

BANKRUPTCY INFORMATION FORM

TODAY'S DATE: _____ MEETING DAY/DATE/TIME _____ / _____ / _____

FEE: \$~~400.00~~ WORK PHONE: _____ CELL: _____ HOME: _____

FULL NAME: _____

SSN: _____ OCCUPATION: _____

ADDRESS: _____

COUNTY: _____ INDIVIDUAL: JOINT: CHAPTER 7: CHAPTER 13:

EMPLOYER: _____ HOW LONG: _____

EMPLOYER'S ADDRESS: _____

SPOUSE NAME: _____

SSN: _____ OCCUPATION: _____

ADDRESS: _____

COUNTY: _____ INDIVIDUAL: JOINT: CHAPTER 7: CHAPTER 13:

EMPLOYER: _____ HOW LONG: _____

EMPLOYER'S ADDRESS: _____

DEPENDENTS: _____ AGE: _____ RELATIONSHIP: _____

DEPENDENTS: _____ AGE: _____ RELATIONSHIP: _____

DEPENDENTS: _____ AGE: _____ RELATIONSHIP: _____

DEPENDENTS: _____ AGE: _____ REALTIONSHIP: _____

TRUSTEE: _____ PHONE NUMBER: _____

ADDRESS: _____

341 CREDITOR'S MEETING DATE: _____ TIME: _____ LOCATION: _____

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**Statement mandated by 11U.S.C. § 527(b) of the
Bankruptcy Code**

**IMPORTANT INFORMATION ABOUT BANKRUPTCY
ASSISTANCE SERVICES FROM AN ATTORNEY OR
BANKRUPTCY PETITION PREPARER**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents call a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement Of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a "trustee" and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers can give you legal advice.

ACKNOWLEDGMENT OF RECEIPT:

The undersigned acknowledges that the law firm of Kevin M. O'Shaughnessy has given me a copy of this disclosure required by Bankruptcy Code § 527(b).

Dated: _____ X _____

Dated: _____ X _____

Kevin M. O'Shaughnessy
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**Statement Mandated by 11 U.S.C. § 527(a)(2) of the
Bankruptcy Code**

Notice to Clients Who Contemplate Filing Bankruptcy:

The purposes of this Notice and The Statement Mandated by Section 527(b) of the Bankruptcy Code, which you have been provided as a separate document are to make you aware of some of your obligation should you file bankruptcy.

You are notified as follows:

1. All information that you are required to provide with your bankruptcy petition and thereafter in your case is required to be complete, accurate and truthful.
2. All your assets and all your liabilities are required to be completely and accurately disclosed in the documents filed to commence your case.
3. The value of each asset which is secured by a lien on such asset must be stated as the replacement value is defined in 11 U.S.C. § 506 and means the replacement value on the date of the filing of the bankruptcy petition without deduction for costs of sale or marketing. With respect to property acquired for personal, family, or household purposes, replacement value means the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value as determined.
4. After reasonable inquiry you are required to state your current monthly income. Current monthly income is defined in U.S.C. § 101(10)(A) and is further described in the Advisement Letter explaining how to complete the Bankruptcy Questionnaire.
5. After reasonable inquiry you are required to state the amounts set out in 11 U.S.C. § 707(b)(2) of the Bankruptcy code. Those amounts are explained in the Advisement Letter how to complete the Bankruptcy Questionnaire.
6. In a case under Chapter 13, after reasonable inquiry, you are required to state your disposable income determined in accordance with 11 U.S.C. § 707(b)(2)

of the Bankruptcy code. Disposable income is explained in the Advisement Letter explaining how to complete the Bankruptcy Questionnaire.

7. Information that you provide during your case may be audited pursuant to the provisions of the Bankruptcy Code. Your failure to provide information may result in dismissal of your case or other sanctions, including criminal sanctions.

ACKNOWLEDGMENT OF RECEIPT:

The undersigned acknowledges that the law firm of Kevin M. O'Shaughnessy has given me a copy of this disclosure required by Bankruptcy Code §527(a)(2).

Dated: _____ X _____

Dated: _____ X _____

(We have provided a sample list of common household goods and common values of same. If you have more to add, please do so. Also, if the amount of value is different than what we have listed, please put the correct value in the space provided)

PLEASE CIRCLE THOSE THAT APPLY:

	<u>Value</u>	<u>Value</u>
T.V.	\$50.00	\$ _____
VCR	\$50.00	\$ _____
Stereo	\$100.00	\$ _____
Computer	\$200.00	\$ _____
DVD	\$200.00	\$ _____
Couch	\$50.00	\$ _____
Chair	\$20.00	\$ _____
Table	\$25.00	\$ _____
Rugs	\$10.00	\$ _____
End Tables	\$25.00	\$ _____
Coffee Table	\$20.00	\$ _____
Lamps	\$10.00	\$ _____
Kitchen Table and Chairs	\$75.00	\$ _____
Refrigerator	\$50.00	\$ _____
Stove	\$50.00	\$ _____
Miscellaneous Kitchen Appliances	\$75.00	\$ _____
Microwave	\$25.00	\$ _____
Miscellaneous Bathroom Accessories	\$15.00	\$ _____
Bed	\$100.00	\$ _____
Dresser	\$50.00	\$ _____
Hutch	\$50.00	\$ _____
Clocks	\$20.00	\$ _____
Pool Table	\$100.00	\$ _____
Vacuum	\$10.00	\$ _____

Lawnmower	\$25.00	\$ _____
Women's Clothes	\$500.00	\$ _____
Men's Clothes	\$500.00	\$ _____
Jewelry	\$150.00	\$ _____
Miscellaneous Books, Pictures, CD's	\$100.00	\$ _____
Other:		
_____		\$ _____
_____		\$ _____
_____		\$ _____
_____		\$ _____
_____		\$ _____

List any firearms, sports equipment, photography equipment, etc:

Value of Same: \$ _____

Other assets owed to debtor included tax refunds: _____

Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, etc.:

Boats, Aircraft, etc.:

Value of same: \$ _____

Office equipment, furnishings and supplies:

SECURED DEBTS

List any and all other SECURED debts that you have in addition to any real estate secured debts that you may have above, and in addition to any debts related to your automobiles. This may include debts that you have for purchases of refrigerators, washers and dryers, appliances, T.V.'s, vacation homes, timeshares, etc.

FIRST SECURED DEBT:

Name and complete address of creditor:

Account Number: _____

Amount of Debt: \$ _____

Secured by: _____

Approximate date debt was incurred: _____

SECOND SECURED DEBT:

Name and complete address of creditor: _____

Account Number: _____

Amount of Debt: \$ _____

Secured by: _____

Approximate date debt was incurred: _____

THIRD SECURED DEBT:

Name and complete address of creditor:

Account Number: _____

Amount of Debt: \$ _____

Secured by: _____

Approximate date debt was incurred: _____

FOURTH SECURED DEBT:

Name and complete address of creditor:

Account Number: _____

Amount of Debt: \$ _____

Secured by: _____

Approximate date debt was incurred: _____

UNSECURED – NON PRIORITY DEBTS

In this section is where most consumer debt are listed (credit cards, bad checks, medical bills, etc.) If you need more space than provided, simply attach extra sheets, or photocopy these pages to fill in.

LIST OF ALL CREDITORS/DEBTS:

Please list each and every creditor separately
Include full name and address (including complete zip code) for each creditor
Include account number for each creditor (if applicable)
Include estimated amount of debt for each creditor
Include estimated year that debt was incurred
List Nature of Debt (for example: credit card, medical bill, auto loan, etc.)

SAMPLE:

Name of Creditor: **ABC COMPANY, INC**
Address: **12345 Anywhere Street**
Allover, CO 12345
Account Number: **123456789**
Nature of Debt: **Auto Loan**
Approximate date debt was incurred: **03/2000**
Approximate Amount of Debt was Incurred: **\$10,577.65**
Is this debt secured by any of your property (for example: your home, your car, etc.)? **YES**
Please explain: **Debt is secured by our 2000 Ford Ranger**

Name of Creditor: _____
Address: _____

Account Number: _____
Amount of Debt \$: _____
Approximate date debt was incurred: _____

Name of Creditor: _____
Address: _____

Account Number: _____
Amount of Debt \$: _____
Approximate date debt was incurred: _____

Name of Name of Creditor: _____
Address: _____

Account Number: _____
Amount of Debt \$: _____
Approximate date debt was incurred: _____

IN RE _____ Debtor(s) Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ _____	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ _____	\$ _____
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ _____	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ _____	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ _____	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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IN RE _____ Debtor(s) Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- 1. Rent or home mortgage payment (include lot rented for mobile home) \$ _____
 - a. Are real estate taxes included? Yes _____ No _____
 - b. Is property insurance included? Yes _____ No _____
- 2. Utilities:
 - a. Electricity and heating fuel \$ _____
 - b. Water and sewer \$ _____
 - c. Telephone \$ _____
 - d. Other \$ _____
- 3. Home maintenance (repairs and upkeep) \$ _____
- 4. Food \$ _____
- 5. Clothing \$ _____
- 6. Laundry and dry cleaning \$ _____
- 7. Medical and dental expenses \$ _____
- 8. Transportation (not including car payments) \$ _____
- 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ _____
- 10. Charitable contributions \$ _____
- 11. Insurance (not deducted from wages or included in home mortgage payments)
 - a. Homeowner's or renter's \$ _____
 - b. Life \$ _____
 - c. Health \$ _____
 - d. Auto \$ _____
 - e. Other \$ _____
- 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ _____
- 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)
 - a. Auto \$ _____
 - b. Other \$ _____
- 14. Alimony, maintenance, and support paid to others \$ _____
- 15. Payments for support of additional dependents not living at your home \$ _____
- 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____
- 17. Other \$ _____

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data. \$ _____

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

- 20. STATEMENT OF MONTHLY NET INCOME
 - a. Average monthly income from Line 15 of Schedule I \$ _____
 - b. Average monthly expenses from Line 18 above \$ _____
 - c. Monthly net income (a. minus b.) \$ _____

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