

**NEWARK-FREMONT LEGAL CENTER  
BANKRUPTCY WORKSHEET**

**Complete the form below and then call our office for an appointment. 794-LAWS  
Please Print Clearly!**

	<b>DEBTOR</b>	<b>JOINT DEBTOR</b>
Full Name	_____	_____
Street Address	_____	_____
Mailing Address	_____	_____
County	_____	_____
Home Phone	_____	_____
Work Phone	_____	_____
Fax (if available)	_____	_____
Soc Sec Number	_____	_____
Other Tax IDS	_____	_____
What other personal or business names have you used in the last six (6) years?	_____	_____
	_____	_____

**PRIOR BANKRUPTCIES:** If you have a previously filed bankruptcy petition, please list the case number, date and the location where you files on the following lines:

\_\_\_\_\_

\_\_\_\_\_

**PENDING BANKRUPTCIES:** If any immediate family member or business partner has a bankruptcy pending, please list the case number, name of debtor, relation to you, date and location where filed and the bankruptcy judge on the lines following:

\_\_\_\_\_

**NAME OF SPOUSE OR EX-SPOUSE?**

\_\_\_\_\_

## YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value Of Property	Yours Ownership Share (%,\$)	Value of Liens (Claims against property)	Amount of Equity	Exempt? If so, put exemption amount, if not write "No"
<p>Real Property is land and things permanently attached to land. Included are unimproved land, vacation cabins, condominiums, duplexes, rental property, mobile home, park spaces, agricultural land, airport hangers and any other buildings permanently attached to land. It also includes property you are entitled to by a trust and all property in which you have any legal, equitable or future interest. If you are in a community property state, you also own your spouse's real estate. (All leases and time-shares should be listed on the worksheet for Schedule G.)</p>						
<b>REAL ESTATE</b> (Schedule A) (Attach Legal Desc. And Location)						
<b>PERSONAL PROPERTY</b> (Schedule B) 1. Cash on hand (indicate source)						
2. Deposits of money (indicate source) List all Bank Accounts.						

Your Property Provide detailed description What is it? Where is it?	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value Of Property	Yours Ownership Share (%,\$)	Value of Liens (Claims against property)	Amount of Equity	Exempt? If so, put exemption amount, if not write "No"
3. Security deposits/ cleaning deposits if you rent						
4. Household goods, supplies and furnishings						
5. Books, pictures, art objects: stamp, coin and other collections						
6. Wearing apparel						
7. Jewelry						

Your Property Provide detailed description What is it? Where is it?	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value Of Property	Yours Ownership Share (%,\$)	Value of Liens (Claims against property)	Amount of Equity	Exempt? If so, put exemption amount, if not write "No"
8. Firearms, sports equipment and other hobby equipment						
9. Interest in insurance policies						
10. Annuities						
11. Pension or profit-sharing plans						
12. Stock and interests in incorporated and unincorporated companies						
13. Interests in Partnerships						
14. Government and corporate bonds and other negotiable and non-negotiable instruments						

Your Property Provide detailed description What is it? Where is it?	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value Of Property	Yours Ownership Share (%,\$)	Value of Liens (Claims against property)	Amount of Equity	Exempt? If so, put exemption amount, if not write "No"
15. Accounts receivable						
16. Family support (to which you are or may be entitled)						
17. Other liquidated debts owing debtor, including tax refunds						
18. Equitable and future interests, life estates and rights or powers						
19. Interest in an estate of a decedent						
20. Other contingent and unliquidated claims						

Your Property Provide detailed description What is it? Where is it?	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value Of Property	Yours Ownership Share (%,\$)	Value of Liens (Claims against property)	Amount of Equity	Exempt? If so, put exemption amount, if not write "No"
21. Patents, copyrights and other intellectual property						
22. Licenses. Franchises and other general intangibles						
23. Automobiles, trucks, trailers and other vehicles						
24. Boats, motors and accessories						
25. Aircraft and accessories						
26. Office equipment furnishings and supplies						
27. Machinery, fixtures, equipment and supplies						

Your Property Provide detailed description What is it? Where is it?	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value Of Property	Yours Ownership Share (%,\$)	Value of Liens (Claims against property)	Amount of Equity	Exempt? If so, put exemption amount, if not write "No"
28. Inventory						
29. Livestock, poultry and other animals						
30. Crops						
31. Farming equipment and implements						
32. Farm supplies, chemicals and feed						
33. Other personal property						

Creditors' Name and Address	Account No. and Date Incurred	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value of Property	Balance Owed	Is Anyone Else Liable? List Name and Address
<p>Secured debts are car loans, home loans, home equity loans, second mortgages, or any other loans where property is pledged as security. All other types of debts are unsecured. Priority debt is not dischargeable- most taxes, student loans, fines or fees, child support.</p>					
Mortgage(s) on Principal Res.					
Automobile Loans					
List Other Secured Debts Below:					
List priority claims below:					
Federal Taxes – Describe Tax Debt or Refund					







## YOUR INCOME

	DEBTOR	JOINT DEBTOR
Current monthly gross wages, salary, commissions (Pro-rate if not paid monthly)		
Estimated monthly overtime		
Subtract payroll taxes and Social Security		
Subtract insurance		
Subtract union dues		
Other payroll deductions - specify		
Regular monthly income from business, profession or farm (Attach a detail statement)		
Monthly income from real property		
Monthly interest and dividends		
Alimony, maintenance or support payments (amount received monthly for debtor's or debtor's dependents' use)		
Social Security or government assistance		
Pension or retirement		
Other monthly income		
Describe any increase or decrease of more than 10% in any previous category anticipated to occur in the year following this filing.		

## YOUR EXPENSES

	DEBTOR(S)
Rent or home mortgage payment Does this include real estate taxes? Does this include property taxes?	
Electricity and heating fuel (average monthly)	
Water and sewer (average monthly)	
Telephone (average monthly)	
Other utilities (average monthly)	
Home maintenance (repairs and upkeep)	
Food	
Clothing	
Laundry and dry cleaning	
Medical and dental expenses	
Transportation (not including car payments)	
Recreation, clubs and entertainment, newspapers, etc.	
Charitable contributions	
Homeowner's or renter's insurance	

	<b>DEBTOR(S)</b>
Life insurance	
Health insurance	
Auto insurance	
Other insurance – specify?	
Taxes not deducted from wages or in home mortgage payments	
Installment auto payments	
Other installment payments not included in Chapter 13 Plan	
Alimony, maintenance and support paid to others	
Payments for dependents not living at your home	
Operation expenses of business, profession or farm	
Other expenses	
<b>Total</b>	

### STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business.

Enter each income source for the past two years. Specify the amount of income and the fiscal year.

Sources (name and address)	Amount	Fiscal Period

2. Income other than from employment or operation of business.

Enter sources of any other income during the past two years. Specify the amount of income and the fiscal year.

Sources (name and address)	Amount	Fiscal Period

3. List payments made to creditors during the last 3 months (90 days) totaling \$600 or more to any one creditor.

Creditors (name and address)	Dates of Payment	Amount Paid	Amount Still Owning

4. Were you sued or did you sue anybody last year (12 months)?      Yes  No

If yes, list the following on back of this sheet: caption of suit, case number, nature of proceeding, court and location, status/disposition.

List any property garnished attached or seized during the last year (12 months) 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

6. a. Describe any assignment of property for the benefit of creditors made within the last 120 days.

On the back of this sheet list the name and address of assignee, date of assignment and terms of assignment or settlement.

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

On the back of this sheet list the name and address of custodian, name and address of court, case title, and number, date of order and description and 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, and other casualty during the past year.

On the back of this sheet list the description and value of property, circumstances of loss, if loss was covered by insurance (give particulars) and 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	Describe property transferred and value received

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

Institution (Name and address)	Acct type & number Amt of Final Balance	Amount & date of sale or closing

12. List each safe deposit or other box in which you have had valuable 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 creditor, including a bank, against a debt or deposit 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 than 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 within the last TWO years, list all premises occupied and vacated during that period.

Address	Name used	Dates of occupancy



## United States Bankruptcy Court Notice To Individual Consumer Debtor

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

### **Chapter 7: Liquidation (\$130.00 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130.00 filing fee plus \$30 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### **Chapter 11: Reorganization (\$800.00 filing fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer (\$200.00 filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I, the debtor, affirm that I have read this notice.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Debtor

\_\_\_\_\_  
Case Number