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BANKRUPTCY INSTRUCTIONS – PERSONAL

NOTICE

Our job is to help you get the protection and relief you deserve under the Federal Bankruptcy laws. Your job is to provide us with information that is both complete and truthful.

We will use the information you provide to prepare the Official Court forms necessary to get your case filed. Failure to provide information which is as complete and accurate as possible will delay the filing of your case and may constitute a Federal crime.

HOW TO FILL OUT THE QUESTIONNAIRE:

- [] Please fill out this questionnaire as best you can. If you want, we can provide this service, but there would be an extra charge of \$110.00 per hour for this level of service.
- [] Please use a pen. Do not use a pencil.
- [] If you need extra space for an answer, please use the back of the page or add additional paper.
- [] If you are filing a case with your spouse (a joint filing), please make sure you provide separate answers for both you and your spouse.
- [] Please write neatly so we can read your answers.
- [] Please answer each and every question and fill in each blank.
- [] If your answer is “No” or “None” write “No” or “None” in the blank.
- [] If an item does not apply to you simply write “not applicable” or “N/A” in the space provided.
- [] If you do not know exact dates or exact amounts, put in the best answer you can.
- [] If you are not sure how to answer a question, answer it as best you can. If you simply do not understand a question, write “don’t understand” or “???” in the blank.
- [] Make a list of any questions you have about the information requested in this Questionnaire. When you come back into our office, we will try to answer your questions.

WHEN YOU RETURN WITH YOUR QUESTIONNAIRE FILLED OUT, PLEASE BRING THE FOLLOWING ITEMS WITH YOU:

- [] Your retainer payment or a portion thereof as discussed with the attorney.
- [] Copy of your Texas Driver's License.
- [] Copy of your Social Security Card (to be used as identification at the 341 Creditor's Meeting).
- [] Proof of Current Income:
 - Pay Stubs: we will need six (6) months of pay stubs for each job you have, and if your spouse is also filing, we need the same for each of your spouse's jobs.
 - Other Income: Identification of any money and property you received, including money from bonuses, settlements, withdrawals, sales of property, rents, capital gains, child support, alimony, unemployment benefits, workers compensation, support from family, SSI, pension, etc, within the last six (6) months.
 - Clients in the Military: we need six (6) recent end of month LES's (Leave Earning Statement), or if you retired, your most recent retirement LES.
- [] Bank Statements:
 - Six (6) months of statements for ALL checking accounts, savings accounts, retirement accounts, 401(K) plans, SEP plans, annuities, etc that are in your name, your spouse's name, or in your name with any other individual.
- [] Your Federal income tax returns or extensions for the last three (3) years. Tell us if there are any tax returns for last year or other years that you have not filed.
- [] All court papers you have received.

BE PREPARED TO PROVIDE THE FOLLOWING IF REQUESTED BY THE TRUSTEE:

- [] All agreements for the purchase or lease of cars, trucks, boats, airplanes, mobile homes, motorcycles and other vehicles.
- [] All titles to every car, truck, boat, airplane, mobile home, and other property that has your name and/or your spouse's name on the title, as owner or co-owner, regardless of whether you owe any money on it. Please bring a copy of the actual title (the documents that shows whether or not a lien exists).
- [] All tax notices (State; Federal).
- [] All recorded deeds, deeds of trust, and all mortgages for every piece of land that you and/or your spouse may own an interest in, including land you inherited and land you own with other people, burial plots, condominiums, timeshares, your home, etc. If you are not sure you own an interest in a piece of property tell us about it.

BANKRUPTCY QUESTIONNAIRE – PERSONAL

FULL NAME _____ SS# _____

SPOUSE'S FULL NAME _____ SS# _____

NAMES USED DURING PAST SIX YEARS:

MAILING ADDRESS: OWN _____ RENT _____

COUNTY: _____

PHONE NUMBERS

HOME : _____ WORK: _____ CELL: _____ PAGER: _____

SPOUSE'S WORK: _____ CELL: _____ PAGER: _____

EMAIL ADDRESSES

DEBTOR: _____

SPOUSE: _____

TYPE OF BUSINESS _____ ID# _____

HAVE YOU PREVIOUSLY FILED BANKRUPTCY _____ YES _____ NO

IF YES, WHEN _____ CHAPTER _____

RESOLUTION: _____ DISMISSED _____ DISCHARGED

ASSETS:

REAL PROPERTY (Please list mortgage information under the Secured Creditor section at the end of this Schedule)

<u>ADDRESS/DESCRIPTION</u>	<u>VALUE</u>

PERSONAL PROPERTY

1. CASH ON HAND: _____
2. CHECKING, SAVINGS, OTHER FINANCIAL ACCOUNTS (use additional pages if needed):

<u>ACCT. NO.</u>	<u>NAME OF BANK</u>	Check ___ Savings ___	<u>AMOUNT</u>
_____	_____	Check ___ Savings ___	_____
_____	_____	Check ___ Savings ___	_____
_____	_____	Check ___ Savings ___	_____

3. List any online/electronic nonbanking deposit accounts such as PayPal, Amazon, online gambling, casinos, etc.

Name	Type of Account	Amount
_____	_____	_____

4. List any unused reward points, gift cards, gift certificates, airline tickets, airline miles, etc.

Name	Type of Account	Amount
_____	_____	_____

5. Do you have any security deposits with utilities or with a landlord? ___ Yes ___ No
If the answer is Yes, please list the name and address of the party holding the deposit and the amount of the deposit.

PARTY HOLDING DEPOSIT	ADDRESS	AMOUNT	TYPE (rent, pet, utility)
_____	_____	_____	_____
_____	_____	_____	_____

6. HOUSEHOLD GOODS:

The Bankruptcy Code requires that you provide the Court a list of all large items contained in your home, such as furniture and appliances, and their current value. Please try to indicate beside each item what you think a fair value is. **In other words, what do you believe it will sell for if you have a willing buyer.** I find it is easier to go room by room.

Use additional sheets if necessary

Kitchen:

Dining Room:

Item	Value		Item	Value

Living Room:

Bedroom No.1:

Item	Value		Item	Value

Bedroom No.2:

Bedroom No. 3:

Item	Value		Item	Value

Utility Room:

Garage:

Item	Value		Item	Value

7. Please give an estimated value of the books, pictures and other art objects that you own, including antiques, stamps, coin collections, records, tapes, compact discs and other collectibles of every type:
 Books: _____ Pictures: _____
 CD's, Tapes, etc.: _____ Other Collectibles: _____

8. Please give an estimated value of the clothing owned by every member of your family who is a dependent:

 If this amount is over \$2,000.00, please describe all items that you valued over \$200.00:

9. Please list all jewelry owned by you and your dependents:
 What do you believe this jewelry is worth? _____

10. Please list all guns, cameras or sporting equipment that you or your dependents own:
Item Value

11. INSURANCE: Please list each life insurance policy that you or any of your dependents own.
Company Type/Number Beneficiary Value

INSURANCE: Please list each health; disability; health savings account (HSA); credit insurance policy that you or any of your dependents own:
Company Type/Number Beneficiary Value

INSURANCE: Please list your homeowner's or renter's insurance policy:

<u>Company</u>	<u>Type/Number</u>	<u>Value</u>
_____	_____	_____
_____	_____	_____

INSURANCE: Please list each vehicle insurance policy:

<u>Company</u>	<u>Type/Number</u>	<u>Vehicle</u>	<u>Value</u>
_____	_____	_____	_____
_____	_____	_____	_____

12. Please list all annuities. Itemize and name each issuer:

<u>Company</u>	<u>Type/Number</u>	<u>Beneficiary</u>	<u>Value</u>
_____	_____	_____	_____
_____	_____	_____	_____

13. Please list all interests that you or your dependents have in any IRA, ERISA, Keogh, or other pension or profit sharing plan:

<u>Issuer</u>	<u>Type</u>	<u>Value</u>
_____	_____	_____
_____	_____	_____

14. Please list all stock that you own and indicate its value:

<u>Name of Stock</u>	<u>No. of Shares</u>	<u>Value</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

15. Please list all ownership interests that you have in any partnership, joint ventures or other business entities:

<u>Name of Entity</u>	<u>Ownership Interest</u>	<u>Value</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

16. Please list all government or corporate bonds that you own, either directly or indirectly:

<u>Type of Bond</u>	<u>Value</u>
_____	_____
_____	_____
_____	_____

17. Please list all debts owing to **YOU**, including alimony, maintenance, support, property settlements, personal injury claims or any other type of debt that you are aware of that is owed to you. Include the name and address of the party that owes you the money and the amount that they owe you:

<u>Party Owing Debt</u>	<u>Address</u>	<u>Amount Owed</u>
_____	_____	_____
_____	_____	_____

18. Please list any alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars:

<u>Property to be inherited</u>	<u>Address</u>	<u>Estimated Value</u>
_____	_____	_____
_____	_____	_____

19. Please list any other liquidated debts owing debtor including tax refunds. Give particulars:

20. Please list any 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.

21. Please list all contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.

22. Please list all patents, copyrights, and other intellectual property. Give particulars:

<u>Property</u>	<u>Value</u>
_____	_____
_____	_____

23. Please list all licenses, franchises, and other general intangibles. Give particulars.

<u>Property</u>	<u>Value</u>
_____	_____
_____	_____

24. Please list all automobiles, trucks, trailers, and other vehicles and accessories:

<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Mileage</u>	<u>Value</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

25. Please list all boats, motors and accessories:

<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Value</u>
_____	_____	_____	_____
_____	_____	_____	_____

26. Please list all aircraft and accessories:

<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Value</u>
_____	_____	_____	_____

27. Please list all office equipment, furnishings, and supplies:

<u>Property</u>	<u>Value</u>
_____	_____
_____	_____

28. Please list all machinery, fixtures, equipment, and supplies used in business.
Property Value

29. Please list all inventory:
Property Value

30. Please list all pets
 _____ Value _____
31. Please list all crops growing or harvested. Give particulars:
Property Value

32. Please list all farming equipment and implements:
Property Value

33. Please list all farm supplies, chemicals, and feed:
Property Value

34. Please list all personal property of any kind not already listed.
Property Value

35. List any unused reward points, gift cards, gift certificates, or airline tickets and airline miles
Property Value

36. List all personal property of any kind not already listed.
Property Value

TAX CLAIMS:

County Tax Authority:

<u>Name</u> _____	<u>Address</u> _____	<u>Amount Owed</u> _____
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Texas State Comptroller:

<u>Name</u> _____	<u>Address</u> _____	<u>Amount Owed</u> _____
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Internal Revenue Service:

<u>Name</u> _____	<u>Address</u> _____	<u>Amount Owed</u> _____
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School District:

<u>Name</u> _____	<u>Address</u> _____	<u>Amount Owed</u> _____
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Do you owe any wages? Yes No If you do, please list who you owe and how much: _____

Are you party to any lease agreements? Yes No If yes, please list the particulars including the name and address of the other parties to the lease:

<u>Property Leased</u> _____ _____	<u>Name of Lessor</u> _____ _____	<u>Address of Lessor</u> _____ _____
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PERSONAL INFORMATION:

Marital Status: _____

List all dependents, their ages and relationship:

<u>Dependent Name</u>	<u>Relationship</u>	<u>Age</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

What is your occupation? _____
 Who is your employer? _____
 How long? _____

What is your spouse's occupation? _____
 Who is your spouse's employer? _____
 How long? _____

MONTHLY INCOME:

What is your **GROSS MONTHLY** income? (This is the amount you make before any taxes or deductions) (If paid bi-weekly, please figure on a monthly basis.) _____

What is your spouse's **GROSS MONTHLY** income? _____

Please list **MONTHLY** payroll deductions for you and your spouse:

	<u>Debtor</u>	<u>Spouse</u>
Federal/State Withholding Taxes	_____	_____
Social Security Taxes	_____	_____
Medicare	_____	_____
Insurance	_____	_____
Union Dues	_____	_____
Other (ie. Mandatory Retirement.) Describe and list.	_____	_____

Please list all income from any other source, give the amount received each month, the source and its address.

<u>Income Source</u>	<u>Address</u>	<u>MONTHLY Amount</u>
_____	_____	_____
_____	_____	_____

MONTHLY EXPENSES:

Mortgage Payment.....	\$ _____
Real Estate Taxes if not included above.....	\$ _____
Insurance on Residence if not included above.....	\$ _____
Rent/Lease Payment.....	\$ _____
Home Maintenance	\$ _____
HOA Dues (Monthly)	\$ _____
Home Equity Loan	\$ _____
Electricity	\$ _____
Gas (Natural)	\$ _____
Water & Sewage.....	\$ _____
Telephone	\$ _____
TV Cable.....	\$ _____
Security System	\$ _____
Food/Housekeeping Supplies	\$ _____
Clothing	\$ _____
Laundry and Dry Cleaning	\$ _____
Medical & Dental	\$ _____
Automobile Gas and Maintenance	\$ _____
Recreation	\$ _____
Charitable	\$ _____
Insurance (not deducted from pay)	
Renters	\$ _____
Life.....	\$ _____
Health.....	\$ _____
AUTO.....	\$ _____
Taxes (not deducted from pay)	\$ _____
Installment Payments:	
AUTO.....	\$ _____
Other _____.....	\$ _____
Other _____.....	\$ _____
Alimony.....	\$ _____

Child Support..... \$ _____

Dependent Support for Others..... \$ _____

Other Expenses:

 Personal Grooming..... \$ _____

 Veterinary..... \$ _____

 Cellular Phone..... \$ _____

 Educational Expenses..... \$ _____

_____..... \$ _____

_____..... \$ _____

STATEMENT OF FINANCIAL AFFAIRS

(PLEASE PUT N/A IF DOES NOT APPLY
USE ADDITIONAL SHEETS IF NECESSARY)

1. Income from **EMPLOYMENT** or **OPERATION OF BUSINESS**. Fill in the total amount of income you received from all jobs and all businesses, including part time activities.

Debtor 1	Source(s) of Income Identify Employer Name or Operating Business	Gross Income
January 1 of current year to filing date	1	
	2	
	3	
Prior year	1	
	2	
	3	
Prior year	1	
	2	
	3	

Debtor 2	Source(s) of Income Identify Employer Name or Operating Business	Gross Income
January 1 of current year to filing date	1	
	2	
	3	
Prior year	1	
	2	
	3	

Prior year	1	
	2	
	3	

2. Income **OTHER** than from employment or operation of business (i.e. Social Security, retirement, 401k, dividends). Enter sources of any other income during the past two years. Specify the amount of income and the fiscal year.

Debtor 1	Source(s) of Income	Gross Income
January 1 of current year to filing date	1	
	2	
	3	
Prior year	1	
	2	
	3	
Prior year	1	
	2	
	3	

3a. List payments made to any creditor totaling more than \$600.00 during the last 90 days.

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

3b. List payments made to insider creditors during the last year.

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

4a. Were you sued or did you sue anybody last year (12 months)? If yes, list the following for each (attach any additional sheets as necessary):

CAPTION OF SUIT: _____
CASE NO.: _____
NATURE OF PROCEEDING: _____
COURT AND LOCATION: _____
STATUS/DISPOSITION: _____

4b. List any property garnished, attached or seized during the last year by a creditor.

Creditor (name and address)	Date of seizure	Description and value of property

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

Creditor (name and address)	Date of repossession	Description and value of property

6a. Describe any assignment of property for the benefit of creditors made with the last 120 days. List the following for each:

NAME OF ASSIGNEE: _____
 ADDRESS OF ASSIGNEE: _____
 DATE OF ASSIGNMENT: _____
 TERMS OF ASSIGNMENT OR SETTLEMENT: _____

- 6b. List all property which has been in the hands of a custodian, receiver or court-appointed official during the past year. List the following for each:

NAME OF CUSTODIAN: _____
 ADDRESS OF CUSTODIAN: _____
 COURT AND LOCATION: _____
 CASE TITLE AND NUMBER: _____
 DATE OF ORDER: _____
 DESCRIPTION OF PROPERTY: _____
 VALUE OF PROPERTY: _____

7. List all gifts or charitable contributions made during the last year except ordinary and usual gifts to family members totaling less than \$200 per family member and \$100 per charitable recipient.

Recipient (name and address)	Relationship (if any)	Date of gift	Description and value of gift

8. List all losses from fire, theft, other casualty or gambling during the past year.

Description and value of property	Circumstance of loss	Covered by insurance	Date of loss

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

Payee (name and address)	Date of payment, Payor	Amount paid or value of property transferred

10. 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 during the past year to creditor or family member.

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

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

Institution (name and address)	Account type & number Amount of final balance	Amount & date of sale or closing

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

Institution (name and address)	Who has access (name and address)	Description of contents	Date of transfer or surrender

13. List all setoffs (money taken from an account to repay a loan at the same bank as where your money has been deposited) made by any creditor, including a bank, against a debt of the debtor within the past 90 days.

Creditor (name and address)	Date of setoff	Amount of setoff

14. List all property OWNED by another person that the debtor (you or you and your spouse) holds or controls.

Owner (name and address)	Description & value of property	Location of property

15. If you have moved with the last two years, list all premises occupied and vacated during that period.

Address	Name used	Dates of occupancy

16. Please list the names of spouses and former spouses (last 8 years):

Name and Current Address	Date of Divorce

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, or a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

17. Environmental Information

18. Nature, location and name of business.

- a. If the debtor is an individual, list the names and addresses of all business in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole partnership, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

If the debtor is a partnership, list the name and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

If the debtor is a corporation, list the name and addresses of all businesses in which the debtor was a partner or owned 5 percent of the voting securities within the two years immediately preceding the commencement of this case.

Business Name and Address	Nature of business/ Employer ID #	Beg/End dates Of operation

19. Books, records and financial statements

- a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Bookkeeper/Accountant (Name and Address)	Dates Services Rendered

- b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books account and records, or prepared a financial statement of the debtor.

Name	Address

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Name and Address	Date Issued

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

20. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory

b. List the name and address of the person having possession of the records of each of the two inventories listed above.

21. Current partners, officers, directors and shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Members (Name and Address)	Nature of Interest	Percentage of Interest

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Name and Address	Title	Nature and Percent of Stock Ownership

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Name	Address	Date of Withdrawal

b. If the debtor is a corporation, list all officers and directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Name and Address	Title	Date of Termination

23. Withdrawals from a partnership or distributions by a corporation to an insider. Attach a separate sheet, if necessary.

Recipient Name and Address/ Relation to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of property

CREDITORS

COMPLETE LIST OF ALL SECURED AND UNSECURED CREDITORS, WITH ACCOUNT NUMBERS, ADDRESSES OF CREDITORS AND AMOUNTS OWED, ON THE ATTACHED FORMS.

Include “buy now, pay later” companies such as Affirm, Sizzle, PayPal Pay in 4, Afterpay, Zip Co, Klarna, Splitit, Perpay, Katapult, Nuvei, Bluevine, NetCredit, BNPL, Four, Uplift, Shop Pay, FlexShopper, Hokodo, and Atlas

Use additional sheets as necessary.

I hereby certify that all the information contained in this form and the attachments thereto are true and correct to the best of my knowledge and ability.

Debtor

Debtor

Date: _____

Date: _____

SECURED CREDITORS

REAL PROPERTY:

	ADDRESS/DESCRIPTION	VALUE	AMOUNT OWED	INTEREST RATE	MORTGAGE CO./ LIENHOLDER	ADDRESS
HOME						
OTHER REAL PROPERTY						

PERSONAL PROPERTY: (ITEMS YOU STILL OWE MONEY ON)

	DESCRIPTION	VALUE	AMOUNT OWED	INTEREST RATE	LIENHOLDER	ADDRESS
CARS						
OTHER SECURED PROPERTY (COMPUTERS, BOATS, MAJOR APPLIANCES, TV's)						

CREDIT CARD, MEDICAL, AND OTHER UNSECURED CREDITORS
ie Affirm, Sizzle, PayPal Pay in 4, Afterpay, Zip Co, Klarna, Splitit, Perpay, Katapult, Nuvei, Bluevine,
NetCredit, BNPL, Four, Uplift, Shop Pay, FlexShopper, Hokodo, and Atlas

	CREDITOR NAME	CREDITOR ADDRESS	ACCT. NO.	AMOUNT OWED
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

CREDIT CARD AND OTHER UNSECURED CREDITORS

	CREDITOR NAME	CREDITOR ADDRESS	ACCT. NO.	AMOUNT OWED
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				