

Bankruptcy Worksheets

PRINT CLEARLY ON ALL PAGES

DEBTOR

JOINT DEBTOR

Full Legal Name: _____

Full Legal Name: _____

Street Address: _____

Street Address: _____

Mailing Address: _____

Mailing Address: _____

County: _____

County: _____

Home Phone: _____

Home Phone: _____

Work Phone: _____

Work Phone: _____

Cell Phone: _____

Cell Phone: _____

Email: _____@_____

Email: _____@_____

Fax: _____

Fax: _____

Social Security Number: _____ - _____ - _____

Social Security Number: _____ - _____ - _____

Other Tax IDs: _____


Other Tax IDs: _____

What other personal or business names have you used in the last eight years?

What other personal or business names have you used in the last eight years?

READ THE BANKRUPTCY ROADMAP MORE THAN ONCE: WWW.NIXSONLAWFIRM.COM

**HOT
ACTION
ITEMS**

- NOW 1. Complete **THESE WORKSHEETS**. (Set appt for help)
- NOW 2. Give us with the date you need to file (when there is <\$350 in bank accounts). ___/___/2014 
- NOW 3. Copy of **DRIVER'S LICENSE(s)**.
- NOW 4. Copy of **SOCIAL SECURITY Card(s)**.
- NOW 5. Copy of last **TWO TAX RETURNS**.
- NOW 6. Copy of **DECLARATION PAGE** of Auto Insurance (CH13 only)
- NOW 7. Copy of **6 months of PAY STUBS** (or list if Self Emp.)
- NOW 8. Complete **FINANCIAL COURSE ONE**.
- NOW 9. Complete Purple **REAFFIRMATION Sheet** (CH7 only)
- 10. Complete **FINANCIAL COURSE TWO** by 341 mtg.
- 11. Attend **341 meeting of Creditors**. Take DL & SS card.

S Español available

FIRST FINANCIAL COURSE

(also called **prefiling** course)

HOT ACTION ITEM

You must complete two financial education courses, **the first one must be completed before you can file!**

Some providers have phone counseling and all provide online counseling. If you need to come in and use our computer, just let us know. Several choices for your first course are below:

Date of the course: ___/___/2014	Company used: (circle ad below)	Send Certificate to: Don@Nixsonlawfirm.com
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1-877-380-NFLF (6353)



National Financial Literacy Foundation

Online Bankruptcy Counseling
\$25 per Household!



www.learnfinances.org



DEBTHELPER.COM

www.mybkcounseling.com
800-920-2262
Course is Only \$35.00

ConsumerBankruptcyCounseling.INFO

\$5

(WARNING! Takes a week to get this certificate.)



Toll Free: 1-866-729-0049



INCHARGE
EDUCATION FOUNDATION

S

First Course **\$30** ONLINE
Pre-Filing Credit Counseling



GET STARTED

Telephone Pre-Filing is **\$50**

www.PersonalFinancialEducation.org



Cricket
debt counseling
1-866-719-0400

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FIRST COURSE **\$36**
Pre-Bankruptcy Credit Counseling

Approved Credit Counseling
by Cricket Debt Counseling

WWW.CRICKETDEBT.COM

Pioneer Credit Counseling www.pioneercredit.com

Online & Phone: \$25 single/joint Attny Code: 10301



The Mesquite Group
Financial Counseling & Education

PHONE: \$30.00 single/\$40.00 joint.
www.the-mesquite-group.org 817-769-4069

FYI: You can take your second course as soon as you have a CASE NUMBER – so get it done!

GENERAL INFORMATION

MARITAL STATUS: (circle) MARRIED SINGLE DIVORCED SEPARATED WIDOWED COMMON-LAW

	DEBTOR	SPOUSE
AGE	_____	_____
OCCUPATION	_____	_____
LENGTH OF EMPLOYMENT	_____	_____
EMPLOYER NAME	_____	_____
EMPLOYER ADDRESS	_____	_____

DEPENDANTS: List all children or family members living in your household who depend on you for food and shelter. Also provide the amount of monthly support received for their care (child support or government assistance), if any:

NAME	AGE	RELATIONSHIP	AMOUNT RECEIVED
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Now list all children or family members who do not live with you for whom you pay out child support of assistance:

NAME	AGE	RELATIONSHIP	AMOUNT RECEIVED
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please be sure you have listed all children you are responsible for.

PRIOR BANKRUPTCIES:

	DEBTOR	JOINT DEBTOR
HAVE YOU EVER FILED ANY TYPE OF BANKRUPTCY:	_____	_____
IF SO, HOW MANY TIMES:	_____	_____
LIST CHAPTER(S) FILED AND CASE NUMBER(S):	_____	_____
WHERE DID YOU FILE:	_____	_____
DATE(S) OF FILING(S):	_____	_____
DID YOU RECEIVE A DISCHARGE:	_____	_____
ARE YOU CURRENTLY INVOLVED IN A BANKRUPTCY:	_____	_____

DEBTOR RESIDES AS A TENANT ON RESIDENTIAL PROPERTY:

Does your landlord have a judgement against you to get their rental property back? NO YES (If yes, answer the following)

NAME OF LANDLORD THAT FILED JUDGEMENT: _____

ADDRESS OF LANDLORD: _____

YOUR PRIOR ADDRESSES IF LIVED AT CURRENT ADDRESS FOR LESS THAN TWO YEARS:

	DATE	DATE
Address _____	from _____	until _____
Address _____	from _____	until _____
Address _____	from _____	until _____

YOUR SECURED DEBTS

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.

MORTGAGES ON PRINCIPAL RESIDENCE:

DESCRIPTION _____ CREDITOR _____ ADDRESS _____ _____ ACCOUNT NUMBER _____ AMOUNT OWED \$ _____ IT'S MKT. VALUE \$ _____ CO-DEBTOR _____ COLLECTION AGENCY or FORECLOSURE ATTNY _____ ADDRESS/FAX/PHONE _____ MONTHLY PAYMENT _____ NO.of MONTHS BEHIND _____	DESCRIPTION _____ CREDITOR _____ ADDRESS _____ _____ ACCOUNT NUMBER _____ AMOUNT OWED \$ _____ IT'S MKT. VALUE \$ _____ CO-DEBTOR _____ COLLECTION AGENCY or FORECLOSURE ATTNY _____ ADDRESS/FAX/PHONE _____ MONTHLY PAYMENT _____ NO.of MONTHS BEHIND _____
TOTAL \$ _____	TOTAL \$ _____

AUTO LOANS :

DESCRIPTION _____ CREDITOR _____ ADDRESS _____ _____ ACCOUNT NUMBER _____ AMOUNT OWED \$ _____ IT'S MKT. VALUE \$ _____ CO-DEBTOR _____ COLLECTION AGENCY _____ ADDRESS _____ _____	DESCRIPTION _____ CREDITOR _____ ADDRESS _____ _____ ACCOUNT NUMBER _____ AMOUNT OWED \$ _____ IT'S MKT. VALUE \$ _____ CO-DEBTOR _____ COLLECTION AGENCY _____ ADDRESS _____ _____
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OTHER SECURED DEBTS:

DESCRIPTION _____ CREDITOR _____ ADDRESS _____ _____ ACCOUNT NUMBER _____ AMOUNT OWED \$ _____ IT'S MKT. VALUE \$ _____ CO-DEBTOR _____ COLLECTION AGENCY _____ ADDRESS _____ _____	DESCRIPTION _____ CREDITOR _____ ADDRESS _____ _____ ACCOUNT NUMBER _____ AMOUNT OWED \$ _____ IT'S MKT. VALUE \$ _____ CO-DEBTOR _____ COLLECTION AGENCY _____ ADDRESS _____ _____
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FEDERAL TAX DEBT:

DESCRIPTION _____ ADDRESS _____ _____ ACCOUNT NUMBER _____ AMOUNT OWED \$ _____ DATE INCURRED _____
--

STATE TAX DEBT:

DESCRIPTION _____ ADDRESS _____ _____ ACCOUNT NUMBER _____ AMOUNT OWED \$ _____ DATE INCURRED _____
--

YOUR UNSECURED DEBTS

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.

REGARDING THIS SECTION AND THE LAST SECTION—LISTING YOUR DEBTS IS THE MOST IMPORTANT THING YOU WILL DO DURING THIS PROCESS. MAKE SURE YOU HAVE THOUGHT OF EVERYTHING. FOLLOWING ARE SOME EXAMPLES OF POSSIBLE TYPES OF DEBTS YOU MAY HAVE FORGOTTEN TO INCLUDE OR DIDN'T THINK YOU NEEDED TO INCLUDED:

READ THROUGH ALL OF THESE: Credit Unions • Timeshare • Campground • Lease on building, vehicle, equipment • Spa membership • Furniture • Medical bills that may not get paid by insurance • Owe ex-spouse • Store Account • Overdraft protection debts • Is your name on a debt taken over by a relative/friend • Someone took over payments in your name • Lost house or mobile home covered by FHA or VA • Current home is covered by FHA or VA • Old repos or foreclosures • Owe taxes • Didn't file taxes • Claim against you due to car accident • Returned merchandise thinking the debt was canceled • Co-signed a loan • You have co-signers • Contact or obligation if something does not work out you still owe money • Owned or had interest in a business within last two years • In last 60 days you purchased anything or got cash advance over \$1000

<p>DESCRIPTION _____</p> <p>CREDITOR _____</p> <p>ADDRESS _____</p> <p>ACCOUNT NUMBER _____</p> <p>AMOUNT OWED \$ _____</p> <p>CO-DEBTOR _____</p> <p>COLLECTION AGENCY _____</p> <p>ADDRESS _____</p>	<p>DESCRIPTION _____</p> <p>CREDITOR _____</p> <p>ADDRESS _____</p> <p>ACCOUNT NUMBER _____</p> <p>AMOUNT OWED \$ _____</p> <p>CO-DEBTOR _____</p> <p>COLLECTION AGENCY _____</p> <p>ADDRESS _____</p>
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DESCRIPTION _____
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 AMOUNT OWED \$ _____
 CO-DEBTOR _____
 COLLECTION AGENCY _____
 ADDRESS _____

YOUR PROPERTY

REAL PROPERTY: (House, land, oil lease, gas lease, burial plots, crypts)

	DESCRIPTION	ADDRESS	COUNTY	TAX APPRAISAL \$
PROPERTY A	_____	_____	_____	_____
PROPERTY B	_____	_____	_____	_____
PROPERTY C	_____	_____	_____	_____
PROPERTY D	_____	_____	_____	_____

PERSONAL PROPERTY:

1. CASH IN YOUR POCKETS \$ _____

2. BANK ACCOUNTS IN YOUR NAME (checking, savings, certificates of deposit, etc.)

	BANK	TYPE	ACCOUNT NUMBER	AMOUNT IN ACCT
ACCOUNT A	_____	_____	_____	_____
ACCOUNT B	_____	_____	_____	_____
ACCOUNT C	_____	_____	_____	_____
ACCOUNT D	_____	_____	_____	_____

3. SECURITY DEPOSITS (utility companies, landlords, etc.)

	DESCRIPTION	AMOUNT OF DEPOSIT
DEPOSIT A	_____	_____
DEPOSIT B	_____	_____

4. HOUSEHOLD GOODS (garage sale value)

Appliances	Furniture	Electronics (how many)
Microwave \$ _____	Living Room \$ _____	TV () \$ _____
Refrigerator \$ _____	Den \$ _____	VCR () \$ _____
Freezer (large) \$ _____	Bedroom \$ _____	Stereo () \$ _____
Washing Machine \$ _____	Lawn \$ _____	Computer () \$ _____
Dryer \$ _____	Dining Room \$ _____	DVD Player () \$ _____
Other \$ _____	Bedroom \$ _____	Game System () \$ _____
Misc. _____	Other \$ _____	Piano/Organ () \$ _____
Plates, China, etc. \$ _____		
Silverware \$ _____	Household Tools \$ _____	Spa/Hot Tub \$ _____
Other \$ _____	Antiques \$ _____	\$ _____

5. COLLECTORS ITEMS (books, art, records, pictures, stamps, coins, etc – FAIR MARKET value)

\$ _____ \$ _____ \$ _____

6. CLOTHES (garage sale value) \$ _____

7. FURS (pawn shop or garage sale value) \$ _____ JEWELRY (pawn shop or garage sale value) \$ _____

8. HOBBY ITEMS (guns, sports and recreational equipment, cameras, video cameras - pawn shop or garage sale value)

\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____

9. LIFE INSURANCE (cash value) \$ _____ 10. ANNUITIES \$ _____ 11. EDUCATION IRAs \$ _____

12. RETIREMENT FUNDS (IRA, ERISA, 401K, KEOGH, etc.– ATTACH COPY of retirement plan) \$ _____

13. STOCK or other OWNERSHIP INTERESTS in corporation(s) or any other business(es) \$ _____

14. INTEREST IN PARTNERSHIP(s) or any other BUSINESS(es). \$ _____

15. GOVERNMENT or CORPORATE BONDS. \$ _____

16. PEOPLE, BUSINESSES or ORGANIZATIONS that OWE YOU money. \$ _____ \$ _____

17. ALIMONY, SUPPORT and MARITAL PROPERTY SETTLEMENTS you are or may become entitled to. \$ _____
Explain: _____

18. OTHER DEBTS OWED TO YOU including Tax Refunds you have not yet received. \$ _____ \$ _____

19. EQUITABLE FUTURE INTERESTS, LIFE ESTATES. \$ _____ \$ _____

20. Are you expecting money from an INHERITANCE TRUST or LIFE INSURANCE? \$ _____
Explain: _____

21. COUNTER CLAIMS IN A LAW SUIT or RIGHT TO HAVE SOME OF YOUR DEBT FORGIVEN. \$ _____
Explain: _____

22. PATENTS, COPYRIGHTS, other INTELLECTUAL PROPERTY \$ _____ \$ _____

23. LICENSES or FRANCHISE RIGHTS \$ _____ \$ _____

24. CUSTOMER LIST(s) \$ _____ \$ _____

25. List all VEHICLES and TRAILERS in your name, even if it's paid off:

MAKE	MODEL	YEAR	MILEAGE	VALUE
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

26. List all BOATS and MOTORS in your name, even if it's paid off:

MAKE	MODEL	YEAR	VALUE
_____	_____	_____	_____

27. List all AIRCRAFT in your name, even if it's paid off.

MAKE	MODEL	YEAR	VALUE
_____	_____	_____	_____

28. BUSINESS OFFICE EQUIPMENT, FURNISHINGS, SUPPLIES.

_____	\$ _____	_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____

29. BUSINESS MACHINERY, FIXTURES, EQUIPMENT.

_____	\$ _____	_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____

30. BUSINESS INVENTORY (attach list).

31. ANIMALS & PETS \$ _____

32. CROPS \$ _____

33. FARM EQUIPMENT, IMPLEMENTS, even if it's paid off.

MAKE	MODEL	YEAR	VALUE
_____	_____	_____	_____
_____	_____	_____	_____

34. FARM SUPPLIES CHEMICALS FEED \$ _____ \$ _____ \$ _____ \$ _____

35. ANY OTHER PERSONAL PROPERTY NOT LISTED.

_____	\$ _____	_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____

YOUR LEASES OR CONTRACTS TO PURCHASE

RENT APT? Y N	DESCRIPTION _____
	LESSOR _____
	ADDRESS _____

	ACCOUNT NUMBER _____
	RENT _____
	CO-DEBTOR _____
	ADDRESS _____

CELL PHONE OR BURG. ALARM	DESCRIPTION _____
	LESSOR _____
	ADDRESS _____

	ACCOUNT NUMBER _____
	RENT _____
	CO-DEBTOR _____
	ADDRESS _____

RENT TO OWN? Y N	DESCRIPTION _____
	LESSOR _____
	ADDRESS _____

	ACCOUNT NUMBER _____
	RENT _____
	CO-DEBTOR _____
	ADDRESS _____

OIL AND GAS? Y N	DESCRIPTION _____
	LESSOR _____
	ADDRESS _____

	ACCOUNT NUMBER _____
	RENT _____
	CO-DEBTOR _____
	ADDRESS _____

GROSS MONTHLY INCOME

Gross income includes taxes and deductions. Net income means taxes and deductions have been subtracted out. Include: Bonuses and income from any and all sources (social security, unemployment, retirement, disability, etc.)

	DEBTOR	SPOUSE
SIX MONTHS AGO	_____	_____
FIVE MONTHS AGO	_____	_____
FOUR MONTHS AGO	_____	_____
THREE MONTHS AGO	_____	_____
TWO MONTHS AGO	_____	_____
LAST MONTH	_____	_____
TOTAL GROSS INCOME FOR LAST SIX MONTHS (before filing BK)	=====	=====

Gross income includes taxes and deductions. Net income means taxes and deductions have been subtracted out.

YOUR EMPLOYMENT INCOME

HOW OFTEN IS DEBTOR PAID: (circle)	WEEKLY	EVERY TWO WKS	FIRST & FIFTEENTH	MONTHLY	OTHER _____
HOW OFTEN IS SPOUSE PAID: (circle)	WEEKLY	EVERY TWO WKS	FIRST & FIFTEENTH	MONTHLY	OTHER _____

	DEBTOR	SPOUSE
GROSS WAGES PER PAY PERIOD	_____	_____
DEDUCTIONS:		
FEDERAL	_____	_____
MEDICARE	_____	_____
SOCIAL SECURITY	_____	_____
INSURANCE	_____	_____
RETIREMENT	_____	_____
OTHER _____	_____	_____
OTHER _____	_____	_____
OTHER _____	_____	_____
NET TAKE HOME PER PAY CHECK	_____	_____
NET TAKE HOME PAY PER MONTH	_____	_____

YOUR OTHER INCOME

We need to know about any and all income you have in addition to your regular job. Please use monthly figures.

	DEBTOR		SPOUSE	
	YES	NO	YES	NO
DO YOU HAVE INCOME FROM ANY OF THE FOLLOWING SOURCES?				
(consistant, on-going) INCOME FROM A BUSINESS, PROFESSION, OR FARM (NET)	_____	_____	_____	_____
INCOME FROM REAL PROPERTY	_____	_____	_____	_____
INTEREST / DIVIDENDS	_____	_____	_____	_____
PENSION / RETIREMENT	_____	_____	_____	_____
ALIMONY	_____	_____	_____	_____
SOCIAL SECURITY / ASSISTANCE	_____	_____	_____	_____
CHILD SUPPORT	_____	_____	_____	_____
DISABILITY PLAN OR INSURANCE	_____	_____	_____	_____
GIFTS FROM RELATIVES / FRIENDS	_____	_____	_____	_____
SALES COMMISSION	_____	_____	_____	_____
OTHER _____	_____	_____	_____	_____
OTHER _____	_____	_____	_____	_____

DO YOU EXPECT ANY INCREASE OR DECREASE IN YOUR INCOME (MORE THAN 10%) IN THE NEXT 12 MONTHS? YES NO

DEBTOR _____

SPOUSE _____

WILL YOU NEED TO TO REPLACE OR BUY A VEHICLE IN THE NEAR FUTURE? YES NO WHEN _____

YOUR EXPENSES

Use average monthly figures unless otherwise indicated. If you are married, living together and filing bankruptcy together with your spouse—only fill out the DEBTOR column. If you are married, but separated and filing together—fill out BOTH columns.

	YES	NO
ARE TAXES INCLUDED IN YOUR HOUSE PAYMENT / RENT?	YES	NO
IS INSURANCE INCLUDED IN YOUR HOUSE PAYMENT / RENT?	YES	NO
	DEBTOR	SPOUSE (IF IN SEPERATE HOUSEHOLD)
RENT / MORTGAGE	_____	_____
REAL STATE TAXES (annual) If NOT included in mortgage	_____	_____
PROPERTY INSURANCE (annual) If NOT included in mortgage	_____	_____
ELECTRICITY / HEATING FUEL (gas/propane)	_____	_____
WATER & SEWER	_____	_____
TELEPHONE (Including long distance)	_____	_____
CABLE	_____	_____
GARBAGE PICK-UP (if not included in water bill)	_____	_____
INTERNET	_____	_____
HOME SECURITY	_____	_____
HOME MAINTENANCE (repairs/upkeep)	_____	_____
FOOD	_____	_____
CLOTHING	_____	_____
LAUNDRY / DRYCLEANING	_____	_____
MEDICAL / DENTAL EXPENSES (if not included in paycheck)	_____	_____
TRANSPORTATION (not car payments)	_____	_____
RECREATION, CLUBS, ENTERTAINMENT, NEWSPAPERS, ETC.	_____	_____
CHARITABLE CONTRIBUTIONS	_____	_____
HOMEOWNER'S / RENTER'S INSURANCE	_____	_____
LIFE INSURANCE	_____	_____
HEALTH INSURANCE	_____	_____
AUTO INSURANCE	_____	_____
OTHER INSURANCE	_____	_____

Use average monthly figures unless otherwise indicated. If you are married, living together and filing bankruptcy together with your spouse—only fill out the DEBTOR column. If you are married, but separated and filing together—fill out BOTH columns.

	DEBTOR	SPOUSE
INSTALLMENT AUTO PAYMENTS	_____	_____
INSTALLMENT AUTO PAYMENTS	_____	_____
OTHER INSTALLMENT PAYMENTS (furniture, rental property, jewelry, boat, etc.—list below)	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
ALIMONY, MAINTENANCE and SUPPORT PAID TO OTHERS	_____	_____
CHILD CARE	_____	_____
DEPENDANTS NOT LIVING WITH YOU (students, parents)	_____	_____
OPERATING EXPENSES (Of business, profession or farm)	_____	_____
STUDENT LOAN	_____	_____
OTHER EXPENSE	_____	_____
OTHER EXPENSE	_____	_____
OTHER EXPENSE	_____	_____
TOTAL MONTHLY EXPENSES	_____	_____

DESCRIBE ANY INCREASE OR DECREASE IN EXPENDITURES RESONABLY ANTICIPATED TO OCCUR THE YEAR FOLLOWING THE FILING OF THIS BANKRUPTCY _____

LIST SELF-EMPLOYMENT BUSINESS EXPENSES

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

TOTAL MONTHLY EXPENSES

_____	_____
-------	-------

STATEMENT OF FINANCIAL AFFAIRS

If you need to list more items
than space allows - circle Y and
then ATTACH LIST.

1. INCOME FROM EMPLOYMENT OR OPERATION OF A BUSINESS (Gross income)? Y N

	DEBTOR	SPOUSE
DESCRIPTION _____	_____	_____
INCOME YEAR TO DATE _____	_____	_____
LAST YEAR _____	_____	_____
YEAR BEFORE _____	_____	_____

2. INCOME FROM ANYWHERE ELSE (2nd job, interest income, dividends, worker's comp, benefits from disability/SS/pension/retirement/etc., rents received, alimony, child support, government assistance, etc.)? Y N

	DEBTOR	SPOUSE
DESCRIPTION _____	_____	_____
INCOME YEAR TO DATE _____	_____	_____
LAST YEAR _____	_____	_____
YEAR BEFORE _____	_____	_____
DESCRIPTION _____	_____	_____
INCOME YEAR TO DATE _____	_____	_____
LAST YEAR _____	_____	_____
YEAR BEFORE _____	_____	_____
DESCRIPTION _____	_____	_____
INCOME YEAR TO DATE _____	_____	_____
LAST YEAR _____	_____	_____
YEAR BEFORE _____	_____	_____

3A. PAYMENTS TO CREDITORS (have you made payments to any one creditor totalling more than \$600 in the past three months? Y N

	DEBTOR	SPOUSE
CREDITOR _____	_____	_____
AMOUNT PAID _____	_____	_____
PAYMENT DATES _____	_____	_____
AMOUNT OWED _____	_____	_____
CREDITOR _____	_____	_____
AMOUNT PAID _____	_____	_____
PAYMENT DATES _____	_____	_____
AMOUNT OWED _____	_____	_____
CREDITOR _____	_____	_____
AMOUNT PAID _____	_____	_____
PAYMENT DATES _____	_____	_____
AMOUNT OWED _____	_____	_____

3B. PAYMENTS TO FRIENDS, FAMILY, BUSINESS ASSOCIATES IN THE LAST TWELVE MONTHS? Y N

DEBTOR

SPOUSE

DESCRIPTION _____
RELATIONSHIP TO YOU _____
AMOUNT PAID _____
PAYMENT DATES _____
AMOUNT OWED _____

DESCRIPTION _____
RELATIONSHIP TO YOU _____
AMOUNT PAID _____
PAYMENT DATES _____
AMOUNT OWED _____

4A. LAWSUITS, JUDGEMENTS, ADMINISTRATIVE PROCEEDINGS, DIVORCE, FORECLOSURE IN THE LAST 12 MONTHS (with official notice)? Y N

CASE TITLE _____
CASE NUMBER _____
COURT LOCATION _____
PROCEEDING TYPE _____
ATTORNEY _____
STATUS OF SUIT _____

CASE TITLE _____
CASE NUMBER _____
COURT LOCATION _____
PROCEEDING TYPE _____
ATTORNEY _____
STATUS OF SUIT _____

CASE TITLE _____
CASE NUMBER _____
COURT LOCATION _____
PROCEEDING TYPE _____
ATTORNEY _____
STATUS OF SUIT _____

CASE TITLE _____
CASE NUMBER _____
COURT LOCATION _____
PROCEEDING TYPE _____
ATTORNEY _____
STATUS OF SUIT _____

4B. PROPERTY GARNISHED, ATTACHED OR SEIZED DURING LAST 12 MONTHS? Y N

DESCRIPTION _____
CREDITOR _____
ADDRESS _____
DATE OF SEIZURE _____
VALUE _____

DESCRIPTION _____
CREDITOR _____
ADDRESS _____
DATE OF SEIZURE _____
VALUE _____

5. REPOSSESSIONS, FORECLOSURES, VOLUNTARY RETURNS DURING LAST 12 MONTHS? Y N

DESCRIPTION _____
CREDITOR _____
ADDRESS _____
DATE OF REPO _____
VALUE _____

DESCRIPTION _____
CREDITOR _____
ADDRESS _____
DATE OF REPO _____
VALUE _____

If you need to list more items than space allows - circle Y (yes) and then ATTACH LIST.

6A. GIVEN ANY PROPERTY TO CREDITOR IN LAST 120 DAYS? Y N

DESCRIPTION _____
ASSIGNEE _____
ADDRESS _____

DATE OF ASSIGNMENT _____
VALUE _____

6B. PROPERTY WITH CUSTODIAN, RECEIVER, OR COURT APPOINTED OFFICIAL IN PAST 12 MONTHS? Y N

DESCRIPTION _____
ASSIGNEE _____
ADDRESS _____

NAME OF COURT _____
ADDRESS _____
CASE TITLE & NUMBER _____
DATE _____
VALUE _____

7. GIFTS/CHARITABLE CONTRIBUTIONS DURING LAST 12 MONTHS (do not include ordinary/usual gifts to family totaling less than \$200 each or less than \$100 each per charity gift. Y N

DESCRIPTION _____
RECIPIENT _____
ADDRESS _____

RELATIONSHIP (if any) _____
DATE OF GIFT _____
VALUE _____

DESCRIPTION _____
RECIPIENT _____
ADDRESS _____

RELATIONSHIP (if any) _____
DATE OF GIFT _____
VALUE _____

DESCRIPTION _____
RECIPIENT _____
ADDRESS _____

RELATIONSHIP (if any) _____
DATE OF GIFT _____
VALUE _____

8. LOSSES FROM FIRE, THEFT, OTHER CASUALTY OR GAMBLING DURING LAST 12 MONTHS? Y N

DESCRIPTION _____
DATE OF LOSS _____
CIRCUMSTANCES _____
VALUE OF PROPERTY _____
INSURANCE _____

9. DEBT RELIEF (other than this firm, have you paid any other attorney or debt counselor) DURING LAST 12 MONTHS? Y N

DESCRIPTION _____
RECEIVER'S NAME _____
ADDRESS _____

DATE OF PAYMENT _____
PERSON WHO PAID _____
\$ PAID OR VALUE _____

10A. TRANSFERS (other than that transferred in the ordinary course of the business/financial affairs of the debtor, have you transferred or sold any of your property) DURING LAST 12 MONTHS? Y N

DESCRIPTION _____
RECEIVER'S NAME _____
ADDRESS _____

DATE OF TRANSFER _____
\$ PAID OR VALUE _____

10B. PROPERTY TRANSFERRED BY THE DEBTOR DURING THE PAST 10 YEARS TO A SELF-SETTLED TRUST (or similar device) WHICH THE DEBTOR IS BENEFICIARY? Y N

DESCRIPTION _____
TRUST/DEVICE NAME _____
ADDRESS _____

DATE OF TRANSFER _____
\$ OR VALUE _____

If you need to list more items than space allows - circle Y (yes) and then ATTACH LIST.

11. CLOSED FINANCIAL ACCOUNTS (have you closed or transferred any bank accounts to anyone) IN PAST 12 MONTHS? Y N

INSTITUTION _____

ADDRESS _____

TYPE OF ACCOUNT _____

ACCOUNT NUMBER _____

FINAL BALANCE _____

CLOSING DATE _____

12. SAFE DEPOSIT BOX (have you had a safe deposit box) IN PAST 12 MONTHS? Y N

BOX NUMBER _____

INSTITUTION _____

ADDRESS _____

ALL WHO HAD ACCESS _____

THEIR ADDRESSES _____

CONTENTS _____

VALUE _____

CLOSING DATE _____

13. SETOFFS (has any bank taken money out of your account or has any creditor refused to pay you because you owe them money) IN PAST 3 MONTHS? Y N

BANK / CREDITOR _____

ADDRESS _____

DATE OF SETOFF _____

AMOUNT _____

14. PROPERTY HELD FOR ANOTHER PERSON (do you have in your possession property that you borrowed or are storing for another person)? Y N

OWNER _____

ADDRESS _____

PROPERTY _____

VALUE _____

LOCATION OF PROP. _____

15. PRIOR ADDRESS (have you lived anywhere else) IN THE PAST 3 YEARS? Y N

ADDRESS 1 _____

NAME USED _____

MOVE IN DATE _____

DATE LEFT _____

ADDRESS 2 _____

NAME USED _____

MOVE IN DATE _____

DATE LEFT _____

16. CURRENT SPOUSE and/or PRIOR SPOUSES DURING PAST 8 YEARS? Y N

CURRENT SPOUSE _____

ADDRESS _____

PRIOR SPOUSE 1 _____

ADDRESS _____

PRIOR SPOUSE 2 _____

ADDRESS _____

17. ENVIRONMENTAL NOTICE FROM GOVERNMENTAL UNIT (attach list answering questions A-C? Y N

A. List the name and address of every site for which you have received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an environmental law, which gov't unit, date of notice, and law that was violated.

B. List the name and address of every site for which you provided notice to a governmental unit of a release of Hazardous Material, gov't unit, date of notice, and law that was violated (if known).

C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you are or was a party, govern't unit, status of disposition, and docket number.

If you need to list more items than space allows - circle Y (yes) and then ATTACH LIST.

18. BUSINESS OWNER, PARTNER OR CORPORATION? Y N

IF THE DEBTOR IS AN INDIVIDUAL (list any business which you were an officer, director, partner, or managing executive of a corporation, partnership, or were a self-employed professional, or in which you owned 5% or more of the voting or equity securities WITHIN THE LAST 6 YEARS.

COMPANY NAME _____

ADDRESS _____

LOCATIONS _____

TAXPAYER ID or SS# _____

NATURE OF BUSINESS _____

BEGINNING DATE _____

ENDING DATE _____

IF THE DEBTOR IS A PARTNERSHIP (list any business which you were a partner, or in which you owned 5% or more of the voting or equity securities WITHIN THE LAST 6 YEARS.

COMPANY NAME _____

ADDRESS _____

LOCATIONS _____

TAXPAYER ID or SS# _____

NATURE OF BUSINESS _____

BEGINNING DATE _____

ENDING DATE _____

IF THE DEBTOR IS A CORPORATION (list any business which you were a partner, or in which you owned 5% or more of the voting or equity securities WITHIN THE LAST 6 YEARS.

COMPANY NAME _____

ADDRESS _____

LOCATIONS _____

TAXPAYER ID or SS# _____

NATURE OF BUSINESS _____

BEGINNING DATE _____

ENDING DATE _____

19. BOOKS, RECORDS & FINANCIAL STATEMENTS? Y N

A. BOOKKEEPERS (list all bookkeepers who WITHIN THE LAST 2 YEARS IMMEDIATELY BEFORE the filing of this bankruptcy kept or supervised the keeping of the books of accounts and records of the debtor).

BOOKKEEPER NAME _____

ADDRESS _____

DATES _____

BOOKKEEPER NAME _____

ADDRESS _____

DATES _____

B. AUDITORS (list all firms or individuals who WITHIN THE LAST 2 YEARS IMMEDIATELY BEFORE the filing of this bankruptcy have audited the books of accounts and records or prepared a financial statement of the debtor).

AUDITOR NAME _____

ADDRESS _____

DATES _____

AUDITOR NAME _____

ADDRESS _____

DATES _____

C. POSSESSION (list all firms or individuals WHO AT THE INITIATION OF THIS BANKRUPTCY were in possession of the books of account and records of the debtor. If any are not available, explain).

NAME _____

ADDRESS _____

EXPLANATION _____

D. FINANCIAL STATEMENTS (list all financial institutions, creditors and other parties, including mercantile and trade agencies, who received a financial statement WITHIN THE LAST 2 YEARS IMMEDIATELY BEFORE the filing of this bankruptcy).

NAME _____

ADDRESS _____

DATE ISSUED _____

CH 7 ONLY

Statement of Intentions (About Reaffirmation)

If someone files a bankruptcy while having secured* property they will have to advise the secured lenders that they want to either:

OPTION 1- SURRENDER

The collateral may be surrendered back to the lender who will sell the property and apply the proceeds to the outstanding balance of your loan. Assuming your case completes and you receive a discharge, any deficiency balance owed on the property will be eliminated in the bankruptcy. This is a good option if you are unsure you will be able to make the payments moving forward, or if the collateral is damaged and you owe more than the property is worth.

OPTION 2- REAFFIRM

This option has legal consequences that should be considered carefully before a decision is made. A reaffirmation agreement is a contract that puts the debtor "back on the hook" for the debt despite the bankruptcy. This is the downside of reaffirming a debt. If you default in the future, the creditor can repossess the collateral AND sue you for any balance you owe (Note: In the state of Texas, as long as you pay your mortgage, the mortgage co. cannot foreclose on your **homestead**). The only benefit of reaffirming a debt is that the payments made after the debt is reaffirmed are reflected on your credit report to help you begin to reestablish credit (if you have not reaffirmed the debt, the mortgage co. does not have to report that you have been paying the debt). That being said, there are many other things you can do to reestablish credit after a bankruptcy without reaffirming, and this alone should not be the sole consideration in making a decision to reaffirm. Most creditors require that you be current on your payments to reaffirm.

OPTION 3- RETAIN AND PAY

Regarding personal property, most secured lenders will continue to accept your monthly payments and allow you to keep the collateral even if you haven't indicated intent to reaffirm your debt. This is known as the "retain and pay" option. It is an informal option not specifically recognized by the Bankruptcy Code. Retain and Pay is an attractive option if the lender will accept it. However, debtor's choosing this option must be comfortable with a lack of certainty or predictability. Some lenders like Ford Motor Credit, GMAC and Daimler Chrysler state they will repossess vehicles unless the debt is timely reaffirmed. Other lenders like Toyota typically feel that it is better to receive monthly payments under the informal "retain and pay" option rather than lose money by selling repossessed vehicles at auction prices. It is possible, however, that you think your lender has decided to continue to accept your payments only to learn the lender wants the vehicle back, as the secured creditor still maintains their security interest in the property, until paid in full. In any case you are not legally responsible for the debt. In regards to real property, your **homestead cannot be taken from you**, as long as you pay your mortgage (and are current).

OPTION 4- REDEEM

Bankruptcy law allows debtors to "redeem," or buy out personal property secured by liens for the market value of the property rather than what's owed on it. The downside here is that you must pay the lender the market value in a lump sum which is difficult for most. There are lenders who will finance a loan for the market value of the property, however the interest rates are high and should be factored into the overall net benefit to the debtor.

IN SUMMARY

Basically, reaffirmation means you're re-obligating yourself for the debt. If you do reaffirm and are later unable to keep up the payments, the creditor could make collection calls, send collection letters, sue you, or foreclose on your property. In some cases a client wants to reaffirm, but it is not an option recommended by The Nixon Law Firm absent special circumstances (i.e. creditor agrees to lower your interest rate or reduces your principal balance). If you don't reaffirm and choose to 'retain & pay' by keeping current on payments, you may later give up the property if you decide to without being liable for any deficiencies, as the underlying debt has been discharged.

FACTS / TIMELINES

When we file your bankruptcy we are required to file a **Statement Of Intention** regarding your secured property so **you MUST have this form filled out and turned in before that date.**

The law requires you to "perform" your intentions regarding financed personal property within **45 DAYS** of the Meeting of Creditors (341). A debtor may repay as many dischargeable debts as desired after filing under chapter 7. By repaying one creditor, a debtor does not become legally obligated to repay any other creditor.

A reaffirmation agreement can be canceled anytime **before the court issues your discharge** or within **60 days** after the agreement is filed with the court, whichever gives you the most time.

*Examples of secured loans are a mortgage, car loan, store property, etc. - but they may, or may not, be secured debt.

DESCRIPTION					Office Use
House 1: _____	Surrender _____	Reaffirm _____	Retain & Pay _____	Redeem _____	REQ REC SENT
House 2: _____	Surrender _____	Reaffirm _____	Retain & Pay _____	Redeem _____	REQ REC SENT
Auto 1: _____	Surrender _____	Reaffirm _____	Retain & Pay _____	Redeem _____	REQ REC SENT
Auto 2: _____	Surrender _____	Reaffirm _____	Retain & Pay _____	Redeem _____	REQ REC SENT
Auto 3: _____	Surrender _____	Reaffirm _____	Retain & Pay _____	Redeem _____	REQ REC SENT
Other 1: _____	Surrender _____	Reaffirm _____	Retain & Pay _____	Redeem _____	REQ REC SENT
Other 2: _____	Surrender _____	Reaffirm _____	Retain & Pay _____	Redeem _____	REQ REC SENT

Siganture: _____

Dated: _____ / _____ / 2014

S Español available

SECOND REQUIRED COURSE

(also called **pre-discharge** course)

You must complete two financial education courses—the second **to be completed by your 341 meeting**. You can take this course as soon as you have a case number—you are assigned this at your 1st filing (call us that day to get the info to fill in your small lime green sheet). Some providers have phone courses and all provide online courses. If you need to use our computer, just let us know. Several choices are:

CH 7 ONLY
**HOT
ACTION
ITEM**

My Case No: 13 – _____ – ____	Date of the course: ____/____/2014	Company used: (circle ad below)	Send Certificate to: Don@Nixsonlawfirm.com
----------------------------------	---------------------------------------	------------------------------------	--

123debtor.com
\$9.89/single or \$19.69/couple
 866-676-1364 or customersupport@123debtor.com

Cricket
 debt counseling

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24/7

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INTERNET: \$12.50 each (AVAILABLE 24/7).
PHONE: \$25.00 single/\$40.00 joint. Spanish and English.
www.the.mesquite.group.org 817-769-4069

Fee Agreement for CHAPTER 7 Legal Services

Date: ____ / ____ /2014

Client: _____

First of all, we want to welcome you to the Nixson Law Firm where we will help you get a fresh start and have a positive future. We understand that this is a VERY trying time for you and we want to give you a place where you can relax and know you are taken care of. We start by making sure our prices are the best, and we have a Price Guarantee to make sure of it.* *Our goal is to give you the best possible guidance at the best possible price—when you need it the most!*

Now for the legal talk: You agree to keep us informed as to your current mailing address, e-mail address and phone number where you can be reached during business hours. You also agree to provide accurate information needed to prepare and file your bankruptcy, that you will carefully review documents, attend your 341 Meeting of Creditors, and that you will make sure that all your creditors are listed in your worksheets and on the Matrix (the mailing list of all your creditors). Adding additional creditors after filing will cost you \$26 each (our cost).

FEES + COSTS	
Attorney's Fee:	\$ _____
Filing Fee & Costs:	\$ _____
	\$ _____
TOTAL OWED	\$ _____
Retainer	\$ _____
BALANCE OWED:	\$ <input style="width: 150px; height: 20px;" type="text"/>

BALANCE PAYMENT PLAN
Beginning on ____ / ____ /2014, I will make MONTHLY PAYMENTS of \$ _____ until my BALANCE IS \$0.
<i>We accept MC/VISA, cash, checks, money orders, and cashiers checks. Please make all funds payable to Don Nixson.</i>

For the FEES + COSTS in the box on the right, Don Nixson and this Firm will provide the following: File a Chapter 7 Bankruptcy, including Petition and Schedule preparation (the papers required to file bankruptcy), up to two Reaffirmations (for additional reaffirmations, a flat fee of \$50 for each), Mr. Nixson personally will attend your 341 Meeting of Creditors with you, and he will answer any questions you have throughout the bankruptcy process.

You agree to pay the FEES + COSTS shown on the right for the above services only. While the need for the following services are unusual in bankruptcy, you understand that the FEES + COSTS amount above does not cover other services such as Objections to Discharge, Discovery, Objections to Exemptions, Lien Avoidances, Motions or any Adversary Proceedings in your case. For other in-office legal services, a standard fee of \$150 per hour. For other out-of-office legal services, a standard fee of \$200 per hour.

You agree to pay the balance owed according to your BALANCE PAYMENT PLAN on time and in the installments agreed upon.

This agreement to represent you is not binding until payment is made for your retainer. Your signature below indicates you understand this agreement, locks in the stated pricing, and allows us to represent you as your attorney once the retainer is paid.

CLIENT:

ATTORNEY:

Don Nixson

***We have a Low Price Guarantee and we'll meet any other Arlington Bankruptcy Attorney's fee, plus take-off an additional \$100.**

1234 S. Main St, Suite 1000 | Grand Prairie, Texas 75123 | don@nixsonlawfirm.com

Phone 972.123.4567 | Fax 972.456.7890

EMERGENCY FILINGS

If we file an emergency petition in your case, you must turn in **ALL** paperwork to this office within **3 days** of filing your bankruptcy case. This includes the workbook, paycheck stubs, tax returns and any other paperwork required by our office or the courts. Office appointment for returning ALL paperwork after filing an emergency bankruptcy is scheduled for: _____.

Failure to provide all of this information when it is requested may possibly delay the timely filing of your case and result in your case being **dismissed**. This could result in the loss of property and/or assets.

The Law Office of Don Nixon, will **NOT** be responsible if your case is dismissed for failure to provide the required information.

DATE: _____

DEBTOR: _____

CO-DEBTOR: _____