUNICATION FROM CREDITORS RECEIVED IN THE LAST 90 DAYS.

EXAMPLE

These examples show you the information needed for each debt or bill.

List the original creditor's information and directly below it list the Collection Agency or Attorney collecting for that debt.

| Creditor Name & Address | What debt is for Account # Date incurred | Debtor, Spouse, or Joint | Amount owed |
|--|---|---|-----------------------------------|
| St. Francis Hospital 1700 SW 7th Street Topeka, Kansas 66606 | Medical Services Acct#: 123456 01/02 | Joint | \$2,853 |
| Creditor's Service Bureau Po Box 555 Topeka, Kansas 66601 | ID# 321654 Collecting for St. Francis | Joint | \$2,995 +\$200 Attorney Fee |

| Creditor Name & Address | What debt is for Account # Date incurred | Debtor, Spouse, or Joint | Amount owed |
|------------------------------------|---|---|------------------------|
| | | | |
| | | | |
| | | | |

Please list names and addresses of all persons who have co-signed with you on any of your debts, and how they are related to you.

Name & Address: _____

Debt s/he co-signed on: _____ How related to you: _____

Name & Address: _____

Debt s/he co-signed on: _____ How related to you: _____

Executory Contracts: List all leases or contracts that are on-going in nature to which you are a party. This includes any rental agreements for your home/apartment/rental furniture, and contract for cell phone.

Description of contract/lease: _____

Security deposit: \$ _____

Who is contract with: _____

(Name and address) _____

Other parties to contract: _____

(Name and address) _____

IV. STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business: List the gross amount of income you received from your employer or from the operation of a business so far for this year as well as the amount received for the two years immediately preceding this year.

Debtor

| Year | Amount | Source of Income (list amount received from each source) |
|------|--------|--|
| 2010 | | |
| 2009 | | |
| 2008 | | |

Spouse

| Year | Amount | Source of Income (list amount received from each source) |
|------|--------|--|
| 2010 | | |
| 2009 | | |
| 2008 | | |

2. Income other than from employment or operation of business: List income received from any other source, including social security, unemployment, stock dividends, etc.

Debtor

| Year | Amount | Source of Income (list amount received from each source) |
|------|--------|--|
| 2010 | | |
| 2009 | | |
| 2008 | | |

Spouse

| Year | Amount | Source of Income (list amount received from each source) |
|------|--------|--|
| 2010 | | |
| 2009 | | |
| 2008 | | |

3. Payments to creditors: List all payments made to creditors (not related to you) in the last three months that, when adding all payments made to one creditor, would equal or exceed \$600.

| Creditor Name & Address | Dates of payments | Amount paid | Amount still owed |
|------------------------------------|--------------------------|--------------------|--------------------------|
| | | | |
| | | | |

ALL payments made to persons related to you, are general partners, or to corporations of which you are a person in control within the last **one year**.

| Creditor Name & Address Relationship to you | Dates of payments | Amount paid | Amount still owed |
|--|--------------------------|--------------------|--------------------------|
| | | | |
| | | | |

4. Lawsuits and Administrative proceedings: List all lawsuits and administrative proceedings to which you are or were a party within **one year** immediately preceding the filing of this bankruptcy.

| Caption of Suit Case Number | Why was case filed | Court or Agency Location | Status or disposition |
|--|---------------------------|-------------------------------------|----------------------------------|
| | | | |
| | | | |

Garnishments or attachments: List any property that has been garnished (including bank accounts or paychecks), or money taken from a bank account (other than by garnishment) or tax refund to repay a debt.

| Creditor Name & Address | Date of Seizure | Amount seized | Amount still owed |
|------------------------------------|------------------------|----------------------|--------------------------|
| | | | |
| | | | |

5. Repossessions, foreclosures and returns: List all property that has been repossessed, sold at a foreclosure sale, transferred, or returned to the seller within the last one year.

| Creditor Name & Address | Date of Transfer | Description and Value of property |
|------------------------------------|-------------------------|--|
| | | |
| | | |

6. Assignments and receiverships: List any assignment of property (such as a tax refund or pawned items) for the benefit of creditors made within the last 120 days (approximately 4 months).

| Creditor Name & Address | Date of Assignment | Terms |
|------------------------------------|---------------------------|--------------|
| | | |
| | | |

6b. List all property which has been in the hands of a custodian, receiver or other official within the last on year.

| Custodian Name & Address | Name & location of court, case title & number | Description and value of property |
|-------------------------------------|--|--|
| | | |

7. Gifts: List all gifts or charitable contributions made within one year immediately preceding the beginning of this case (do not include ordinary gifts to family members of less than \$200 in value or charitable contributions of less than \$100 in value).

| Name & Address | Relationship to you | Date of gift | Description and value of gift |
|---------------------------|----------------------------|---------------------|--------------------------------------|
| | | | |
| | | | |

8. Losses: List all losses from fire, theft, other casualty or gambling within one year.

| Description and value of property | Description of circumstances Was loss covered by insurance | Date of loss |
|--|---|---------------------|
| | | |

9. Payments related to debt counseling or bankruptcy: List all payments made to someone for consultations concerning debt consolidation, bankruptcy, or credit counseling within the last one year.

| Name & Address | Date of payment and payor if other than you | Amount paid |
|---------------------------|--|--------------------|
| | | |

10. Other transfers: List all property transferred or sold to anyone within the last one year.

| Transferee and relationship (name& address) | Date | Description of property transferred & value received |
|--|-------------|---|
| | | |

11. Closed financial accounts: List all financial accounts (bank accounts, stock accounts, etc.) held in your name which were closed, or that your name was removed from, within the last year.

| Institution name and address | Type and number of account. Final balance | Amount and date of closing |
|-------------------------------------|--|-----------------------------------|
| | | |

12. Safe deposit boxes: List each safe deposit or other box or depository in which you have or had securities, cash, or other valuables within one year.

| Name & Address of bank or depository | Name and address of those with access | Description of contents | Date of transfer or surrender, if any |
|---|--|------------------------------------|--|
| | | | |

13. Setoffs: List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within 90 days.

| Name and address of creditor | Date of setoff | Amount of setoff |
|-------------------------------------|-----------------------|-------------------------|
| | | |

14. Property held for another person: List all property that you currently hold or control that is owned by another person.

| Name and address of owner | Description and value | Location of property |
|----------------------------------|------------------------------|-----------------------------|
| | | |

15. Prior addresses of debtor: List all premises which you have resided in the last two years.

| Address | Name Used | Dates of occupancy |
|---------|-----------|--------------------|
| | | |
| | | |
| | | |

16. During the past six years have you been an officer, director, managing executive or owner of more than five percent of the voting securities of a corporation, or a partner in a partnership, or a sole proprietor, or otherwise self-employed? _____

V. DOCUMENTS YOU MUST PROVIDE OUR OFFICE: You must provide the following documents before we can file your bankruptcy case:

_____ Complete federal and state tax returns, including W-2 forms, for last two years

_____ A copy of your paystubs for the last six months. If you receive income from a source other than employment, provide the pay advice for the last six months.

_____ A copy of your credit report from all three bureaus. www.annualcreditreport.com

_____ A copy of statements for last three months from any credit cards in your name.

_____ A copy of any demands or notices received from credit card company or an attorney for a credit card company received in last three months.

_____ A copy of any financial statement which you have provided during the last two years to any financial institution (generally those you provide when applying for a loan).

_____ A copy of your bank statements for any bank account which you own or have an interest in for the last three months, or for any such account you have closed within the last year.

_____ A copy of any notice of default or demands for return or surrender of collateral received during the last three months.

_____ A copy of any statements you have received in the last year from any IRA, 401(k) plan, 403(b) plan, tax deferred annuity plan, or any other sort of retirement account in which you have an ownership interest.

_____ A copy of the declaration page (generally first page) of any life insurance policy you own or in which you have any interest.

_____ A copy of the certificate of title and registration to any automobile, truck, SUV, van, motorcycle, or other vehicle, including "off road" vehicles, boats, camper, or any recreational vehicle which you own or in which you have any interest.

_____ A copy of your proof of insurance card for any vehicle you own or have an interest.

_____ A copy of the deed to any real estate you own or in which you have an interest.

_____ If you own or have any interest in real estate, a copy of the most recent appraisal from your county appraiser, or from any mortgage lender, or from any other source.

_____ A copy of any stock certificates and articles of incorporation for any corporation, any articles of organization for any limited liability company, any partnership agreement, any limited partnership agreement, or documents pertaining to any other business entity you own or have any interest.

_____ A copy of your records of payments to any debt consolidation or debt counseling organization.

_____ A copy of all divorce decrees in any divorce to which you were a party, and a copy of any property settlement agreements you entered into with any former spouse.

_____ A copy of any lawsuit or litigation, including any arbitration proceedings, to which you were a party during the last year.

_____ A copy of your will, any estate planning documents, or any trusts in which you have an interest or are a beneficiary.

_____ A copy of any documents showing any refinancing or any mortgage on your residence or showing that you paid down your mortgage, remodeled your home, or did anything to change the value of your home in the last ten years.

_____ A copy of any documents showing any transfers, sales or exchanges of any property you own or in which you have any interest. This includes any liens which you have granted to anyone else, or which have been taken on any real or personal property you own.

_____ If you made charitable contributions of over \$100 in the last year to any one charity (including your place of worship), copies of your checks or other evidence of payment for each charity to which a contribution was made.

_____ If you paid any amount to repay a loan to any family member or relative within the last year, copies of your checks to such person or other evidence of payment.

_____ If you paid \$600 or more to any creditor within the last 90 days, copies of your check to such creditor or other evidence of payment.

_____ A list of your three most recent vacations, including your itinerary and length of stay.

_____ Other documents requested: _____

PLEASE NOTE: These are documents which the bankruptcy law requires that you provide to your attorney in order that your case can be correctly prepared and filed. They are also documents which the bankruptcy trustee will probably request after the case is filed. You are asking for relief from your debts under the bankruptcy law. The trade-off is that you must be completely candid and truthful in providing complete and accurate information to the Bankruptcy Court and the bankruptcy trustee. I am also required, as your attorney, to certify that the information which you are providing is truthful, accurate, and complete. If you are unwilling to do this then I cannot represent you.

Thank you,

JURGENSEN ZOOK, P.A.

Jennifer Marie Zook

I certify that my attorney, Jennifer Marie Zook, has personally discussed this list of items necessary to file bankruptcy with me before preparing any documents in connection with a

bankruptcy filing. I further certify that I have been provided with a copy of this list, and I agree to locate and provide each document described above which pertains to my personal and financial circumstances. I understand that my attorney cannot complete my bankruptcy documents or file my bankruptcy case until these documents have been provided to her.

Dated: _____

Client

Client