

***ADRIAN M. LAPAS, P.A.***  
***ATTORNEY AT LAW***

*206 E. Chestnut Street  
Post Office Box 46  
Goldsboro, North Carolina 27533*

*Telephone: (919) 735-0098  
Facsimile: (919) 735-0568  
E-mail: [alapas@bellsouth.net](mailto:alapas@bellsouth.net)*

**INFORMATION FOR BANKRUPTCY CASE**

*(Please Read Carefully)*

This form asks you to supply to us the information that we need in order to prepare your bankruptcy case. It is very important that you read carefully and understand the information that we need so that we can quickly and accurately prepare your petition. If you do not provide us the information requested, it will delay your filing for bankruptcy protection and can possibly lead to bad results later. *We further reserve the right to charge **additional fees** if we must repeatedly contact you for this information or gather this information for you.* This form will also explain how some of the required information can be obtained. **DO NOT LEAVE BLANKS!**

Important: It is critical that you provide the information requested in this form and supply the underlying documents as well. This means supplying addresses and account numbers. We do not have this information unless you provide it! We cannot maximize the relief that may be available to you unless you provide to us the information needed.

Important: If you do not fully complete this form, your case filing will be delayed and you may incur additional attorney's fees. If you do not understand what information is needed, please call or e-mail our office and we will explain it.

While we are here to help you with your bankruptcy case, we cannot get this information for you. You must provide us this information.

## DOCUMENTATION NECESSARY FOR YOUR PETITION

PLEASE ORGANIZE your documentation into the categories listed below and arrange the documentation chronologically if applicable. Organization of these documents is critical so that we can timely and appropriately prepare your case. We would rather not have a shoebox full of documents to sort through.

1. Paystubs: You absolutely must provide to us your paystubs for the six months prior to when you file for bankruptcy. Gather up these paystubs and put them in chronological order and paperclip them so you can determine if any paychecks are missing. If you cannot find all of your paystubs, a report from your employer will suffice if it shows the withholdings and other deductions. While you are waiting for your case to be filed, if you receive any additional paychecks, we will need copies of those as well. We are required to provide copies of some of your paystubs to the United States Bankruptcy Administrator's office. We will need paystubs for you and your spouse even if your spouse is not filing bankruptcy.

Other source of income: If you receive income from any other source such as rental payments; Social Security; retirements funds; child support payments; alimony or other spouse support payments, stock dividends, family members helping out on monthly expenses, anything, you must list the source and the amount.

2. Tax Returns: You absolutely must provide to us your tax return for the most recent tax year. We must to provide this to the United States Bankruptcy Administrator's office. We request that you provide us with your tax returns for the last two years.
3. Credit reports: it is very important that you obtain a credit report. You can obtain a free credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com) if you have not already obtained free credit reports for the year. If you have credit reports that are three to four months old, that should be recent enough for our purposes. We can obtain credit reports but we must obtain them from a re-seller and will have charge you \$50.00 per report extra to obtain the reports.
4. Lawsuits, foreclosures: If you have received notice of any lawsuits or foreclosures, please bring all of those papers with you so that we may examine them. If you have received any pre-foreclosure notices, please bring those so that we may examine it. We need to accurately list the attorney and parties to the lawsuit.
5. Billing statements: Please gather up your billing statements for *all* of your creditors. If you can, we greatly prefer that you provide us *copies* of the billing statements because many times the payment address is not the address where notices should be sent. We also need the account numbers. If accounts have been turned over to a collection agency, please provide the contact information for the collection agency as well.
6. Contracts and loan papers: Please gather up your car contracts or home loan documentation for our review. For car contracts, this information is critical for portions

of your bankruptcy case so that we can determine whether your vehicle can be “crammed down.” Loan documents from finance companies are important to see if the debts are secured by personal property. We want to make sure there are valid liens on your home as well.

7. Bank statements: Provide copies of your last four months’ bank statements showing deposits and debits. Also, prior to coming to sign your petition, check your bank balance so that we can accurately report your balances on your petition.
8. Deeds, deeds of trust, tax statements: we need copies of any deeds and copies of tax statements from your local county tax office. The tax statement will list a tax value of your property. We need the deeds to ensure that property is listed as husband and wife or other ways such as if a life estate is retained. If you have any recent appraisals on home, please provide those appraisals.
9. Credit Counseling: It is required that you take a credit counseling session. We prefer that you use Hummingbird Credit Counseling which can be done over the internet at [www.hummingbird.org](http://www.hummingbird.org) or [www.hbcce.org](http://www.hbcce.org). Once you do this, it is valid for 180 days. In addition, if you are filing a chapter 7 case, it is required that you do a second credit counseling through Hummingbird. If you do not do this, you may not get a discharge of your debts.

Important: At the signing of your petition, we will return most of these documents to you but you should retain them in a readily available place. Bankruptcy cases are subject to a random audit and if your case is audited, you will want to have the information available to you.

**GENERAL INFORMATION**

Name: \_\_\_\_\_

Spouse: \_\_\_\_\_

SSN: \_\_\_\_\_

SSN: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Telephone: \_\_\_\_\_(H)

\_\_\_\_\_ (H)

\_\_\_\_\_ (W)

\_\_\_\_\_ (W)

\_\_\_\_\_ (cell)

\_\_\_\_\_ (cell)

e-mail \_\_\_\_\_

e-mail \_\_\_\_\_

Mailing address if different than above:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

County you live in: \_\_\_\_\_

Have you used any other names within the past 6 years? If so, please list below:

\_\_\_\_\_

Have you ever filed for bankruptcy protection before? If so, when and where?

\_\_\_\_\_

Have you lived in eastern North Carolina for at least 6 months? Yes No (circle one)

Have you lived in North Carolina for at least two years? Yes No (circle one)

If no, what state(s) have you lived in during that two year period? \_\_\_\_\_

Please list the dates by month and year where you lived in the other state or states.

\_\_\_\_\_

Have you or your spouse been in business by yourself or with others during the last six years?

Yes No (Circle One). If so, give dates of business; type of business; business address.

\_\_\_\_\_ Tax ID: \_\_\_\_\_

**STATEMENT OF FINANCIAL AFFIARS**

1. **INCOME FROM EMPLOYMENT**

Please provide us with the amount of money you have earned before taxes are taken out (gross income) year to date and the two prior years. If you had more than one job at the same time, please add both sums together. If you are filing as husband and wife, please separate the figures out as "Husband" and "Wife." You can find this information on W-2s issued for your jobs and from 1099s issued.

You can generally find this information from the year to date information on your paychecks. For the prior years, please consult your tax returns for those years and W-2s. Please be sure to separate income for husband and wife.

<u>Husband</u>		<u>Wife</u>	
YTD	\$ _____	YTD	\$ _____
Last Year	\$ _____	Last Year	\$ _____
2 Years Ago	\$ _____	2 Years Ago	\$ _____

*If you are self-employed*, you will need your *gross revenues* for the above years. You can obtain this information through your accountant or if you use a computerized software program, run a profit-loss statement for the relevant time periods set forth above.

2. **INCOME OTHER THAN FROM EMPLOYMENT**

Please state the income that you have obtained from *sources other than working or through the operation of your business*. This question means that if you get retirement income or income from Social Security, or Unemployment benefits, or child support payments or if you have rental properties, or if family members routinely give you money, you will need to provide these amounts. If you have documentation as to these amounts, please provide it; otherwise, you can take you monthly benefit received for say, Social Security benefits and multiply by 12 for the yearly amount.

<u>Husband</u>		<u>Wife</u>	
YTD	\$ _____	YTD	\$ _____
Last Year	\$ _____	Last Year	\$ _____
2 Years Ago	\$ _____	2 Years Ago	\$ _____

Important: Please identify the type of payments you are receiving (Social Security, retirement, rental income, unemployment, family members, annuity, etc. If you need to use additional pages, please do so.)

Additionally, if you receive income on behalf of family members such as children's SSI payments, please set forth how much you receive per month.

3. **PAYMENTS TO CREDITORS WITHIN LAST 90 DAYS**

Please list *all* payments to creditors that you have made within the last 90 days **and** which total more than \$600 *per creditor* within that 90 days. This means if you made three payments of \$300.00 to one creditor, it should be listed below. If you made three payments of \$100.00 per month, it should not be listed. Typically, these payments are house payments and car payments but are not limited to those types of creditors. If you need more space, please use additional sheets of paper and attach with a note.

1. 

<u>Creditor Name</u>	<u>Dates Paid</u>	<u>Amount Paid</u>	<u>Balance Owed</u>
		\$	\$

2. 

<u>Creditor Name</u>	<u>Dates Paid</u>	<u>Amount Paid</u>	<u>Balance Owed</u>
		\$	\$

3. 

		\$	\$
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**PAYMENTS TO FAMILY MEMBERS OR BUSINESS PARTNERS**

If you have made any payments to family members or business partners or former business partners within *two years*, please list below. If more space is needed, please use additional sheets.

1. 

<u>Name of Person</u>	<u>Address</u>	<u>Amount Paid</u>	<u>Balance Owed</u>
		\$	\$

What is your relation to this person and why did you pay them money?

4. **LAWSUITS OR OTHER LEGAL PROCEEDINGS**

If you have been sued by a creditor within the past two years, please bring in the lawsuit papers if you have them. If you have had a foreclosure filed against you, please bring in that documentation. List each action filed against you below even though you have the documentation with you.

1. 

<u>Creditor Name and address</u>	<u>County of Lawsuit</u>	<u>Status</u>
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2.

3.

5. **REPOSSESSIONS OR RETURNS**

Have you had any property repossessed or foreclosed on within the past 12 months? If so, please list the following information:

<u>Creditor Name</u>	<u>Repo Date</u>	<u>Property Repo'd</u>
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1.

2.

6. **GIFTS**

Please list any substantial gifts that you have made within the last four years. Include any religious gifts such as tithes, charitable contributions or anything of the sort.

<u>Donee</u>	<u>Address</u>	<u>Gift</u>
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7. **OTHER TRANSFERS OF PROPERTY**

Have you given away or sold any property within the past four years or if you have given any property as collateral for a loan? If so, please state the following:

<u>Property Sold or pledged</u>	<u>To Whom Sold or pledged</u>	<u>Address</u>	<u>Amt</u>
			\$

**IMPORTANT:** If you have transferred any property to a self-settled trust or other trust arrangement of which you are the beneficiary within the past ten years, please describe below. If you are unsure as to what this means, please ask!

8. **ANY CLOSED FINANCIAL ACCOUNTS**

If you have closed any checking accounts or savings account or brokerage accounts, please list below with the name of the bank/institution; balance at time of closing; date of closing.

9. **PROPERTY HELD BY ANOTHER**

Is there any property that is in your name that you do not consider your property such as a car bought for your child but titled in your name; a house on which you are making payments but is titled in someone else's name. If so, please describe below:

10. **PRIOR ADDRESS OF DEBTORS**

If you have not lived at your current address for more than 2 years, please list the prior addresses *and* dates of occupancy.

<u>Address</u>	<u>Dates Lived There</u>
1.	
2.	

**SCHEDULE OF PROPERTY/CREDITORS/INCOME/EXPENSE**

This section will ask you to describe *all* property that you own either with your spouse or in your name. It is important that you list all property that you own. If you omit property and it is later found out, you may be in serious trouble which could include losing your bankruptcy discharge and even criminal prosecution. Please list everything. Please use extra sheets if necessary.

1. Real Estate

Please describe all real estate that you may own. It is very helpful if you obtain the tax value of any real estate that you may own and to put down what you think you could sell the property for. If additional space is needed, please use other sheets of paper.

<u>Address</u>	<u>Value</u>
	\$

In whose name is the property titled? \_\_\_\_\_  
Please provide a copy of the deed for each parcel of property.

Who is your mortgage creditor? If you have more than one mortgage please list in the order of when you got the mortgages. You will need to obtain or bring in your mortgage statements and/or call your mortgage company for a balance.

<u>1st Mortgage</u>	
<u>Creditor and Address</u>	<u>Amount Owed</u>
	\$

If behind, approximately how many months? \_\_\_\_\_



If behind, by approximately how much: \$ \_\_\_\_\_  
 Have you received a notice of foreclosure? Yes No (Circle One)  
 If yes, please bring notice with you.  
 What is your exact monthly payment? \$ \_\_\_\_\_  
 When is it normally due? \_\_\_\_\_ day of the month.  
 Does this include taxes? Yes No (Circle One)  
 Does this include homeowner's insurance? Yes No (Circle One)  
 Do you have you loan paperwork? If so, please bring with you.

If your home is a DW or modular home, does the creditor have your land tied up with the mortgage? Y N (Circle one if DW or modular home)  
 How do you know?

If you have a second mortgage, please provide the following information:

<u>Second Mtg Creditor &amp; Address</u>	<u>Amount Owed</u>
	\$

If behind, approximately how many months? \_\_\_\_\_  
 If behind, by approximately how much: \$ \_\_\_\_\_  
 Have you received a notice of foreclosure? Yes No (Circle One)  
 If yes, please bring notice with you.  
 What is your exact monthly payment? \$ \_\_\_\_\_  
 Do you have your loan paperwork? If so, please bring with you.

2. Motor Vehicles and/or boats (for boats, use separate sheet)  
 List all the vehicles that you own. To determine the value, please look up the value on *NADA.com* because you know the mileage and accessories on your vehicle. For each vehicle, please bring us a copy of the car contract from where you purchased the vehicle along with a *recent statement* showing the approximate balance owing.

<u>Year</u>	<u>Make and Model</u>	<u>Lienholder and address</u>	<u>Value</u>
1.			

Exactly how much do you owe on this vehicle? \$ \_\_\_\_\_  
 Are you current on this vehicle? Yes No

If not, how many months behind? \_\_\_\_\_  
 What is your exact car payment? \$ \_\_\_\_\_  
 When is your payment normally due: \_\_\_\_\_ day of the month  
 Do you wish to keep vehicle? Yes No  
 Who is the vehicle titled to? \_\_\_\_\_  
 When did you acquire this vehicle? (Date) \_\_\_\_\_  
 Who is vehicle insured with? \_\_\_\_\_  
 Is repossession threatened? Yes No (Circle One)

<u>Year</u>	<u>Make and Model</u>	<u>Lienholder and address</u>	<u>Value</u>
2.			

Exactly how much do you owe on this vehicle? \$ \_\_\_\_\_  
 Are you current on this vehicle? Yes No  
 If not, how many months behind? \_\_\_\_\_  
 What are your exact car payments? \$ \_\_\_\_\_  
 When is your payment normally due: \_\_\_\_\_ day of the month  
 Do you wish to keep vehicle? Yes No  
 Who is the vehicle titled to? \_\_\_\_\_  
 When did you acquire this vehicle (date)? \_\_\_\_\_  
 Who is vehicle insured with? \_\_\_\_\_

If you have other vehicles or boats, please provide for each vehicle the information requested above. If you have vehicles that are paid for or do not have a lien on those vehicles, please list additional vehicles including ATVs, jetskis, tractors, etc. here:

**SCHEDULE B OTHER PERSONAL PROPERTY**

1. Cash on hand \$ \_\_\_\_\_
2. Checking accounts Bal. \$ \_\_\_\_\_  
 Where? \_\_\_\_\_
3. Any security deposits with apartment rental; water co.; utilities, etc. \$ \_\_\_\_\_

4. Households Furnishings:
- |                               |          |
|-------------------------------|----------|
| Clothing                      | \$ _____ |
| Kitchen appliances            | \$ _____ |
| Stove                         | \$ _____ |
| Refrigerator                  | \$ _____ |
| Freezer                       | \$ _____ |
| Washing machine/dryer         | \$ _____ |
| China                         | \$ _____ |
| Silver                        | \$ _____ |
| Jewelry                       | \$ _____ |
| Living room furniture         | \$ _____ |
| Den furniture                 | \$ _____ |
| Bedroom furniture             | \$ _____ |
| Lawn furniture                | \$ _____ |
| Television(s)                 | \$ _____ |
| VCR/DVD/game console          | \$ _____ |
| Stereo/radio                  | \$ _____ |
| Musical instruments           | \$ _____ |
| Video cameras/digital camera  | \$ _____ |
| Air conditioner (window unit) | \$ _____ |
| Paintings/Art                 | \$ _____ |
| Lawn mower                    | \$ _____ |
| Yard tools                    | \$ _____ |
| Computer and accessories      | \$ _____ |
| Recreational equipment        | \$ _____ |
| Firearms                      | \$ _____ |
| Videos, books, etc.           | \$ _____ |
| Saving bonds (face value)     | \$ _____ |

Insurance policies. Please state whether whole life or term life (term life does not have a cash surrender value). If whole life, state the cash surrender value—you will need to call your insurance company. Please bring in your policy.

<u>Company name</u>	<u>Cash Surrender Value</u>
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Retirement plans such as 401(k); 403(b); IRA plans. Please list the amount in the plan and where the plan is located (employer, brokerage, etc.)

<u>Type Plan</u>	<u>Location</u>	<u>Value</u>
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Any interest in a business whether incorporated or unincorporated. If so, please describe.

Are you due a tax refund? If so, how much will you get? \$ \_\_\_\_\_ If you have already received your refund and how much did you receive and what did you do with the money?

Do you expect to inherit any property within the next 6 months? Do you expect any of your family members to pass away leaving any property to you? If so, please describe.

Any children's § 529 plans for higher education? Please provide documentation.

**SECURED DEBTS:** Secured debts are debts that have collateral associated with the debt. That is, if you do not make the payments, the creditor may come and repossess the collateral. You should have already listed your secured debts for your house and vehicles but please list ALL secured debts even if you are listing them again. Also, finance companies will loan you money and ask if you have televisions; play station and other types of items and take a security interest in that. If you have a loan such as those from a finance company, be sure to list it and to find your paperwork for the loan. *Please bring a recent billing statement from each secured creditor for the account number and amount owed.*

**Important:** Please list secured creditors even if you noted it as a mortgage earlier.

<u>Creditor Name &amp; Address</u>	<u>Collateral</u>	<u>Amt Owed</u>
1		\$

Acct No. \_\_\_\_\_

2

Acct No. \_\_\_\_\_

<u>Secured Creditor</u>	<u>Collateral</u>	<u>Amt Owed</u>
3		\$

Acct No. \_\_\_\_\_

4.

\$

Acct No. \_\_\_\_\_

*(Use additional sheets if necessary)*

**PRIORITY DEBTS:** Priority debts are special debts that must be paid in full through your chapter 13 case or may not be discharged through your chapter 7 case. It is critical that you list all debts that may be priority debts. Typically, priority debts are past due child support payments and taxes owed.

1. Do you owe any federal taxes? \_\_\_\_\_ If yes, for what tax years and how much for each year and the type of tax (income, 941 employment taxes, etc).

Tax Year _____	\$ _____	Tax Type: _____
Tax Year _____	\$ _____	Tax Type: _____
Tax Year _____	\$ _____	Tax Type: _____
Tax Year _____	\$ _____	Tax Type: _____

2. Do you owe any state taxes? \_\_\_\_\_ If yes, for what tax years and how much for each year.

Tax Year _____	\$ _____	Tax Type: _____
Tax Year _____	\$ _____	Tax Type: _____
Tax Year _____	\$ _____	Tax Type: _____
Tax Year _____	\$ _____	Tax Type: _____

3. Do you owe any county or city taxes? \_\_\_\_\_ If yes, for what years and how much do you owe?

\$ \_\_\_\_\_

4. Do you owe any domestic support obligation such as alimony or child support? \_\_\_\_\_  
If so, state to whom is this obligation owed:

Name: \_\_\_\_\_

Address \_\_\_\_\_

How much is owed \$ \_\_\_\_\_

Has this debt been assigned to a support enforcement agency? \_\_\_\_\_ If so,  
please bring in documentation and provide the address below:

Name: \_\_\_\_\_

Address \_\_\_\_\_

If you are filing a chapter 13 case, it is critical that you maintain your support  
payments. If you do not, you may not get a discharge of your debts!

Do you have a separation agreement or divorce decree where you agreed to  
assume some of the debts of your ex-spouse? \_\_\_\_\_ If so, please provide a  
copy of such agreement.

#### **SCHEDULE F—UNSECURED DEBTS**

Unsecured debts typically include credit cards, medical bills, signature loans, payday  
loans, deficiency claims from repossessed automobiles or mobile homes. If a debt is not a  
secured debt and not a priority debt, it is most likely an unsecured debt. You will want to ensure  
that all of your debts are listed so that all creditors are notified of your bankruptcy filing. Please  
provide us copies with any billing statements, notices from collection agencies or any other  
entity seeking to collect money from you. **Important:** You must list all debts including any debts  
owing to family members or persons that you really would like to pay. If you do not have  
enough room, *please use additional sheets* but be sure to include all of the necessary information  
on the added sheets. Type of debt asks whether the debt is a credit card, signature loan, medical  
bill, etc.

	<u>Creditor Name &amp; Address</u>	<u>Type of debt (credit card, med bill, etc.)</u>	<u>Amt. owed</u>
1.			

Acct No. \_\_\_\_\_

2.

Acct No. \_\_\_\_\_

3.

Acct No. \_\_\_\_\_

4.

Acct No. \_\_\_\_\_

5.

Acct No. \_\_\_\_\_

6.

Acct No. \_\_\_\_\_

7.

Acct No. \_\_\_\_\_

8.

Acct No. \_\_\_\_\_

**SCHEDULE I—INCOME**

This section requires you to provide information regarding your income. You have provided a lot of this information through you paychecks but be sure to answer these questions fully.

Number of dependents: \_\_\_\_\_  
Names: \_\_\_\_\_ Relation: \_\_\_\_\_ Age: \_\_\_\_\_  
\_\_\_\_\_ Relation: \_\_\_\_\_ Age: \_\_\_\_\_  
\_\_\_\_\_ Relation: \_\_\_\_\_ Age: \_\_\_\_\_

Do any of your dependents contribute to your household expenditures? \_\_\_\_\_. If so, how much do they contribute on a monthly basis? \$ \_\_\_\_\_

	Husband	Spouse
What is your occupation?	_____	_____
How long employed there?	_____	_____

Do you expect your income to increase or decrease by more than 10% within the next six months? \_\_\_\_\_ If yes, please explain.

**SCHEDULE J EXPENSES**

For the following expenses, please estimate how much you spend on a yearly basis and then divide by twelve to determine a monthly amount for which you must budget. If you make monthly expenditures for these items, then write that in the space provided. For many monthly expenses, there is variation—try to use reasonable averages. Remember, this is your budget and unrealistic expenditures can only hurt you in the end.

Property taxes (not escrowed with house payment) \$ \_\_\_\_\_  
Taxes (not taken out of your check) \$ \_\_\_\_\_  
Personal Property taxes for vehicles \$ \_\_\_\_\_  
Homeowners' insurance \$ \_\_\_\_\_  
Car insurance \$ \_\_\_\_\_  
Home Maintenance; repair \$ \_\_\_\_\_  
Life Insurance \$ \_\_\_\_\_  
Any other insurance \$ \_\_\_\_\_  
Christmas/birthday presents \$ \_\_\_\_\_  
Charitable contributions/tithes \$ \_\_\_\_\_  
Vehicle maintenance; tires; oil changes, etc. \$ \_\_\_\_\_



School supplies/after school activities	\$ _____
Clothing/school clothes	\$ _____
Savings for emergencies	\$ _____

**Monthly Expenses:**

Rent or House payment (taxes & ins. included)	\$ _____
Electricity	\$ _____
Water & Sewer	\$ _____
Garbage pickup	\$ _____
Cable/satellite	\$ _____
Internet	\$ _____
Telephone (land & cell)	\$ _____
Heating/gas	\$ _____
Food (groceries; school lunches; etc.)	\$ _____
Laundry/dry cleaning	\$ _____
Recreation/clubs/newspapers/magazines/school act.	\$ _____
Medical/dental/prescription drugs	\$ _____
Transportation (gas)	\$ _____
Alimony/child support payments	\$ _____
Child care	\$ _____
Payments for support of additional dependents not at your home (college, etc.)	\$ _____
Installment Payments (in Ch. 13 do not include if in plan)	
Car	\$ _____
Other	\$ _____
Other	\$ _____
Regular Expenses of business (itemize on separate sheet)	\$ _____
Other expenses (itemize)	\$ _____

**SCHEDULE G—EXECUTORY CONTRACTS**

Executory contracts or unexpired leases are contracts that are not fully performed. Typically, it is a rental agreement for a house or lot rent; gym contracts; leases for automobiles, cell phone contracts or other personal property. Please list below any executory contracts or unexpired leases with address and account number, if any, and whether you wish to keep or reject each such item.

**SCHEDULE H—CO-DEBTORS**

If any of the creditors that you previously listed are co-signed accounts, please list below along with the name and address of the co-debtor.

- | <u>Co-debtor</u> | <u>Creditor</u> |
|------------------|-----------------|
| 1.               |                 |
| 2.               |                 |

**GENERAL QUESTIONS**

**You must answer**

1. Have you taken any cash advances of more than \$500 from any credit account within the past 90 days? \_\_\_\_ If yes, please state the following:

- a) which creditor
- b) when cash advance taken
- c) how much taken
- d) what was money used for

2. Have you made any balance transfers within the last 90 days? \_\_\_\_\_ If yes, please state

- a) which creditor was money transferred to
- b) which creditor was money transferred from
- c) how much was transferred.

3. Have you used any credit card or other credit accounts within the past 90 days? \_\_\_\_\_ If yes, please state

- a) which credit account was used
- b) how much credit was obtained
- c) what was the money used for

4. Have you made any payments to any attorneys, credit counselors or debt consultants prior to completing this questionnaire? If so,

- a) payment made to:
- b) address
- c) date of payment
- d) how much paid