

Bankruptcy Intake Questionnaire

ProLaw number: _____

What you need to do:

- Make a note on any ~~part~~ of the form that confuses you. You can discuss it with the bankruptcy attorney.
- You must **PRINT** your answers clearly enough for everyone to understand what you have written.
- You must answer every question, or flag the unanswered question to raise at your appointment.
- You can fill out the questionnaire in pencil, so you can erase mistakes.

The term "**debtor**" in this form refers to the person(s) who is filing for bankruptcy.

This form asks for information about both husband and wife. If you are single, or your spouse is not going to join in the bankruptcy, do not complete the other spouse's information.

How well do you understand English? _____

What is your preferred language(s) **other than** English? _____

Do you have a friend who can translate for you during visits to an attorney's office? If you do, give name and phone number(s): _____

Can you read English **or any other language**? If so, what language(s) can you read? _____

Husband's *full* name: _____

Wife's *full* name: _____

Have you used, or been known by, and other names within the past six years? Failure to list an alternate name may give a creditor an excuse to challenge your bankruptcy, so be sure to give *all* alternative names, such as maiden/former name, and any variations of your name (including misspellings) by which creditors know you.

All other name(s) used by Husband: _____

All other name(s) used by Wife: _____

Husband's social security number (and federal ID #, if any): _____

Wife's social security number (and federal ID #, if any): _____

Husband's residence address (**including county**)

Husband's mailing address (if different from residence address):

Wife's residence address (**including county**):

Wife's mailing address (if different from residence address):

Husband's Phone numbers: _____

Husband's email addresses: _____

Wife's phone numbers: _____

Wife's email addresses: _____

Do you have all of your pay stubs or other documents that show your income for the past six months? _____

If so, be sure to bring them to your meeting with DGW's consumer lawyer.

If not, try to get some documentation of your income for the past six months.

The new bankruptcy law requires you to prove your average monthly income for the six months that end when you file a bankruptcy case. Without proper documentation, this will be very difficult to do accurately.

If you are married and living with your spouse and your spouse is not planning to file bankruptcy with you, your spouse's income will have to be disclosed in your bankruptcy papers, and will be added to your income to determine whether your income exceeds the median income for Virginia residents.

Is either husband or wife in business? _____ If so, give location of principal business assets and specify whether husband, wife, or both are engaged in business: _____

Have either you or your spouse filed for bankruptcy in the past (no matter how long ago)? : _____
If so, when was the bankruptcy filed? _____

what chapter of the bankruptcy code (7, 11 or 13) did you file under? _____

what was the case number? _____

where (city/county & state) did you live when you filed _____

what court did s/he file in (e.g. Eastern District of Virginia, Alexandria Division) _____

did s/he get a discharge? _____

Is it likely that either husband or wife will inherit anything within next 180 days? _____ If so, what, when and from whom: _____

Are homeowners association (not coop or condo) dues owed? _____

Have you filed a homestead deed in the past: _____ If so, you must bring a copy of each prior homestead deed with you to the appointment with the intake attorney.

Has either husband or wife repaid loans or other debts to family members within the last year? _____

If so, when, how much, and to whom: _____

Has either husband or wife ever filled out a credit application where s/he claimed you had more income or assets than you really did? _____

If so, did s/he do so at the urging of the person helping him/her fill out the credit application?

Explain any overstatement of income or assets on credit applications: _____

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Were any transfers of property or interests in property made as part of a divorce or separation agreement within the last five years? _____ If so, describe the transfers on a separate sheet of paper.

Are you married? _____

If you are married and your spouse is *not* joining in the bankruptcy, are there any joint debts?

_____ [If there are joint debts, you must be sure to list your spouse as a co-debtor on every joint debt.]

Are you the spouse who is supposed to take care of any financial obligations of you or your spouse, under any written agreement or court order? _____ [If so, you must give us a copy of the agreement or court order.]

Do you have adequate health insurance to protect you from being overwhelmed by medical bills? _____
If not, explain [on a separate sheet] why you are not taking an unreasonable risk in filing a bankruptcy.

Do you have any financial obligations resulting from a divorce decree or a separation agreement? _____
If you have any unfulfilled obligations under a separation agreement and/or divorce decree, you must bring copies of those documents with you to the meeting with the intake attorney.

Has either husband or wife moved or hidden assets to avoid having them taken by a creditor? _____

If so, explain: _____

Have you purchased more than \$500.00 on a single credit card over the past 90 days? _____

If so, explain: _____

Have you purchased more than \$500.00 from a single creditor over the past 90 days? _____

If so, explain: _____

Have you gotten more than \$750.00 in cash advances on a single credit card over the 70 days? _____

If so, explain: _____

Have you acquired any credit cards recently? _____ If so, explain what use you have made of the credit cards: _____

Do you owe any money for student loans of any kind? _____

If so, be sure to bring the paperwork for each of those loans with you to your meeting with the consumer lawyer, and to highlight those student loans as student loans when you fill out Schedule F [listing your creditors].

If so, you should know that student loan debts is not dischargeable.

Since some debts owed to educational institutions may not be “student loans,” it is important that the documentation of these debts be provided to the reviewing lawyer.

Do you have copies of your tax returns for the last three years? _____

Do you have a transcript of your most recent federal tax return? _____

If not, you must order it now, by calling (800) 829-1040.

Are any of your creditors victims of a crime of violence for which you are the perpetrator? _____

[If so, you should know that 11 USC 707(c) gives them the right to have your bankruptcy case dismissed if the court concludes that dismissal is in the best interest of the victim, unless you need to file a bankruptcy case in order to be able to meet your support obligations.]

Describe the circumstances that gave rise to your need to file bankruptcy [use a separate sheet if necessary, but do not write on the back of this sheet, because what you write may easily be missed.

Have you lived in Virginia for the past two years? _____

If not, you must list the different states in which you lived for the past three years, with the precise dates you lived there. [WARNING: Failure to do so may result in you not being able to keep all of your property if you file a bankruptcy.]

States where you lived other than Virginia for the past three years _____

Dates and ALL places lived

Making a list of your property and giving it a *dollar* value:

In making a list of your property (on Schedules A or B), list every kind of property imaginable, so that we do not fail to exempt it. **If we fail to exempt it, you may not be able to keep it.** If any of your property can be considered to be a tool of your trade or business, put a circled "B" next to it. If you do not have any property of the kind listed, draw a line through that section.

Property must be valued at its **replacement value**. 11 USC 506 defines replacement value as follows: “With respect to property acquired for personal, family, or household purposes, replacement value shall mean the price a retail merchant would charge for property of that kind considering the age and condition of the property . . .” Think about what you would have to pay for a similarly used piece of clothing or furniture at a store that sells used clothing , furniture, etc. For some items, such as valuable jewelry, you should probably take it by a jeweler or pawn shop to get a figure for what the shop owner would pay you if you wanted to sell it.) *If you have listed the replacement value of your property on any other document, such as a rider on a homeowners insurance policy, or a financial statement given to a creditor in order to obtain credit, you should bring a copy of that document.*

For items not worth more than \$200.00 each, give yourself a break and list the items in this manner "miscellaneous (description of property) worth no more than \$200.00 each" **then give a dollar replacement value in the right column.** In other words, if none of your items of wearing apparel are worth more than \$200.00, the only entry you will have is the total replacement value of all “miscellaneous wearing apparel worth no more than \$200.00.” Or, if the only items of jewelry you have are all worth less than \$200.00, you would list one entry, giving the total replacement value of all “miscellaneous jewelry worth no more than \$200.00.” A **dollar amount for the replacement value goes in the right column.** The following is an extract of Schedule B that serves as an example of how to do this if you have only one household item worth more than \$200.00, the rest of your household goods is worth a total of \$500.00, and you have no heirlooms:

4. Household goods and furnishings, including audio, video, and computer equipment.	give a total replacement value for all of your household goods worth <i>no more than</i> \$200.00 each		\$500.00
	heirlooms. A separate exemption for up to \$5,000 in heirlooms (property you have inherited).		\$0.00
	list and give a replacement value for each item worth more than \$200.00:		\$0.00

For joint petitions, items like miscellaneous clothing and miscellaneous jewelry should be listed separately, *e.g.* "**husband's** (or wife's) miscellaneous wearing apparel worth no more than \$200.00 each." Otherwise, list jointly owned assets as one item.

Do not bother giving totals to any column.

For each item of property, give its:

1. Description.
2. Location of property only if not at your residence
3. Name of any co-owner, if any, other than your spouse who is filing the bankruptcy with you.
4. Present replacement value (without deduction for mortgage or other security interest)

On "Schedule D - Creditors Holding Secured Claims", give this additional information:

5. Amount of mortgage or other security interest, if any, on this property. You will need to contact the creditor to get a "payoff statement." You may need to write to ask for a "payoff statement."
6. Name of mortgagee or other secured creditor, if any.

"Accrued wages" are wages you have earned, but not yet been paid for. For example, if you died today, your final pay check would cover the work you did through the time you died, which would be your accrued wages. Accrued wages will need to be calculated to the actual day of the bankruptcy filing, which you will not know until close to the time you file. Therefore, bring with you documentation (like a pay stub) that shows (a) the amount of your check after deduction for mandatory deductions such as taxes, health insurance premiums, union dues, child or spousal support, etc., but *not* voluntary deductions such as allotments payable to creditors or to a savings account, (b) your pay period, (c) the exact date for your next payday, and (d) the dates of work covered by that paycheck.

The column H W J or C is where you say who owns the property. This column needs to be completed only if a husband and wife are both filing, or if the property is owned jointly with someone else.

Schedule A - Real Property

Description and Location of Property	Nature of Debtor's Interest in Property	H W J or C	Current Replacement value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim in dollars
Total (Report also on Summary of Schedules) <			0.00	

Schedule B - Personal Property

Put your best estimate of the **replacement value** of the property listed below, in the last column for each kind of property you have. If you can lump items of property worth no more than \$200.00 **each**, do so by saying "miscellaneous." Cross through rows where the answer is "none."

-If the bankruptcy is to be filed by both spouses, be sure to fill in the column marked "H W J or C" by indicating whether the property is owned by Husband, Wife, Jointly owned by both spouses, or Community Property. If only one spouse is involved, do not complete this column.

-Location of property must be given *only if the property is not at the debtor's residence.*

Type of Property	Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)	H W J or C	Current Replacement value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption <i>in dollars</i>
1. Cash on hand.			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.			
3. Security deposits with public utilities, telephone companies, landlords, and others.	security deposit with gas company		
	security deposit with phone company		
	security deposit with landlord		
	security deposit with electric company		

Type of Property	Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)	H W J or C	Current Replacement value <i>in dollars</i> of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption
4. Household goods and furnishings, including audio, video, and computer equipment.	give a total replacement value for all of your household goods not valued elsewhere worth <i>no more than</i> \$200.00 each		
	heirlooms. A separate exemption for up to \$5,000 in heirlooms (property you have inherited).		
	list and give a replacement value for each item worth more than \$200.00:		
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	list and give a replacement value for each item worth more than \$200.00:		
	give a total replacement value for all of items in this category worth <i>no more than</i> \$200.00 each		
	stamp, coin, and other collections (specify which)		
6. Wearing apparel.	give a total replacement value for all of items in this category worth <i>no more than</i> \$200.00 each [for married couples filing together, give a separate value for all of husband's clothes and all of wife's clothes]		
	list and give a replacement value for each item worth more than \$200.00:		

Type of Property	Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)	H W J or C	Current Replacement value <i>in dollars</i> of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption
7. Furs and jewelry.	wedding and engagement rings (list values for Husband's and Wife's rings separately)		
	give a total replacement value for all of items in this category worth <i>no more than</i> \$200.00 each		
	list and give a replacement value for each item worth more than \$200.00:		
8. Firearms and sports, photographic, and other hobby equipment.	list and give a replacement value for each item worth more than \$200.00:		
	give a total replacement value for all of items of sports equipment, photographic equipment, hobby equipment worth <i>no more than</i> \$200.00 each		
	give a total replacement value for all of items of firearms and firearms equipment and supplies worth <i>no more than</i> \$200.00 each		
9. Interests in insurance policies. <i>Name insurance company of each policy and itemize surrender or refund value of each.</i>	life insurance with cash surrender or loan value - ask the insurance agent to give you a documents showing the cash surrender or loan value		

Type of Property	Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)	H W J or C	<u>Current Replacement</u> <u>value</u> <i>in dollars</i> of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption
<p>10. Annuities. A retirement annuity is usually the right to be paid monthly, after you retire, for the rest of your life, and perhaps for the rest of your surviving spouse's life. The amount that is paid is usually determined by your age at retirement, the number of years you worked for the employer, and the highest three years of pay you received. You may have the right to the following retirement benefits <i>even though you are not going to receive payments until some time in the future</i>. A statement about your annuity rights is usually sent to you yearly, usually in January.</p>	<p>Bring the latest statement you received from the administrator of each retirement plan with you to the appointment with the intake lawyer.</p>		
<p>11. Interests in an education IRA</p>			
<p>Type of Property</p>	<p>Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)</p>	<p>H W J or C</p>	<p><u>Current Replacement</u> <u>value</u> <i>in dollars</i> of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption</p>

12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. <i>Itemize.</i> For each of these assets, you must bring the latest statement for the account with you to the appointment with the intake lawyer	federal employee's Thrift Savings Plan		
	ERISA-qualified retirement plan with employer: _____		
	retirement account portion of profit-sharing plan with: _____		
	pre-distribution interest in savings account with employer: _____		
	IRA account with: _____		
	Keogh account with: _____		
	401k plan with: _____		
13. Stock and interests in incorporated and unincorporated businesses. <i>Itemize.</i>			
14. Interests in partnerships or joint ventures. <i>Itemize.</i>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.			
16. Accounts Receivable. [If you are in business, and customers owe you money]			
Type of Property	Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)	H W J or C	Current Replacement value <i>in dollars</i> of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption

17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. *Give particulars.*

12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. <i>Itemize.</i> For each of these assets, you must bring the latest statement for the account with you to the appointment with the intake lawyer	federal employee's Thrift Savings Plan		
	ERISA-qualified retirement plan with employer: _____		
	retirement account portion of profit-sharing plan with: _____		
	pre-distribution interest in savings account with employer: _____		
	IRA account with: _____		
	Keogh account with: _____		
	401k plan with: _____		
13. Stock and interests in incorporated and unincorporated businesses. <i>Itemize.</i>			
14. Interests in partnerships or joint ventures. <i>Itemize.</i>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.			
16. Accounts Receivable. [If you are in business, and customers owe you money]			
Type of Property	Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)	H W J or C	Current Replacement value <i>in dollars</i> of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption

Type of Property	Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)	H W J or C	Current Replacement value <i>in dollars</i> of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Property in a trust subject to an enforceable restriction on debtor's transfer of a beneficial interest:		
	property in a spendthrift trust		
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Right to proceeds of life insurance owned by Debtor but payable to someone else, when there is no cash surrender or loan value		

Type of Property	Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)	H W J or C	Current Replacement value <i>in dollars</i> of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption
<p>21. Other contingent and unliquidated claims of every nature, including taxes, counterclaims of the debtor, and rights to setoff claims. These are when the amount owed to you is not known with precision. <i>Give estimated value of each.</i></p>			
	<p>Right to receive income tax refund from IRS for over-withholding for current calendar year (when amount is unknown because you have not yet prepared or filed your income tax return for the current year). This amount is estimated based upon the amount of federal income tax refund (including earned income tax credit) you most recently received. Bring your latest tax return with you to the appointment with the intake lawyer.</p>		
	<p>Right to receive income tax refund from Virginia for over-withholding for current calendar year (when amount is unknown because you have not yet prepared or filed your income tax return for the current year). This amount is estimated based upon the amount of Virginia income tax refund you most recently received. Bring your latest tax return with you to the appointment with the intake lawyer.</p>		
	<p>Personal injury cause of action & proceeds (subject to medical service liens)</p>		

Type of Property	Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)	H W J or C	Current Replacement value <i>in dollars</i> of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. <i>Give particulars.</i>			
23. Licenses, franchises, and other general intangibles. <i>Give particulars.</i>			
24. Customer lists			
<p>25. Automobiles, trucks, trailers, and other vehicles. NADA "trade in" value can be used. Most libraries have the N.A.D.A. Official Used Car Guide to determine trade in value, you must supply the following for each vehicle:</p> <ul style="list-style-type: none"> -year (e.g. 1999) -make (e.g., Toyota) -model (e.g. Camry) -special edition description (e.g. Solare-V6 Coupe 2D SLE) -mileage -describe any damage to the vehicle <p>For some models the trade in value is affected by the following, which should also be provided:</p> <ul style="list-style-type: none"> -aluminum or alloy wheels -all wheel/4 wheel drive -leather interior -power seats -power sunroof -theft recovery system -absence of air conditioning -absence of automatic transmission -absence of power locks -absence of power windows -presence/absence of keyless (remote control) entry/locking -absence of cruise control 			

Type of Property	Description and Location of Property (N.B. Unless otherwise noted, all property is at debtor's residence)	H W J or C	Current Replacement value <i>in dollars</i> of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption
26. Boats, motors, and accessories.			
27. Aircraft and accessories.			
28. Office equipment, furnishings, and supplies.	miscellaneous tools of trade of debtor worth no more than \$200.00 each		
	tools of trade of debtor worth more than \$200.00 each:		
29. Machinery, fixtures, equipment and supplies used in business.	miscellaneous tools of trade of debtor worth no more than \$200.00 each		
	tools of trade of debtor worth more than \$200.00 each:		
30. Inventory.			
31. Animals.	pets not raised for sale		
32. Crops - growing or harvested. <i>Give particulars.</i>			
33. Farming equipment and implements.			
34. Farm supplies, chemicals, and feed.			
35. Other personal property of any kind not already listed. <i>Itemize.</i>	spectacles		
	medically prescribed health aids		
Total (Report total also on Summary of Schedules) <			0.00

Listing your debts: Before your case can be referred to a bankruptcy attorney, you must provide the name, address and account number of all creditors and every bill collector.

The easiest way to do this is to list **only** the creditor's **name** on Schedules D, E and F, and provide a copy of the most current bill or dunning notice from each creditor and bill collector. If you do that, just write the creditor's name and "see attached bill". Any alphabetizing you can do would be appreciated. Then, the only creditor's addresses you need to write on the forms are the addresses and the account numbers of creditors for whom you do not have bills. Pay attention to the different schedules. Schedule D is for you to list creditors whose claims are secured by your property [those who can repossess the property if you do not pay the debt]. Schedule E is for taxes. Schedule F is for unsecured creditors, such as bank credit cards. Most of your creditors will probably be listed in Schedule F.

One way or the other, you must provide a *complete and correct* mailing address (**zip code must be provided**) and a *complete* account number, if any, for *every* creditor.

If you provide copies of your bills, you must: (a) take the bills out of the envelopes and (b) arrange the most current bills and dunning notices so that all the dunning notices for a creditor are paper clipped to the most current bill for that creditor. Don't hand us a shoe box of bills and ask us to sort through them. That is your job.

Credit reports can remind you of creditors for whom you do not have a bill or a good address. Don't just give us your credit report and say "You figure it out!" You cannot expect anyone but you to be responsible for extracting creditor information from your credit reports. Sometimes the credit reports do not give complete addresses or account numbers. If that is the case, and you do not have a bill from the creditor, then you must do whatever you have to do to get a complete address and account number. You may need to call the credit reporting agency. You may need to look the creditor up in the yellow pages or on the internet, tell them you are planning to file a bankruptcy, and ask them for the address to which the bankruptcy notice should be mailed. Failure to list a creditor using the creditor's correct address, could result in your debt to that creditor *not* being discharged. Therefore, you must fill out any list of creditors you make fully and accurately.

Print or type the requested information to make sure it will be accurately transcribed to your bankruptcy pleadings. If what you have written is illegible, you will have to print it over again.

Proofread your list carefully after you make it, comparing what you have written to the documents you have received from the creditors, to make sure there are no errors.

You still must fill in the other boxes, however.

-You need to state what the debt was for, such as "Ford F-310 truck purchased in 1999," "credit card charges," "doctor's bill," hospital bill."

-While you must state why the debt is owed, credit card debts need not be accompanied with a detailed explanation of every purchase.

-A debt is "disputed" when you don't think you owe the creditor what its bill claims.

-A debt is "contingent" if your liability depends upon an event that has not yet occurred, such as the failure of the primary obligor to pay the debt.

-A debt is "unliquidated" when its amount is cannot be known with precision. For example, the amount one might owe on a personal injury claim (someone suing you for damages caused by a car crash) is unliquidated until a precise judgment amount has been obtained.

-If anyone else is liable on the debt, make a notation in the codebtor box [you will also need to write the Codebtor's name and address on Schedule H.

Student loans are rarely dischargeable - discharges are almost impossible to get.

Schedule D - Creditors Holding Secured Claims

Get a written “payoff statement” of the total owed on all secured loans

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H, W, J, or C	Date Claim Was Incurred, Nature of Lien, and Description and Replacement value of Property Subject to Lien	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Total (Report also on Summary of Schedules) <							\$0.00	

Schedule E - Creditors Holding Unsecured Priority Claims

Type of Priority: Taxes and Other Certain Debts Owed to Governmental Units

YOU SHOULD HAVE (OR GET) A STATEMENT FROM THE IRS (call (800) 829-1040 for transcript to be mailed for delivery within 2 weeks OR VIRGINIA DEPARTMENT OF TAXATION [call (804) 367-8031 for transcript) ABOUT WHAT YOU OWE, AND FOR WHAT YEARS. YOU MUST BRING THAT WITH YOU TO THE INTAKE APPOINTMENT

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H, W, J, or C	Date Claim Was Incurred and Consideration for Claim	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Total Amount of Claim	Amount Entitled to Priority
Account No. SSN xxx-xx-_____ Internal Revenue Service Proc. & Insol. Unit-Col. Div. PO Box 10025 Richmond, VA 23240			State the income tax liability for each tax year. Bring the latest statement from the IRS with you to the appointment with the intake attorney. Call (800) 829-1040 to get a transcript or any taxes you owed and for your most recent tax return					
Account No. SSN xxx-xx-_____ Virginia Dept. of Taxation Off. of Serv., Div. of Coll. P.O. Box 6-L Richmond, VA 23282			State the income tax liability for each tax year. Bring the latest statement from the Virginia Department of Taxation with you to the appointment with the intake attorney. Call (804) 367-8031 to get a transcript					
Account No. 			property taxes - state vehicle name and deadline(s) by which taxes were due to be paid					
Account No. 								
Total (Report also on Summary of Schedules) <							\$0.00	

Schedule F - Creditors Holding **Unsecured Nonpriority Claims**

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H, W, J, or C	Date Claim Was Incurred, and Consideration for Claim, If Claim is Subject To Setoff, So State	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H, W, J, or C	Date Claim Was Incurred, and Consideration for Claim, If Claim is Subject To Setoff, So State	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H, W, J, or C	Date Claim Was Incurred, and Consideration for Claim, If Claim is Subject To Setoff, So State	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim

Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H, W, J, or C	Date Claim Was Incurred, and Consideration for Claim, If Claim is Subject To Setoff, So State	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim
Account No.							
Account No.							

Account No.							
Account No.							
Account No.							
Account No.							

Schedule G - Executory Contracts and Unexpired Leases

An executory contract is a contract, such as a lease, in which there is something that still needs to be done, other than making a payment. A lease is an executory contract.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's interest. State Whether Lease Is for Nonresidential Real Property. State Contract Number of Any Government Contract
	Lease on Debtor's residence

Schedule H - Codebtors

Name and Address of Codebtor	Name and Address of Creditor

Schedule I - Current Income of Individual Debtor(s)

Debtor's Marital Status: Circle one: Married Single	Dependents of Debtor and Spouse		
	Names: NAMES NOT REQUIRED AFTER 12/1/03	Age:	Relationship:
EMPLOYMENT:		DEBTOR	SPOUSE
Job title & Name of Employer:			
How long employed:			
Address of Employer:			
Income: (Estimate of average monthly income) [monthly = biweekly x 26/12 or weekly x 52/12]		DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)			
Estimated monthly overtime			
SUBTOTAL		0.00	0.00
LESS PAYROLL DEDUCTIONS			
a. Payroll taxes and social security			
b. Insurance			
c. Union dues			
d. Other (Specify)			
SUBTOTAL OF PAYROLL DEDUCTIONS		0.00	0.00
TOTAL NET MONTHLY TAKE HOME PAY		0.00	0.00
Regular income from operation of business or profession or farm (<i>attach detailed statement</i>)			
Income from real property			
Interest and dividends			
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above			
Social security or other government assistance (Specify)			
Pension or retirement income			
Other monthly income (Specify)			
TOTAL MONTHLY INCOME		0.00	0.00
TOTAL COMBINED MONTHLY INCOME		0.00	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Schedule J - Current Expenditures of Individual Debtors

You must list **all** of your expenses. If you do not do this carefully, it will look like you have a lot of money left over each month after you pay your necessary living expenses. If that was true, you probably would not be in the financial situation you are in. If it looks like you have extra money each month, the Office of the US Trustee may try to make you change your chapter 7 case to a chapter 13 case. In a chapter 13 case you have to pay all of your net disposable income to the Chapter 13 trustee over a three to five year period. If some expenses are not regularly incurred each month, then figure out what the annual expense is and divide by 12.

Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? Yes _____ No _____ Is property insurance included? Yes _____ No _____	
Utilities Electrical and heating fuel	
Water and sewer	
Telephone	
Other (e.g., cable TV)	
Home Maintenance (Repairs and upkeep)	
Food	
Clothing	
Laundry and dry-cleaning	
Medical and dental expenses	
Transportation (not including car payments)	
Recreation, clubs and entertainment, newspapers, magazines, etc.	
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments) (Specify)	
Installment payments: 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, profession, or farm (<i>attach detailed statement</i>)	
Other (e.g., payments to support relatives)	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	0.00

1. Income from employment or operation of business

Bring your last two tax returns with you to your appointment with the intake attorney.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

You must fill in an amount for each of these lines, even if you have attached a copy of your W-2s and pay stubs.

Husband:	AMOUNT	SOURCE (if more than one)
current calendar year (through _____):	_____	_____
prior calendar year:	_____	_____
next prior calendar year:	_____	_____
Wife:	AMOUNT	SOURCE (if more than one)
current calendar year (through _____):	_____	_____
prior calendar year:	_____	_____
next prior calendar year:	_____	_____

2. Income other than from employment or operation of business (e.g., unemployment, child support or SSI received)

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Husband:	AMOUNT	SOURCE (if more than one)
current calendar year (through _____):	_____	_____
prior calendar year:	_____	_____
next prior calendar year:	_____	_____
Wife:	AMOUNT	SOURCE (if more than one)
current calendar year (through _____):	_____	_____
prior calendar year:	_____	_____
next prior calendar year:	_____	_____

3. Payments to creditors (e.g., rent payments, car payments)

a. List all payments on loans, installment purchases of goods or services, and other debts, **aggregating at least \$600.00** to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments made by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. One example of the kind of transfer called for by this question is a repayment on a loan from a relative. Repayments of loans from relatives are something that can cause real problems in your bankruptcy. If you are unsure whether someone is an insider, assume that he or she is an insider, and list the transfers in the following table.

Name and Address of Creditor and Relationship To Debtor	Date of Payment	Amount Paid	Amount Still Owing

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately **preceding** the filing of this bankruptcy case. **Garnishment.** If you are now or in the recent past have been garnished, **you must give special attention to providing the following information.**

a. If your wages are being garnished, get your employer to give you a listing of how much has been taken out of each paycheck, noting the dates on which the money has been withheld. You also need to figure out how much will be taken out of your wages in future pay periods.

b. Whether it is your wages or your bank account which is being garnished, provide a copy of the garnishment summons, with the court file number and the “return” date on it. If the garnishment summons does not have the court file number or the return date on it, you must find out what those are. The “return date” is the date by which the garnishee [the bank or your employer] is required to turn over the garnished funds to the court, and the date on which the creditor might be paid those funds. It is important to preserve your rights with respect to garnished funds before they are paid over to the creditor.

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case.

Name and Address of Person for whose Benefit Property Was Seized	Date of Seizure	Description and Value of Property

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case.

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property

6 is intentionally omitted.

7. Gifts

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

Name and Address of Person or Organization	Relationship to Debtor, If Any	Date of Gift	Description and Value of Gift

8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.**

Description and Value of Property	Description of Circumstances and, If Loss Was Covered in Whole or in Part by Insurance, Give Particulars	Date of Loss

9. Payments related to debt counseling or bankruptcy.

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 within **one year** immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment, Name of Payor if Other Than Debtor	Amount of Money or Description and Value of Property

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. *“Other transfers” is very broadly defined, and includes (1) moving money from one account to another, (2) buying a non-exempt asset, (3) selling your property to get money to pay debts or living expenses, (4) trading any property for other property; please ask me about anything that you feel may be such a transfer. **Even a transfer of your interest in property to a former spouse is covered by this question.***

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

Name and Address of Institution	Type and Number of Account and Amount of Final Balance	Amount and Date of Sale or Closing

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Names and Addresses of Those with Access to Box or Depository	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 the debtor within **90 days** immediately preceding the commencement of this case. *An example of a setoff would be where the bank that issued a credit card took money out of your account when you failed to make a payment.*

Name and Address of Creditor	Date of Setoff	Amount of Setoff

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property

15. Prior address of debtor

If the debtor has moved within **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period **and vacated prior to the commencement of this case**. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy

Please sign below to confirm that you have read the foregoing form, and that it is complete and accurate, to the best of your information. Then ask for a copy to be given to you. You can take this copy with you to review it carefully. Please let DGW know if a correction needs to be made.

Signature: _____

Date: _____