



## **BANKRUPTCY INFORMATION PACKET**

Please read the following instructions carefully. This packet has been especially designed for you to help you organize your financial information in preparation of filing your Chapter 7 or Chapter 13 Bankruptcy case and to help you understand the Bankruptcy process. Please review this information and complete the ENTIRE packet as thoroughly and accurately as you can. Some of the requested information may apply to more than one question or section. Some of the requested information may not apply to your situation at all. If it does not apply, please write N/A so that we know that you have reviewed the question. Please try to give as much information as you are able. The more information you provide to us, the better and faster we can serve you. *BY FEDERAL LAW, ALL OF YOUR CREDITORS (any party to whom you owe money) MUST BE LISTED regardless of how they will be reorganized.*

### **ATTACH COPIES OF THE FOLLOWING TO THIS INFORMATION PACKET:\***

1. \_\_\_ 3 Credit Reports (we may assist or try [www.annualcreditreport.com](http://www.annualcreditreport.com)) \_\_\_\_\_
2. \_\_\_ Tax Returns for the preceding 4 years or Transcripts, or may need Returns for the last year filed (we may assist in obtaining) \_\_\_\_\_
3. \_\_\_ All Most Recent Bills
4. \_\_\_ Pay Stubs and/or Income Information going back 6 months starting with \_\_\_\_\_ to present (including social security)
5. \_\_\_ Bank Statements going back 3 months (Checking, Savings etc)
6. \_\_\_ Lease and Rental Agreements
7. \_\_\_ Court Orders for Family or Child Support
8. \_\_\_ Martial Property Agreements or Decrees for Recent Divorce
9. \_\_\_ Life, Health and Vehicle Insurance Policies
10. \_\_\_ Lawsuits and Judgments filed by client or against client
11. \_\_\_ Retirement, IRA's, 401k's, TSP etc
12. \_\_\_ Notice of Eviction
13. \_\_\_ Interest in an educational individual retirement account
14. \_\_\_ Wills & Pending Papers
15. \_\_\_ Partner Agreements, other evidence of interests in business
16. \_\_\_ Trust Documents, Annuities and other investments including stocks
17. \_\_\_ Prior Bankruptcy date: \_\_\_\_\_ State in which it was filed: \_\_\_\_\_
18. \_\_\_ Due Diligence check date: \_\_\_\_\_
19. \_\_\_ Counseling MMI\* 877-895-2227 or [www.hummingbirdcreditcounseling.org](http://www.hummingbirdcreditcounseling.org)
20. \_\_\_\_\_

***\*See last section of information packet regarding additional information and documentation that you may or will be required to provide during your case.***

\*Please note when you “finalize” your Bankruptcy Petition (this means after you review your final papers with us and sign your name to them) that you are signing official Court documents under penalties of perjury. This means that the information you provide to us and to the Court must be the complete truth. There are serious and severe consequences to not being completely honest with the United States government. The best way to avoid any complications in your case is to give as much information as possible on the specific question asked.

The United States Bankruptcy Court requires you to pay a filing fee of \$274.00 for Chapter 13 cases; and \$299.00 for Chapter 7 cases. The Bankruptcy Court does not accept personal checks. Therefore, you must make the filing fee and attorney fees in guaranteed funds payable to Tommy Andrews, Jr., P.C. **We cannot file your case without the attorney fee and the filing fee having been paid in full. All attorney fees and filing fees must be paid in cash, money order, or certified cashier’s check.**

The purpose of a Bankruptcy case is to give you a fresh start and allow you to reclaim financial independence and most importantly, your peace of mind. The law firm of Tommy Andrews, Jr., P.C. is personally dedicated to serving your needs. We want you to succeed and will assist you in all legal ways we are able with the resources we have at hand! It is crucial for you to keep in mind that you are our most valuable resource during your Bankruptcy case! Open and complete communication is vital, even after your case has been filed and the immediate danger of losing your property is no longer a threat.

Thank you for entrusting your case to us.

All the information you provide to us, verbally or in writing, is strictly confidential. We will not disclose or discuss your information with third parties, other than your creditors and agents, without your express written authorization. Please note stated authorization located on page 20.

*THESE FORMS ARE THE PROPERTY OF Tommy Andrews, Jr., P.C. & ARE PROPRIETARY IN NATURE. NO DUPLICATION OR DISTRIBUTION IS AUTHORIZED BY THE FIRM © (REV 12/02/05)*

We are a designated debt relief agency under federal law and we provide legal assistance to consumers seeking relief under the bankruptcy code

**I. CLIENT INFORMATION**

**Your full name:**

\_\_\_\_\_  
(Any other names you have used within the last 8 years) \_\_\_\_\_

**Your spouse's full name:**

\_\_\_\_\_  
(Any other names used by your spouse) \_\_\_\_\_

What is your social security number? \_\_\_\_\_

What is your spouse's social security number? \_\_\_\_\_

What is your date of birth? \_\_\_\_\_

What is your spouse's date of birth? \_\_\_\_\_

**HOW ARE YOU FILING** (Please mark your answer):

- Single                       Never Married                       Divorced                       Widowed
- Individual (Married And Living Together)                       Individual (Married And Living Apart)
- Joint (Husband and Wife Only)

Address where you currently live (Street number, Street, City, State & Zip Code):  
\_\_\_\_\_

In which CITY or COUNTY do you live? \_\_\_\_\_

Mailing address, if different from above: \_\_\_\_\_

List the addresses of all places you have lived within the past two (2) years and indicate the dates you lived there: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Name and permanent telephone number of a relative or friend whom we may contact in the event of an emergency: \_\_\_\_\_

---

Are there any Lawsuits against you? (Has anyone taken you to Court?) If yes, who has taken you to Court? Please list the name and address of the party who brought a lawsuit against you, and their attorney(s) (if known):

---

---

Have you had any vehicles repossessed in the past twelve (12) months? If yes, who repossessed your vehicle? Please list the name and address of the party who repossessed your vehicle, and their attorney(s) (if known):

---

---

**\*Please attach all documents, papers, and letters that you may have about a vehicle repossession, or lawsuit.**

**II. YOUR GENERAL FINANCIAL SITUATION**

**Not all the following questions will apply to your financial situation.** For those questions that do apply to you, please provide as much information as possible and attach any documentation you may have. If any of the following questions do not apply to you, simply write "NO" on the space provided after the question and move on to the next question. The more information you provide to us, the better we can serve you.

1. Have you paid any of your creditors or other person more than \$600 within the past ninety (90) days? If yes, to whom did you pay the money and how much did you pay them?

---

---

---

2. Has anyone brought any lawsuits against you or have you filed any lawsuits? If yes, who sued you or whom did you sue? (Provide the name of the creditor or defendant, in which Court the case was filed, case number, trial date & status

---

---

---

3. Has anyone attached, garnished, or seized any of your property, wages, or bank accounts? If yes, who did this, approximately when did they do this, and how much did they take? (Please include the name of their attorney(s) if applicable):

---

---

4. Have you had any property that has been foreclosed upon, surrendered, or returned? If yes, please describe the property that was taken, approximately when it was taken, and who took it. (Please include the name of their attorney(s) if applicable):

---

---

5. Have you made or received any large gifts (e.g. greater than \$500.00) in the past twelve (12) months? This question includes donations to charitable organizations or Churches. If yes, to whom did you give or receive this gift? When did you give or receive this gift? What was the cash value of the gift?

---

---

6. Have you purchased goods or services valued at more than a total of \$500.00 in the past 90 days?

---

---

7. Have you received cash advances or balance transfers totaling more \$750 in the past 70 days?

---

---

8. Have you made or received any large gifts (e.g. greater than \$500.00) in the past twelve (12) months? This question includes donations to charitable organizations or Churches. If yes, to whom did you give or receive this gift? When did you give or receive this gift? What was the cash value of the gift?

---

---

9. Have you experienced any losses due to fire, gambling, theft, accident, or disaster within the last twelve (12) months? If yes, please describe the nature of the incident, what was damaged or lost, and if an insurance company was involved. If an insurance company was involved, indicate which insurance company was involved and if the matter is still pending.

---

---

10. Do you have any safe deposit boxes? If yes, with which bank do you have the security box(es)? List the contents of the security box(es) and their estimated value:

---

---

11. Have you made any payments to others for Bankruptcy or debt counseling within the past twelve (12) months? If yes, to whom did you pay? How much money did you pay them? What service did they provide to you?

---

---

12. Have you made or received any transfers of money or property (e.g. greater than \$500.00) in the past twelve (12) months? This question includes inheritances, donations to charitable organizations or Churches, IRA or retirement distributions or disbursements, TSP loans, etc... If yes, approximately when did this happen, who was involved, and what was the cash value of the transfer?

---

---

13. Have you closed any bank account, money market accounts, IRA accounts, retirement accounts, etc., within the past twelve (12) months? If yes, what type of financial account did you close? With what financial institution or bank did you have the account? Approximately when did this occur? What was the closing balance or amount that you received when you closed this account?

---

---

14. Have you had any property, tax refunds, or other money setoffs within the past twelve (12) months? For example, if the IRS, state taxing agency, Child Support Enforcement agency, or any other financial institution withheld or kept a tax refunds of yours and then applied that money towards repayment of a debt, that is a "setoff". If you have experienced a setoff, describe who took the money, approximately when they took it, and how much they took.

---

---

15. Do you have the use and possession of any property that belongs to someone else, but you have the full use and enjoyment of the property? An example of this would be if someone let you borrow their car for an extended period of time or let you live in their home, rent free,

for an extended period of time. If yes, please indicate what the property is and who owns it.

---

---

### III. REAL PROPERTY

**You must list all property that you own regardless of your portion of the property.** All property must be listed for the Court's information. If property is not listed properly, even if you only own a small part of it, the Court will seize and sell any property that is not listed in your final papers. In addition to the loss of property that you fail to disclose to the Court, you will also be susceptible to civil and criminal perjury penalties.

**Do you own or have an ownership interest in real property such as a house, land or timeshare?**

YES\_\_\_\_\_ NO\_\_\_\_\_

**If the answer is yes, you must provide more information:**

**Where is the location of the property?**

\_\_\_\_\_

**What is the value of the property (if you sold it, what price would you be able to expect)?** \_\_\_\_\_

**Have you ever had an ownership interest in real property such as a house, land or timeshare?**

YES\_\_\_\_\_ NO\_\_\_\_\_

**If the answer is yes, you must provide more information.**

**When was it transferred? \_\_\_\_\_ What was your relationship with buyer?\_\_\_\_\_ What was the sales price? \_\_\_\_\_ Was it sold for fair market value? \_\_\_\_\_**

### IV. PERSONAL PROPERTY

**You must list all personal property that you own regardless of your portion of the property is yours.** All property must be listed for the Court's information. If property is not listed properly, even if you only own a small part of it, the Court will seize and sell any property that is not listed in your final papers. In addition to the loss of property that you fail to disclose to the Court, you will also be susceptible to civil and criminal perjury penalties.

If you need additional space to list your property, you may use last page of this packet or you may copy this page, as you need. Please make sure all the information is filled in completely on any attachments you may need to add.







	<b>TOTAL \$ _____</b>			
<b>QUANTITY</b>	<b>ESTIMATED VALUE</b>	<b>Women</b>	<b>Low</b>	<b>High</b>
		Bathing Suits	\$4.00	\$12.00
		Bathrobes	\$2.50	\$12.00
		Blouse	\$2.50	\$12.00
		Boots	\$2.00	\$5.00
		Bras	\$1.00	\$3.00
		Coats	\$10.00	\$40.00
		Dresses	\$4.00	\$19.00
		Evening Dresses	\$10.00	\$60.00
		Foundation Garments	\$3.00	\$8.00
		Fur Coats	\$25.00	\$400.00
		Fur Hats	\$7.00	\$15.00
		Handbags	\$2.00	\$20.00
		Hats	\$1.00	\$8.00
		Jackets	\$4.00	\$12.00
		Nightgowns	\$4.00	\$12.00
		Pants Suits	\$6.50	\$25.00
		Shoes	\$2.00	\$25.00
		Skirts	\$3.00	\$8.00
		Slacks	\$3.50	\$12.00
		Slips	\$1.00	\$6.00
		Socks	\$0.40	\$1.25
		Suits	\$6.00	\$25.00
		Sweaters	\$3.75	\$15.00
	<b>TOTAL \$ _____</b>			

\*Above listed valuations are from Salvation Army <http://www.satruck.com/ValueGuide.asp>

**ADDITIONAL ASSET QUESTIONS:**

1. How much cash do you have right now in your pocket, wallet, or purse?  
\_\_\_\_\_
  
2. Please list all bank accounts you may have, including what type of account you have, with which bank you have your account, if there are any other people listed on each account, and the approximate balance of each account:  
  
\_\_\_\_\_  
  
\_\_\_\_\_
  
3. Please list all security deposits you may have with landlords, utility companies, etc., including what type of security deposit you have, who holds the security deposit, and the approximate amount of each deposit:  
  
\_\_\_\_\_  
  
\_\_\_\_\_
  
4. Do you have any office equipment or furniture? If yes, list what you have, and the approximate replacement value:  
  
\_\_\_\_\_  
  
\_\_\_\_\_
  
5. List all furs and jewelry, including costume jewelry, wedding/engagement rings, watches, etc., that you have in your possession. Please note that heirlooms, gifts, or jewelry that you wear that belongs to another must be listed in order to protect the property from seizure. Please list the approximate replacement value:  
  
\_\_\_\_\_  
  
\_\_\_\_\_  
  
\_\_\_\_\_
  
6. List all Firearms, sports, hobby, and/or biking equipment, and the approximate replacement value:  
  
\_\_\_\_\_
  
7. List all Photographic, camera, or video equipment, and the approximate replacement value:  
  
\_\_\_\_\_  
  
\_\_\_\_\_
  
8. List all life insurance policies you may have, the company with whom you have the policy, and the cash surrender value:

---

---

9. List all Retirement accounts, 401Ks, IRAs, pensions, etc., that you are entitled to, with which company you have each, and the value: \_\_\_\_\_

---

---

10. List all Stocks, mutual funds, or savings bonds, etc., that you have, with which company you have each, and the value: \_\_\_\_\_

---

---

11. List all Business interests/partnerships, etc., that you are entitled to, with which company you have each, and the value:

---

---

12. If you are entitled to Alimony, Child support, or any settlement, please list what you are entitled to, how much you receive, and how often you receive it:

---

---

13. Are there any tax refunds you are entitled to receive that you have not yet receive? If yes, how much are you expecting to receive and from whom, and for what year(s)?:

---

---

14. Do you have, or are you entitled to, any Trust accounts? If yes, please describe the nature of the Trust account, how much you receive, and how often you receive the money?:

---

---

15. Are you receiving, going to receive, or expecting to receive any inheritance? If yes, please describe:

---

---

16. Please list all types of machinery, tools used in business, gardening equipment, etc., that you may have, and the approximate yard sale value of each:

---

---

17. Please list any other property of value that you have that you have not yet listed, and the approximate value of each:

---

---

18. Please list all automobiles that you have full use of, and/or are listed under your name with the DMV and the State. Please be specific as to the make, model, series number, and mileage for the vehicles listed. If you are financing any of your vehicles, please make a note of whom you pay.

YEAR	MAKE	MODEL	SERIES	MILEAGE	MANUAL/AUTOMATIC
------	------	-------	--------	---------	------------------

---

---

---

---

---

**V. SECURED CREDITOR QUESTIONS (only list secured creditors such as car bills or furniture bills. With all other creditors just attach the bills that you have in possession)**

A. This section covers SECURED CREDITORS. A secured creditor is a bank, company, or person that you owe money because they have a lien or security interest in property that you are buying. Examples would be an automobile finance company, furniture finance company, etc...

B. Please provide as much information as you are able. Complete addresses, with zip code, and account numbers are required. Your case cannot be filed with the Court without this information. **You must attach the last bill or account statement for each creditor. COPY THE PROCEEDING PAGES OR USE BLANK PAGES IF NEEDED TO COMPLETE THIS SECTION.**

**1. NAME & COMPLETE ADDRESS OF SECURED CREDITOR:**

---

---

---

---

Account No.: \_\_\_\_\_

Type of Debt:  \_\_\_\_\_  Automobile

Who owes this:  HUSBAND  WIFE  JOINT  SINGLE

CO-Signer (name and relationship) \_\_\_\_\_

Total Payoff Amount (Principal): \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

Finance/Interest rate: \_\_\_\_\_%

# of months in behind: \_\_\_\_\_

Payment due date: \_\_\_\_\_

Description of Secured Property. Please select what type of property refers to the above debt.

Automobile (describe, year, make & model)

Other (describe)

Market Value of the Secured Property (what could you sell collateral for quickly): \$ \_\_\_\_\_

**2. NAME & COMPLETE ADDRESS OF SECURED CREDITOR:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Account No.: \_\_\_\_\_

Type of Debt:  \_\_\_\_\_  Automobile

Who owes this:  HUSBAND  WIFE  JOINT  SINGLE

CO-Signer (name and relationship) \_\_\_\_\_

Total Payoff Amount (Principal): \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

Finance/Interest rate: \_\_\_\_\_%

# of months in behind: \_\_\_\_\_

Payment due date: \_\_\_\_\_

Description of Secured Property. Please select what type of property refers to the above debt.

<input type="checkbox"/> Automobile (describe, year, make & model)
<input type="checkbox"/> Other (describe)
Market Value of the Secured Property (what could you sell collateral for quickly): \$

**3. NAME & COMPLETE ADDRESS OF SECURED CREDITOR:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Account No.: \_\_\_\_\_

Type of Debt:  \_\_\_\_\_  Automobile

Who owes this:  HUSBAND  WIFE  JOINT  SINGLE

CO-Signer (name and relationship) \_\_\_\_\_

Total Payoff Amount (Principal): \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

Finance/Interest rate: \_\_\_\_\_%

# of months in behind: \_\_\_\_\_

Payment due date: \_\_\_\_\_

Description of Secured Property. Please select what type of property refers to the above debt.

<input type="checkbox"/> Automobile (describe, year, make & model)
<input type="checkbox"/> Other (describe)

Market Value of the Secured Property (what could you sell collateral for quickly): \$

**VI. TAX QUESTIONS**

By federal law, all taxing authorities in the State and County where you live, as well as any taxing authorities to which you may possibly owe money must be listed, even if you do not owe them money. If you have not filed your taxes, you must do so in order for your case to be filed. Reread the first page if you have any questions about your obligations to file your taxes.

**FEDERAL TAXES OWED:**

Who owes this?	<input type="checkbox"/> HUSBAND	<input type="checkbox"/> WIFE	<input type="checkbox"/> JOINT	<input type="checkbox"/> SINGLE
	Amount: \$		For which year(s):	

Were these taxes filed in time?

**STATE TAXES OWED:**

Which State(s):	<input type="checkbox"/> MARYLAND	<input type="checkbox"/> VIRGINIA	<input type="checkbox"/> DISTRICT OF COLUMBIA	
	<input type="checkbox"/> OTHER			
Who owes this?	<input type="checkbox"/> HUSBAND	<input type="checkbox"/> WIFE	<input type="checkbox"/> JOINT	<input type="checkbox"/> SINGLE
	Amount: \$		For which year(s):	

Were these taxes filed in time?

**LOCAL TAXES (COUNTY +/-or CITY)**

Which County?				
Who owes this?	<input type="checkbox"/> HUSBAND	<input type="checkbox"/> WIFE	<input type="checkbox"/> JOINT	<input type="checkbox"/> SINGLE
	Amount: \$		For which year(s):	

Were these taxes filed in time?

**NOTE: Please advise us immediately if you have not yet filed tax returns for the past ten years. If this applies to you, you must file your tax returns IMMEDIATELY. If you fail to file your taxes, your case will be dismissed by the Court for failure to file the obligatory returns. Please**

**list the amount of your tax debt and the years for which taxes are owed.**

**VII. BUDGET QUESTIONS**

Please attach the last 6 months paychecks and/or evidence of income for you and your spouse. All income that your household receives must be verified in writing. If you are not married but cohabitating, you may be required to provide your partners income. (primarily if you are filing a Chapter 13).

**A. REGULAR INCOME:**

(CLIENT) How often are you paid?

Monthly  Twice a month (1<sup>st</sup> & 15<sup>th</sup>)

Every two (2) weeks  Weekly

Do you work overtime?  Yes  No

If YES, how many hours & rate per hour on average:

(SPOUSE) How often are you paid?

Monthly  Twice a month (1<sup>st</sup> & 15<sup>th</sup>)

Every two (2) weeks  Weekly

Do you work overtime?  Yes  No

If YES, how many hours & rate per hour on average:

Do you have dependents living with you? If so, list their name, relationship and age:

---

---

---

**B. MONTHLY EXPENSES**

Please list all monthly payment obligations. If you make payments on a quarterly basis, please make a note to that effect. Expenses should be on average/month.

Rent \$ \_\_\_\_\_

Electricity/heating fuel	\$ _____
Water & Sewer	\$ _____
Telephone	\$ _____
Cell phone/pager	\$ _____
Garbage	\$ _____
Internet	\$ _____
Cable/Satellite	\$ _____
Food (incl. Work & School), Toiletries, Grooming etc.	
<i>Average cost <b>per person in home</b> prior to 10/17/05 Maryland, Richmond &amp; Western Virginia <b>\$225.00</b></i>	\$ _____
<i>Average cost <b>per person in home</b> prior to 10/17/0 Northern Virginia and District of Columbia <b>\$300.00</b></i>	
Clothing	\$ _____
Laundry/Dry cleaning	\$ _____
Medical/Dental (out-of-pocket)	\$ _____
Transportation (gas, maintenance, etc.)	\$ _____
Recreation, books, subscriptions	\$ _____
Charitable giving (donations to church, tithing)	\$ _____
Homeowner's/Renter's insurance	\$ _____
Health insurance (not already deducted from paycheck)	\$ _____
Life insurance (not already deducted from paycheck)	\$ _____
Auto Insurance	\$ _____
Auto Payment	\$ _____
Day Care	\$ _____
Pet	\$ _____
Gym	\$ _____

Storage \$ \_\_\_\_\_

Taxes Federal \$ \_\_\_\_\_ State \$ \_\_\_\_\_ \$ \_\_\_\_\_

Alarm \$ \_\_\_\_\_

Expenses from Operation of a Business \$ \_\_\_\_\_

Parking \$ \_\_\_\_\_

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

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

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

Do you make any other payments on a monthly basis that was not already listed? (i.e. spouse's expense, payments to parents for support, etc.).

<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
YES	NO	

Do you pay regular child support? If so, state the amount and the person for whom support is paid:

<input type="checkbox"/>	<input type="checkbox"/>	\$
YES	NO	
<input type="checkbox"/>	<input type="checkbox"/>	\$
YES	NO	

Parent's name and address: \_\_\_\_\_

Which state agency if any is of notice of the support payments? \_\_\_\_\_

**Are you behind on child support payments?** Yes \_\_\_\_\_ No \_\_\_\_\_ If so how much \$ \_\_\_\_\_ and what are the monthly payments of the arrear payments \$ \_\_\_\_\_

Do you pay spousal support? If so, state the amount and the person for whom support is paid:

<input type="checkbox"/>	<input type="checkbox"/>	\$
YES	NO	

Recipient's name and address: \_\_\_\_\_

**Are you behind in such payments?** Yes\_\_\_\_\_ No\_\_\_\_\_ If so how much \$\_\_\_\_\_ and what are the monthly payments of the arrear payments \$ \_\_\_\_\_

Do you provide support to anyone else not residing in your immediate household? If so, state the amount and the person for whom support is given:

YES  | NO  | \_\_\_\_\_ \$

Recipient's name and address: \_\_\_\_\_

**VIII. MISCELLANEOUS MATTERS**

**A. ADDITIONAL INFORMATION**

The above information you were requested to provide will assist in filing your bankruptcy case. Once the case is filed you will be under the continuing obligation to truthfully fully disclose information concerning your assets and financial affairs. Below is a list of additional information the office of the US Trustee or the Court may demand that you provide to verify disclosed information. This list is not complete.

- o Evidence of title to vehicles and other personal property
- o Statements showing balance owed on mortgages, cars, etc.
- o Statements showing balances for other deeds of trust on house
- o Tax liens and recorded judgments
- o UCC-1 security and financing agreements
- o Notices of levy, garnishment, repossession
- o Notices from any tax collection agency
- o Purchase-money security interests for vehicles, personal property
- o UCC-1 Finance agreements for non-business property
- o Petitions and schedules for a prior bankruptcy within last 8 years
- o Written appraisals for valuable personal property, vehicles
- o CC statements or receipts going back 2 years
- o Educational loans
- o Bills of any kind with balances still owed
- o Documents showing disability, incapacity, or military service

**B. 11 USC § 527(a)(2) DISCLOSURE**

1. All information that an assisted person is required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.

3. Current monthly income (the amounts specified in section 707(b)(2)) and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)), are required to be stated after reasonable inquiry on your part.

4. Information that an assisted person provides during their case may be audited and failure to provide such information may result in dismissal of the case under the Bankruptcy Code or other sanction, including a criminal sanction.

I hereby acknowledge receiving this disclosure from the Law Office of Tommy Andrews Jr., PC and that I have been allowed to ask any question about Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA), and these disclosures, and I am satisfied that I have received all the information I requested, and understand the information I received.

**FURTHERMORE, I hereby acknowledge receiving this Packet from the Law Office of Tommy Andrews Jr., PC and that I have been allowed to ask any question about its contents and requirements. I also hereby affirm that all information disclosed is complete and truthful. I have disclosed all assets, liabilities, income and expenses.**

**LASTLY, I authorize the Law Office of Tommy Andrews Jr., P.C. to utilize disclosed information to comply with due diligence obligations required by the U.S. Bankruptcy Code.**

\_\_\_\_\_  
DATE                      SIGNATURE    SIGNATURE

Date Provided \_\_\_\_\_

Initials                      \_\_\_\_\_

122 NORTH ALFRED STREET, ALEXANDRIA, VIRGINIA 22314-3011  
PH 888 448.7247    FAX 703.838.9550    [tandrews@andrewslaw.net](mailto:tandrews@andrewslaw.net)    www.andrewslaw.net

VIRGINIA, MARYLAND & DISTRICT OF COLUMBIA

**NOTES (Copy if more needed)**


