

NAME: _____

FOLLOW UP APPOINTMENT: _____



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. ___ Tax Returns for the preceding 2/4 years or Transcripts, or may need Returns for the last year filed(*we may assist in obtaining*) _____
2. ___ All Most Recent Bills
3. ___ Pay Stubs and/or Income Information going back 6 months starting with _____ to present including social security, retirement, disability etc.
4. ___ Bank Statements going back 6 months for all bank accounts (Checking, Savings etc)
5. ___ Lease and Rental Agreements
6. ___ Court Orders for Family or Child Support
7. ___ Marital Property Agreements or Decrees for Recent Divorce
8. ___ Life, and Vehicle Insurance Policies (cash surrender value for universal or whole life policies)
9. ___ Lawsuits and Judgments filed by client or against client
10. ___ Statements regarding Retirement accounts, IRA's, 401k's, TSP etc
11. ___ Notice of Eviction
12. ___ Interest in an educational individual retirement account
13. ___ Wills & Pending Papers
14. ___ Partnership Agreements, other evidence of interests in business
15. ___ Trust Documents, Annuities and other investments including stocks
16. ___ HOA or Condo Association name and address
17. ___ Appraisal of Property ___ Valuation of Property
18. _____
19. _____
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.

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.

- Evidence of title to vehicles and other personal property
- Statements showing balance owed on mortgages, cars, etc.
- Statements showing balances for other deeds of trust on house
- Tax liens and recorded judgments
- UCC-1 security and financing agreements
- Notices of levy, garnishment, repossession
- Notices from any tax collection agency
- Purchase-money security interests for vehicles, personal property
- UCC-1 Finance agreements for non-business property
- Petitions and schedules for a prior bankruptcy within last 8 years
- Written appraisals for valuable personal property, vehicles
- Credit card statements or receipts going back 2 years
- Educational loans
- Bills of any kind with balances still owed
- Documents showing disability, incapacity, or military service
- Bank and financial statements reflecting the balance at the date of filing and/or past 6 months
- Court stamped copies of deeds and deeds of trust

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 23.

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 1/5/11)

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

Divorced

Widowed

Individual (Married And Living Together)

Individual (Married And Living Apart)

Joint (Husband and Wife Only)

Separated

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:

If renting, what is the name and address of landlord? _____

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

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 "N/A" 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 (e.g. personal loans, credit cards, taxes, car notes, mortgage notes) or other person more than \$600 within the past ninety (90) days? If yes, to whom did you pay the money, how much did you pay them and when did you pay them?

2. Have you paid any relatives or business partners/associates (who you owe money) more than \$600 within the past twelve (12) months? If yes, to whom did you pay the money, how much did you pay them, and when did you pay them?

3. **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, dollar amount of claim,_____

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

4. Have you ever been convicted for a crime of violence or for drug trafficking (do not include possession of drugs), fraud, or theft? If yes, please describe (**include any restitution information**).

5. Has anyone brought any lawsuits against you involving a car accident? Is so, was drinking/drugs involved? If yes, who sued you? (Provide the name of the plaintiff, in which Court the case was filed, case number, trial date & status,_____

6. 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): _____

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

8. 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): _____

9. Are you obligated to pay debt of others (hold harmless) by court order or property settlement agreement (PSA)? (such orders may occur in divorce proceedings). If so, please explain to whom, the nature of the obligation and how much. _____

10. 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?

11. 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 whether an insurance company was involved. If an insurance company was involved, indicate which insurance company was involved and if the matter is still pending.

12. Have you purchased goods or services valued at more than a total of \$500.00 in the past 120 days?

13. Have you received cash advances or balance transfers totaling more \$750 in the past 70 days?
-
-
14. Have you used credit cards and/or acquired loans to pay tax debt or student loan debt? If yes, when, how much, who was the lender?
-
-
15. 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?
-
-
16. Have you made or received any transfers of money or property (e.g. greater than \$500.00) in the past thirty-six (36) months? This includes selling a home, selling a car, 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?
-
-
17. 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?
-
-
18. 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: (Who else has access to the box?)
-
-
19. 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.
-
-

20. 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.

21. List the addresses of all places you have lived within the past three (3) years and the dates you lived there:

22. Have you been the sole proprietor of a business, been self-employed (either full or part-time), been a partner in a partnership, or been an officer, director, partner or managing executive of a corporation within the last six (6) years? If so, list the name, address, taxpayer identification number, nature of the business and the beginning and ending dates of the business.

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 not listed in your final papers. In addition to the loss of property not disclosed 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 (anywhere in the world)?

YES _____ NO _____ How many properties do you own? _____

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 any 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 the sales price? _____

What was your relationship with buyer? _____

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 the last page of this packet or you may copy this page, as needed. Please make sure all the information is filled in completely on any attachments you may need to add.

- A. HOUSEHOLD GOODS AND CLOTHES: BELOW IS A GENERAL LIST OF HOUSEHOLD GOODS AND CLOTHES. THE ESTIMATED VALUES SHOULD BE USED AS A GUIDE TO HELP VALUE YOUR ASSETS.** Please place what you believe is the value in the blank section next to the asset. **Clearly this list not meant to be complete. You will need to list all your household goods, even if not listed below. If you need more space then just attach the additional list to this packet. The court is interested in the replacement value of each asset not the value if the item was just purchased* (Valuations below are based on Salvation Army suggestions).**

QUANTITY	ESTIMATED VALUE	ASSET	LOW	HIGH
↓	↓	Air Conditioner	\$20.00	\$90.00
↓	↓	Dryer	\$45.00	\$90.00
↓	↓	Stereo	\$50.00	\$125.00
↓	↓	Heaters	\$7.50	\$22.00
↓	↓	Radio	\$7.50	\$50.00
↓	↓	Stereo	—	—
↓	↓	DVD		
↓	↓	VCR		
↓	↓	MP3 Player		
↓	↓	T.V.	\$75.00	\$225.00
↓	↓	Computer/Laptop	—	—
↓	↓	Printer		

		Nightgowns	\$4.00	\$12.00
		Pants Suits	\$6.50	\$25.00
		Shoes/Boots	\$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
		TOTAL \$ _____		

***Above listed valuations were provided from Salvation Army.**

V. ADDITIONAL ASSET QUESTIONS:

1. How much cash do you have right now in your pocket, wallet, or purse? _____

2. Please list all bank accounts with your name on them, 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. Do you have any claim against any person or entity for monies owed, personal injury or violation of any law (examples are breach of contract, car accident, EEOC claim, real estate law violation)? If yes, please describe

4. 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:

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 present day value:

6. Please list all firearms, sports, hobby, and/or biking equipment, and the approximate present day value:

-
7. Please list all photographic, camera, or video equipment, and the approximate present day value:

 8. Please list all life insurance policies you may have, the company with whom you have the policy, the cash surrender value of the policy, and indentify the beneficiaries:

 9. Please list any interest you may have in an education IRA (i.e. State tuition plan), the company with whom you have each, how long you have been depositing to it and the value: _____

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

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

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

 13. If you are entitled to alimony, child support, or any other property (such as a house, car, cash monies, bank accounts, trusts accounts, retirement, an interest in a business(es), real or personal property) from an agreement, property settlement or court order, please list what you are entitled to, how much you receive, and how often you receive it. If payments are in arrear, state the amount of arrears:

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

 15. Does anyone owe you any money? If so, state the name of whom owes you money and the amount owed:

16. 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:

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

18. Do you have any office equipment or furniture used for your business? If yes, list what you have, and the approximate replacement value: _____

19. Please list all types of machinery tools used in business only (i.e. compressor, hand tools, landscaping equipment, etc), that you may have, and the approximate value of each:

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

21. Please list all automobiles that you have full use of, and/or are listed under your name with the DMV/MVA 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	CO-OWNER Y/N (NAME)
------	------	--------------	---------	---------------------

22. Do you own any animals or pets? Please describe: _____

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

- A. This section covers SECURED CREDITORS (e.g. mortgage, equity lines, car notes, furniture notes). 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 a mortgage company, an automobile finance company, a furniture finance company, etc.
- B. Please provide as much information as you are able. **COPY THE FOLLOWING PAGES OR USE BLANK PAGES IF NEEDED TO COMPLETE THIS SECTION.**

1. NAME OF SECURED CREDITOR & YEAR/MAKE/MODEL OF PROPERTY (Please provide copy of the most recent bill) (if such secured debt is attached real estate, provide your property's street address):

<input type="checkbox"/> Automobile	<input type="checkbox"/> Furniture	<input type="checkbox"/> Boat/RV	<input type="checkbox"/> Other _____
<input type="checkbox"/> HUSBAND	<input type="checkbox"/> WIFE	<input type="checkbox"/> JOINT	<input type="checkbox"/> SINGLE

Total Payoff: _____ Co-Signer (name and relationship) _____

Monthly Payment: _____ Interest Rate: _____

Months Behind: _____ Payment Due Date: _____

Market Value of Property: _____

2. NAME OF SECURED CREDITOR & YEAR/MAKE/MODEL OF PROPERTY (Please provide copy of the recent bill) (if such secured debt is attached real estate, provide your property's street address):

<input type="checkbox"/> Automobile	<input type="checkbox"/> Furniture	<input type="checkbox"/> Boat/RV	<input type="checkbox"/> Other _____
<input type="checkbox"/> HUSBAND	<input type="checkbox"/> WIFE	<input type="checkbox"/> JOINT	<input type="checkbox"/> SINGLE

Total Payoff: _____ Co-Signer (name and relationship) _____

Monthly Payment: _____ Interest Rate: _____

Months Behind: _____ Payment Due Date: _____

Market Value of Property: _____

3. NAME OF SECURED CREDITOR & YEAR/MAKE/MODEL OF PROPERTY (Please provide copy of the most recent bill) (if such secured debt is attached real estate, provide your property's street address):

Automobile Furniture Boat/RV Other _____
 HUSBAND WIFE JOINT SINGLE

Total Payoff: _____ Co-Signer (name and relationship) _____

Monthly Payment: _____ Interest Rate: _____

Months Behind: _____ Payment Due Date: _____

Market Value of Property: _____

4. NAME OF SECURED CREDITOR & YEAR/MAKE/MODEL OF PROPERTY (Please provide copy of the most recent bill) (if such secured debt is attached real estate, provide your property's street address):

Automobile Furniture Boat/RV Other _____
 HUSBAND WIFE JOINT SINGLE

Total Payoff: _____ Co-Signer (name and relationship) _____

Monthly Payment: _____ Interest Rate: _____

Months Behind: _____ Payment Due Date: _____

Market Value of Property: _____

VII. 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 prepare them so they can be filed with your case.** 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 on 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 on 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 on time?

NOTE: Please advise us immediately if you have not yet filed ALL 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, a chapter 13 case will be dismissed by the Court for failure to file the obligatory returns (in chapter 7, such non-filing may prejudice your case as well). Please list the amount of your tax debt and the years for which taxes are owed.

VIII. 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). **ALL INCOME IS REQUIRED TO BE DISCLOSED.**

A. What are your income sources? (Check all that apply.)

Employment Self Employment Social Security/Disabilty Retirement/Pension

Other: _____

B. REGULAR INCOME:

(CLIENT) How often are you paid?

Monthly

Twice a month (1st & 15th)

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 (1st & 15th)

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 gender, relationship and age:

C. 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 a monthly average.**

Rent/Mortgage \$ _____

Electricity/heating fuel \$ _____

Water & Sewer \$ _____

Telephone \$ _____

Cell phone/pager \$ _____

Garbage \$ _____

Internet \$ _____

Cable/Satellite \$ _____

Food (includes Work & School), Toiletries, Grooming etc.

Average cost **per person in home** prior to 10/17/05 Maryland, Richmond & Western Virginia **\$225.00** \$ _____

Average cost **per person in home** prior to 10/17/05 Northern Virginia and District of Columbia **\$300.00**

Clothing \$ _____

Laundry/Dry cleaning \$ _____

Medical/Dental (out-of-pocket)	\$ _____
Transportation (gas, maintenance, etc.)	\$ _____
Recreation, books, subscriptions	\$ _____
Charitable giving (donations to church, tithing, etc.)	\$ _____
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 - Discribe your Pet(s) _____	\$ _____
Gym	\$ _____
Storage	\$ _____
Taxes (not already deducted from paycheck)	\$ _____
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.). If so, state the amount and the person's name and address

<input type="checkbox"/> YES	<input type="checkbox"/> NO	Name & Address	\$ _____
---------------------------------	--------------------------------	----------------	----------

Do you pay regular child support? If so, state the amount and the parent's name and address for whom support is paid:

<input type="checkbox"/> YES	<input type="checkbox"/> NO	Parent's Name & Address	\$ _____
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Parent's Name & 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's name and address for whom support is paid:

<input type="checkbox"/> YES	<input type="checkbox"/> NO	Name & Address	\$ _____
---------------------------------	--------------------------------	----------------	----------

Are you behind in such payments? Yes _____ No _____

If so how much \$ _____ and what are the monthly payments of the arrear payments \$ _____

IX. MISCELLANEOUS MATTERS

A. DEBTOR AUDITS

ACKNOWLEDGMENT OF POTENTIAL DEBTOR AUDIT

I/we have been duly advised and am/are aware that my/our case may be randomly selected to be audited under a new program pursuant to §603 for the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA).

I/we am/are aware that should my/our case be selected, I/we will be required to at a minimum produce the following documents. (This list is not all inclusive and additional documents may be requested.):

- 1) Paystubs or other evidence of payment from an employer for the six (6) calendar months prior to filing for the debtor and possibly the debtor's non-filing spouse;
- 2) Two years of Federal tax returns, including any schedules and forms;
- 3) Account statements for all depository and investment accounts for the six (6) months preceding the date of filing of the petition, plus the month in which the petition was filed, along with sufficient documentation to reasonably explain the sources of deposits or credits, and the purpose of checks, withdrawals or debits; and
- 4) A copy of any divorce decree and/or property settlement agreement entered within the last three (3) years, and any current child support/alimony obligations you are involved with.

I/we have been advised that I/we must inform Tommy Andrews, Jr, P.C. if I/we have had any bank activity that is outside of my/our normal course, as well as of any transactions of that exceed the amount of a regular mortgage/rent payment.

I/we must provide a copy of all required documents to Tommy Andrews, Jr., P.C. in a timely manner for submission to the auditor in my/our case.

I/we am/are aware that it is my/our responsibility to produce the required documents, and that the failure to do so may result in the dismissal of our case or the revocation of our bankruptcy discharge.

B. REQUIREMENT TO FILE TAX RETURNS

ACKNOWLEDGMENT OF REQUIREMENT TO TIMELY FILE INCOME TAX RETURNS

I/we have been duly advised and am/are aware that I/we am/are required to file all income tax returns that come due while my/our case is pending.

I/we am aware that I/we must file the returns (or request and receive an extension) in a timely manner, as they come due. I/we have been duly advised that I/we should consult an accountant as to the tax consequences of filing an extension prior to doing so.

I/we am/are aware that I/we must also provide a copy of all filed returns to Tommy Andrews, Jr., P.C. in a timely manner for submission to the trustee in my/our case.

I/we am/are aware that the failure to file the returns and to provide a copy to Tommy Andrews, Jr., P.C. may lead to the dismissal of my/our case.

C. REQUIREMENT TO PROVIDE TAX RETURNS

I/we have been duly advised of the following:

I/WE MUST PROVIDE:

- 1) No later than 7 days before the date first set for the FIRST §341 meeting of creditors, to the trustee a copy of the Federal income tax return required under applicable law (or a transcript of such a return) for the most recent tax year ending immediately before the commencement of the case and for which a Federal income tax return was filed;

A copy of the return (or transcript) shall also be provided to any creditor that timely requests such a copy.

Failure to do so will result in the Court's dismissal of the case.

- 2) Additionally, the US Trustee or any party in interest in a case may request a copy of all Federal tax returns filed in the 3-year period prior to the commencement of the case.

Failure to do so will result in the Court's dismissal of the case.

- 3) Finally, in a case under Chapter 13, there is an ongoing duty to timely file all tax returns as they come due, and to provide a copy of all Federal income tax returns filed during the life of the case to the Chapter 13 Trustee or any creditor that may request it.

Failure to do so will result in the Court's dismissal of the case.

I/we have been informed of these requirements, am aware of the consequences for failing to provide these documents, and am aware that the Law Office of Tommy Andrews, Jr. may assist in acquiring tax transcripts for the required years through various pay services.

D. 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.

