

Bankruptcy Worksheet

Attached is the information we need to complete your bankruptcy petition. Please completely and accurately fill out the attached worksheet. Do not leave any blank spaces. If a question does not pertain to your situation, put "none".

The information you give us will be used to complete your official bankruptcy petition for filing in federal Bankruptcy Court. The information must be accurate. Making a false statement on a bankruptcy petition, or omitting or concealing assets can subject you to fine, imprisonment or both.

If you need legal advice, contact an attorney. Please do not contact us for legal advice. We cannot advise you. Document Preparers are allowed to prepare the paperwork only. If the enclosed information does not answer your questions you should get a consultation with an attorney. Many attorneys will offer you a low cost consultation.

We can only help you with a Chapter 7 filing (also known as "straight" or liquidation bankruptcy). If you wish to file a Chapter 13 (a pay back plan) you should hire an attorney because it is difficult to represent yourself in Chapter 13.

Do not list the name of a minor child in the worksheet due to the privacy laws.

Please complete and return with \$150.00 fee to: Independent Document Preparation Services, 420 SW Washington #200, Portland, OR 97204. Phone (503)228-0316 or 1-800-266-0316

We are a debt relief agency. We help people file bankruptcy under the US Bankruptcy Code.

BANKRUPTCY WORKSHEET (complete this after you have gone through credit counseling)

Your full name _____

List all names you have used in the last 8 years, including assumed business names _____

Your Social Security Number (List last 4 digits ONLY) _____

Full name of spouse (only if spouse is filing a joint petition with you) _____

List all names spouse has used in the last 8 years, including assumed business names _____

Spouse's Social Security Number (List last 4 digits ONLY) _____

Your current address (include city, state, COUNTY, and zip) _____

_____ List your complete mailing address, if it is different than your street address _____

Your day time phone number _____

Your email address _____

REAL ESTATE

LIST ALL REAL PROPERTY IN WHICH YOU HAVE AN INTEREST, INCLUDING PROPERTY YOU OWN OR ARE BUYING, PROPERTY OWNED AS A CO-TENANT, COMMUNITY PROPERTY, OR PROPERTY IN WHICH YOU HAVE A LIFE ESTATE.

Property address _____

What is the current value of this property? _____

Do you intend to keep this property and continue payments? _____

Do you claim your equity as exempt? _____ if yes fill in law number (see list on last page)

PERSONAL PROPERTY OWNERSHIP

List all personal property, of whatever kind below. If you have no property in one or more categories put "none". Do not list leased property in this section. If property you own is being held for you by someone else, list that person's name and address under Description and Location of property.

TYPE OF PROPERTY **DESCRIPTION/LOCATION** **VALUE**

- 1. CASH ON HAND

- 2. CHECKING, SAVINGS, FINANCIAL ACCOUNTS, CERTIFICATES OF DEPOSIT, SHARES IN BANKS, SAVING AND LOAN, THRIFT, BUILDING, AND LOAN, HOMESTEAD ASSOCIATIONS OR CREDIT UNIONS, BROKERAGES OR COOPERATIVES

- 3. SECURITY DEPOSITS WITH PUBLIC UTILITIES, TELEPHONE COMPANIES, LANDLORDS AND OTHERS

- 4. HOUSEHOLD GOODS AND FURNISHINGS, INCLUDING AUDIO, VIDEO AND COMPUTER EQUIPMENT

- 5. BOOKS, PICTURES AND OTHER ART OBJECTS, ANTIQUES, STAMP AND COIN COLLECTIONS OR COLLECTIBLES, RECORDS, TAPES, CDs

- 6. WEARING APPAREL

| <u>TYPE OF PROPERTY</u> | <u>DESCRIPTION/LOCATION</u> | <u>VALUE*</u> |
|--|-----------------------------|---------------|
| 7. FURS AND JEWELRY | | |
| 8. FIREARMS AND SPORTS, PHOTOGRAPHIC, AND OTHER HOBBY EQUIPMENT | | |
| 9. INTEREST IN INSURANCE POLICIES. NAME INSURANCE COMPANY OF EACH POLICY AND ITEMIZE SURRENDER OR REFUND VALUE OF EACH | | |
| 10. ANNUITIES. ITEMIZE AND NAME EACH ISSUER | | |
| 11. INTERESTS IN AN EDUCATION IRA OR QUALIFIED STATE TUITION PLAN | | |
| 12. INTERESTS IN IRA, ERISA, KEOGH OR OTHER PENSION OR PROFIT SHARING PLANS. ITEMIZE. | | |
| 13. STOCK AND INTERESTS IN INCORPORATED AND UNIN- CORPORATED BUSINESSES. ITEMIZE. | | |
| 14. INTERESTS IN PARTNERSHIPS OR JOINT VENTURES. ITEMIZE. | | |
| 15. GOVERNMENT OR CORPORATE BONDS AND OTHER NEGOTIABLE AND NON-NEGOTIABLE INSTRUMENTS | | |
| 16. ACCOUNTS RECEIVABLE | | |
| 17. ALIMONY, MAINTENANCE, SUPPORT AND PROPERTY SETTLEMENTS TO WHICH YOU ARE OR MAY BE ENTITLED | | |
| 18. OTHER LIQUIDATED DEBTS OWED TO YOU, INCLUDING TAX REFUNDS. | | |
| 19. EQUITABLE OR FUTURE INTEREST, LIFE ESTATES AND RIGHTS OR POWERS EXERCISABLE FOR YOUR BENEFIT. | | |
| 20. CONTINGENT AND NON-CONTINGENT INTERESTS IN THE ESTATE OF A DECEDENT, DEATH BENEFIT PLAN, LIFE INSURANCE PLAN OR TRUST | | |

TYPE OF PROPERTY **DESCRIPTION/LOCATION** **VALUE***

21. OTHER CONTINGENT AND UNLIQUIDATED CLAIMS OF EVERY NATURE, INCLUDING TAX REFUNDS, COUNTERCLAIMS, AND RIGHTS TO SET OFF CLAIMS. ITEMIZE.

22. PATENTS, COPYRIGHTS, AND OTHER INTELLECTUAL PROPERTY. GIVE DETAILS.

23. LICENSES, FRANCHISES, AND OTHER GENERAL INTANGIBLES

24. CUSTOMER LISTS OR OTHER COMPILATIONS CONTAINING PERSONALLY IDENTIFIABLE INFORMATION

25. AUTOMOBILES, TRUCKS, TRAILERS OTHER VEHICLES

26. BOATS, MOTORS, AND ACCESSORIES

27. AIRCRAFT AND ACCESSORIES

28. OFFICE EQUIPMENT, FURNISHINGS, AND SUPPLIES

29. MACHINERY, FIXTURES, EQUIPMENT, AND SUPPLIES USED IN BUSINESS

30. INVENTORY

31. ANIMALS

32. CROPS-GROWING OR HARVESTED

33. FARMING EQUIPMENT AND IMPLEMENTS

34. FARM SUPPLIES,CHEMICALS, FEED

35. ALL OTHER PROPERTY OF ANY KIND NOT ALREADY LISTED.

PROPERTY CLAIMED AS EXEMPT

FOR ALL PROPERTY THAT YOU ARE CLAIMING EXEMPT YOU MUST FILL IN THE LAW NUMBER THAT ENTITLES YOU TO THE EXEMPTION NEXT TO THE ITEM LISTED. THE ATTACHED LIST ON THE LAST PAGE WILL GIVE YOU A LIST OF EXEMPTIONS AND LAW NUMBERS.

SECURED DEBTS

List name, mailing address, zip code and last 4 digits of account number of all creditors holding claims secured by your property. List all secured debts such as judgment liens, garnishments, statutory liens, auto loans, mortgages, deeds of trust, and other security interests.

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ describe type of lien _____

Replacement value of collateral _____ Do you wish to keep collateral and pay debt? ____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ describe type of lien _____

Replacement value of collateral _____ Do you wish to keep collateral and pay debt? ____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ describe type of lien _____

Replacement value of collateral _____ Do you wish to keep collateral and pay debt? ____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ describe type of lien _____

Replacement value of collateral _____ Do you wish to keep collateral and pay debt? ____

PRIORITY DEBTS

List below all debts of the following type: Domestic support obligations; all federal, state, county, or other taxes owed; Wages salaries, commissions you owe to others; money you owe to employees' benefit plans; deposits individuals have given you for purchase, lease, or rental of property; claims of farmers and fisherman; and claims against you for personal injury or death while you were intoxicated.

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ type of debt _____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ type of debt _____

UNSECURED DEBTS

List ALL other debts below. State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims.

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

Name of Creditor _____

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Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

Name of Creditor _____

Address _____

Account number _____ date debt incurred _____

Amount owed _____ What debt was for _____

LEASES AND CONTRACTS List all unexpired leases and contracts below, include timeshare interests.

Describe the lease or contract and what it is for _____

Name and address of other party to contract _____

CO-DEBTORS

List all parties below who are also liable for debts listed. Include all guarantors and co-signers. If you resided in a community property state including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) within the past 8 years, and were married, list the spouse's name and address under the co-debtor section below. Include all names and trade names the co-debtor has used in the last 8 years.

Name and address of co-debtor _____

Name and address of creditor _____

CURRENT INCOME

Marital status _____ Name, age, of dependents and how they are related to you

Do these dependents reside with you? _____

Occupation and name of employer _____

How long employed? _____ Address of employer _____

Spouse Occupation and name of employer _____

How long employed? _____ Address of employer _____

List below your average or projected income at the time this case will be filed. Include income for spouse, even if spouse is not filing bankruptcy.

YOUR GROSS MONTHLY INCOME

\$ _____

Estimated monthly overtime

\$ _____

SPOUSE

\$ _____

\$ _____

Payroll deductions: (Monthly)

Taxes and Social Security

\$ _____

\$ _____

Insurance

\$ _____

\$ _____

Union dues

\$ _____

\$ _____

Other deductions (specify)

\$ _____

\$ _____

OTHER INCOME

Income from operation of business,
profession, or farm

\$ _____ \$ _____

Income from real property

\$ _____ \$ _____

Income from interest and dividends

\$ _____ \$ _____

Alimony, maintenance support income

\$ _____ \$ _____

Social Security or government
assistance (specify)

\$ _____ \$ _____

Pension/retirement income

\$ _____ \$ _____

Other monthly income (specify)

\$ _____ \$ _____

If you expect an increase or decrease in any of the above categories in the next year describe

If you are claiming your income exempt, fill in appropriate law number _____

AVERAGE INCOME OVER PAST 6 MONTHS

List your gross monthly income received in the last six months, divided by 6. End with the month prior to you bankruptcy filing. If you are married, please list each person's income separately.

Example: If you are filing in February average the prior six months ending with January 31.

January \$1,500.00
February \$1,200.00
March \$1,500.00
April \$1,000.00
May \$1,500.00
June \$1,200.00
Total \$7,900.00 divided by 6 = \$1317.00.

1. Six month average gross wages, tips bonuses salary and commissions for past six months:
2. Six month average income from operation of business, profession or farm:
3. Six month average rent and real property income:
4. Six month average income from rent and real property:
5. Six month average income from interest, dividends and royalties:
6. Six month average income from pension and retirement (don't include Social Security):
7. Six month average income from child support or spousal support:
8. Six month average amount from any other person or entity that regularly pays your or your dependent's household expenses:
9. Six month average income from Unemployment Compensation:
10. Six month average income from all other sources:

MONTHLY EXPENSES

List your monthly expenses below. If you and your spouse are filing bankruptcy together but do not live together attach a separate list of spouse's monthly expenses.

Rent or mortgage (include lot rented for mobile home) \$ _____
(are real estate taxes included in mortgage?)
if not, list _____; is property insurance included in mortgage, if not list _____

Electricity and heating fuel \$ _____
Water and sewer \$ _____
Telephone \$ _____
Other utilities (specify) \$ _____

Home maintenance (repairs and upkeep) \$ _____

Food \$ _____

Clothing \$ _____

Laundry and dry cleaning \$ _____

Medical and dental \$ _____

Transportation (not including car payments) \$ _____

Recreation, clubs, entertainment, newspapers, magazines \$ _____

Charitable contributions \$ _____

Insurance (not deducted from wages or included in mortgage payments)

homeowners or renters \$ _____
life \$ _____
health \$ _____
auto \$ _____
other insurance (specify) \$ _____

Taxes (not deducted from wages or included in mortgage (specify type of taxes) _____) \$ _____

Alimony, maintenance, support you pay \$ _____
Installment Payments auto \$ _____

Other installment payments \$ _____
Support paid to additional dependents not living with you \$ _____

Expenses from business, profession, farm operation \$ _____
(attach detailed list)

Other expenses (specify) \$ _____
If you expect an increase or decrease in any of the above categories in the next year describe

STATEMENT OF FINANCIAL AFFAIRS

1. Gross income from employment, trade, profession, or business (including all part-time activities as an employee or in an independent trade or business):

2008 you _____ source of income _____
2008 spouse _____ source of income _____
2009 you _____ source of income _____
2009 spouse _____ source of income _____
2010 you _____ source of income _____
(year to date)
2010 spouse _____ source of income _____
(year to date)

2. Income other than from employment, trade, profession or operation of business you have received in the last two years:

amount _____ source _____ year _____

3. List all payment made on loans, installment purchases and other debts, where the payments total more that \$600.00 to any creditor, made in the last 90 days.

name/address of creditor date of payment amount paid amount still owed

3b. List all payment made within the last year to creditors who are or were insiders. ("Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor.)

name/address of creditor date of payment amount paid amount still owed
and relationship to you

4. List all suits and administrative proceedings you have been a party to in the last year.

Caption of suit and type of proceeding court and location status
case number

4b. List all property that has been attached, garnished or seized within the last year

Name and address of creditor date of seizure description/value of property

5. List all property that has been repossessed, foreclosed upon, transferred through a deed in lieu of foreclosure or returned to the seller in the last year

name and address of creditor date description/value of property

6. Describe any property you have assigned to creditors in the last 120 days

name and address of creditor date terms of assignment

6b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within the last year

Name and address of custodian name and location of court case title and number date description/value of property

7. List all gifts or charitable contribution made in the last year (except usual and ordinary gifts to family less than \$200.00 in value per person and charitable contributions totaling less than \$100.00 per recipient)

name and address relationship, if any date description/value

8. List all losses from fire, theft, casualty or gambling in the last year.

description/value of property describe circumstances and insurance payments you received date of loss

9. List all payments made or property transferred by you or on your behalf, to any person, including attorneys, by you or on your behalf, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of bankruptcy petitions within the last year.

Name and address date amount of money or description/value of property

10. List all other property you have transferred in the last two years, either absolutely or as security.

Name and address relationship to you date description of property and value received

10b. List all other property you have transferred in the last ten years into a trust or similar device where you are the beneficiary

Name of trust dates of transfer Amount of money or description and value of property

11. List all financial accounts and instruments held in your name or for your benefit that were closed, sold or otherwise transferred in the last year. Include checking, savings, financial accounts, certificates of deposit or other instruments, shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

name and address type of account amount of final balance date
and account number

12. List all safe deposit boxes or depositories in which you have held cash, securities or other valuables in the last year.

name and address names of persons with access contents date of
bank or depository and address transfer or surrender

13. List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within the last 90 days.

name and address date amount of set off

14. List all property owned by another person that you hold or control.

name and address description/value of property location of property

15. If you have moved within the last three years, list all other address you have occupied and vacated.

address name used dates of occupancy

16. If you have resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) within the past 8 years, identify the name of your spouse and of any former spouse who resides or resided with you in the community property state.

17. Environmental Information. For the purposes of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes, or material.

"Site" means any locations, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by you, including but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under Environmental Law.

17a. List the name and address of every site for which you have received notice in writing by a governmental unit that it you may be liable or potentially liable under or in violation of an Environmental Law. Indicate the government unit, the date of the notice, and if known, the Environmental Law.

Site Name and Address Name and address of Date Environmental Law

governmental unit of notice

17b. List the name and address of every site for which you provided notice to a governmental until of a release of Hazardous Material. Indicate the governmental until to which notice was sent and the date of the notice.

| Site Name and Address | Name and address of governmental unit | Date of notice | Environmental Law |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you are or were a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| Name and address of | Docket number | Status or disposition governmental unit |
|---------------------|---------------|---|
|---------------------|---------------|---|

18a. If you have been in business in the last six years, as defined below, there are additional questions you must answer. Contact our office and request a business statement.

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

Individuals list the names, addresses, taxpayer I.D. numbers, nature of the business, and the beginning and ending dates of all business in which you were an officer, director, partner, or managing executive of a corporation; a partnership, a sole-proprietor, or self employed within the past six years.

If you are or were a partnership, list the names addresses, taxpayer ID numbers, nature of the business, and the beginning and ending dates of all business in which you were a partner or owned 5% or more of the voting or equity securities, within the past six years.

If you are or were a corporation list the names addresses, taxpayer ID numbers, nature of the business, and the beginning and ending dates of all business in which you were a partner or owned 5% or more of the voting or equity securities, within the past six years.

Please answer yes or no: I (we) have been in business as defined above within the past 6 years: _____

Prior Bankruptcies

If you have filed bankruptcy within the past 8 years give date, case number and location where that case was filed

Pending Bankruptcies

If your spouse, partner or affiliate has a bankruptcy pending give person's name, case number, filing date and the relationship to you.

PLEASE REVIEW YOUR WORKSHEET. IF IT IS INCOMPLETE YOUR PREPARATION WILL BE DELAYED. IF YOU DO NOT ANSWER ALL QUESTIONS WE WILL HAVE TO RETURN THE WORKSHEET TO YOU. PLEASE BE SURE ALL QUESTIONS ARE ANSWERED. IF A QUESTION DOES NOT PERTAIN TO YOUR SITUATION PUT "NONE" DO NOT LEAVE ANY QUESTIONS UNANSWERED.

EXEMPT PROPERTY (Use this list only if you have lived in Oregon for the past 2 years)

(Items with * may be doubled by husband and wife)

| HOMESTEAD | Law Number |
|---|-------------------|
| Real property, mobile home or floating home \$40,000.00 equity (\$50,000.00 for husband and wife) | ORS 18.395 |
| | |

| INSURANCE | Law Number |
|---|-------------------|
| Health insurance proceeds or disability proceeds of life insurance policies | ORS 743.050 |
| Cash surrender value of life insurance proceeds | ORS 743.046 |

| SUPPORT | Law Number |
|--------------------------------|-------------------|
| Spousal support, child support | ORS 18.345(i) |

| PENSIONS | Law Number |
|-----------------------------|-------------------|
| Public and Private Pensions | ORS 18.358 |

| PERSONAL PROPERTY | Law Number |
|---|-------------------|
| Books, pictures, musical instruments to \$600.00* | ORS 18.345(a) |
| Clothing, jewelry, personal items to \$1800.00* | ORS 18.345(b) |
| Domestic animal, poultry with 60 days food to \$1000.00 | ORS 18.345(e) |
| Food and fuel to last 60 days | ORS 18.345(f) |
| One rifle or shotgun and one pistol to \$1,000.00 | ORS 18.362 |
| Furniture, household items, utensils, radio, TV to \$3000.00 | ORS 18.345(f) |
| Professionally prescribed health aids for you or your dependents | ORS 18.345(h) |
| Motor vehicle to \$3,000.00* | ORS 18.345(d) |
| Award under crime victims law | ORS 18.345(j) |
| Personal injury recoveries to \$10,000.00 | ORS 18.345(k) |
| Tools of trade | ORS 18.345(c) |
| Wild card: misc. property, cash, bank account, tax refunds, etc. to \$400.00* (can't use wild card to increase other exemptions) | ORS 18.345(o) |
| Earned income credit 100% | ORS 18.345(n) |
| Veterans Benefits and loans | ORS 18.345(m) |
| Renter's Security Deposits | ORS 18.395 |
| | |

| WAGES OR OTHER INCOME SOURCES | Law Number |
|--|-------------------|
| Minimum 75% of take home wages | ORS 18.385 |
| or \$170.00 per week (whichever is greater) | ORS 18.385 |
| Exempt wages or public benefits on deposit in bank | ORS 18.348 |
| Social Security Benefits | ORS 42 USC 407 |
| Public Assistance (aid to blind) | ORS 412.115 |
| Unemployment Benefits | ORS 657.855 |
| Disability Benefits | ORS 412.610 |
| Workers Comp | ORS 656.234 |

This list while considered reliable may not be all inclusive. Talk to a lawyer if you have questions.