

Michael W. Gallagher
Attorney-at-Law
600 West Germantown Pike
Suite 400
Plymouth Meeting PA 19462
(484)679-1488
(610)365-7919 Fax
Michael@montcobankruptcy.net

INSTRUCTIONS AND QUESTIONNAIRE

THE FIRST EIGHT PAGES OF THIS DOCUMENT ARE GENERAL INSTRUCTIONS AND INFORMATION: THE REMAINDER IS A SERIES OF QUESTIONS FOR YOU TO FILL OUT.

BASIC INSTRUCTIONS FOR BANKRUPTCY CLIENTS

THE FOLLOWING IS A BASIC LIST OF THINGS WHICH CAN HELP YOUR CASE GO SMOOTHLY, AND PREVENT PROBLEMS.

1. CUT UP ALL OF YOUR CREDIT CARDS RIGHT NOW.

This does **not** include ATM or Debit cards. You can NOT use credit cards while in, or preparing for, a personal bankruptcy.

2. LIST ALL OF YOUR ASSETS ON THE QUESTIONNAIRE FORM.

Sometimes, people do not list all of their assets. If you do not list them, I can't report them to the court. Then, if it comes out later that you have these assets, the Trustee appointed to your case may delay your case, or even object to final discharge of your debts. Further, all bankruptcies are subject to possible random audit by the U.S. Trustee's Office. If this occurs, and the Trustee finds that you have hidden property or income, the discharge can be revoked by the Court. Worse still, the Trustee or the Court can refer the case to the F.B.I. and/or the U.S. Attorney for criminal investigation and/or prosecution. Since in the great majority of cases I can exempt all or most of your assets, this is not only unsafe, but actually foolish. List everything.

3. HOW TO VALUE YOUR ASSETS.

The Bankruptcy Code states that, for items on which a creditor has a lien, you must show "...the replacement value of such property as of the date of the filing of the petition without deduction for costs of sale or marketing. For certain items, you must make a "reasonable inquiry" to show the "replacement value".

Suggestions: First of all, write down what you own—furniture, appliances, stereo, TV, and computer equipment, furs and jewelry. Secondly, take the list, and go to second-hand stores, and find items close to or identical to your items, in both type and condition. Get the price of those items. **WRITE THEM DOWN.** Also write down where and when you found that price. Again, it is the price to replace it in it's

Automobiles: Just supply the make, model, model year, mileage, additional equipment, (e.g., sun roof, cd players) of your car, and the general condition of the car (Excellent, good, fair, or poor). Using that information, I can get a “blue book” valuation for you car(s).

If you own your home or other real estate: If the property is in Montgomery County, I can get “comps”, (recent real estate sales figures) from the County. If it is outside Montgomery County, we may need to get other valuations. If you have had an appraisal in the last three years, I need a copy of it.

INHERITANCE, TRUSTS, AND PERSONAL INJURY ACTIONS.

Things like inheritances and personal injury actions you are entitled to can become property of the bankruptcy trustee. If, when you file, you have **already** been injured and have a right to sue someone, that can be a part of the bankruptcy estate. Likewise, if you inherit something within six months of the date you file, that inheritance could go to the Trustee as well. Also, a trust, unless properly set up, might be something that a bankruptcy trustee could take. I need to know if you are about to sue someone or can sue someone, or if you are about to inherit something, or are a beneficiary of a trust, to properly advise you before you file.

4. LIST ALL OF YOUR DEBTS ON THE FORM.

You must list all of your debts. Include the name of the creditor, (who you owe money to), how much you owe (to the best of your ability), the creditor’s **address**, and your **account number**. **Credit reports do not always get these things right—you cannot rely on credit reports.** .

Categories of debts: The questionnaire asks you to break down your debts into three categories: Secured, Priority, and Unsecured. The following is a short explanation of the difference in those debts.

A). Secured debt. These are debts where you have pledged some asset to a creditor as insurance that you will pay the debt. These include mortgages and car loans. If a creditor can come and take back some item if you do not pay a debt, (e.g., foreclose on a mortgage, repossess a car, etc.), that is a secured debt.

B). Priority debt. This is debt which the law says should be treated specially. Of course, this includes taxes and governmental fines. If you owe taxes or fines to the IRS, State of Pennsylvania, or to a local county or municipality, that is a priority debt. Child support, spousal support, and alimony can also be priority debt.

C). Unsecured debt. This means everything else. Credit cards, personal loans, medical and utility bills are the most common forms of unsecured debt.

5) SOME OF THE DOCUMENTS WE NEED

a). PROOF OF INCOME FROM ALL SOURCES.

We are required to calculate your “current monthly income”, i.e., your average monthly income from all sources (excepting Social Security), based on your income from all those sources over the last six months. To do this, I will need proof of that income. The best proof is pay stubs for that period. Also, if you have received any W2 forms in the last six months, I will need copies

of those as well.

b). TAX RETURNS.

I will need your two most recent tax returns. I will be required to send a copy of most recent Return to the Bankruptcy Trustee appointed to your case. I will also need proof that you have filed tax returns for the last four years. If you have not filed returns, you need to do tell me, and to file them immediately.

c). BILLS.

I will need the most recent bills you have received from each creditor.

d). CHECKBOOK LEDGER

I will need a photocopy of your checkbook ledger for every checking account you have, for the last three months (90 days). I will also need copies of your account statements from the bank for the last 90 days.

e). LOAN DOCUMENTS.

Where you have a loan for the purchase of real property (i.e., a mortgage), and/or personal property (i.e., anything other than real estate, like a home), I will need a copy of the loan agreement or agreements. (The most common loan for personal property is a car loan). This may affect whether you get to keep an item, or whether you pay the full price of the loan, or a lesser amount, in order to keep the property. If you have one or more mortgages, I also need those documents as well. I also need the most recent statements from any lender showing your current mortgage balance or balances due, and your current car loan or loans balances due.

f). INSURANCE DECLARATIONS PAGES

Due to changes in the information required, effective December 1, 2015, you will need to get the Declarations Page (insurance policy page showing what kind of insurance you have, policy limits, premium cost, etc.) on each insurance policy you have, other than your automobile insurance. For that, you will need to produce your Financial Liability (insurance) wallet cards. I will need copies of all of these.

6. CREDIT COUNSELING AND DEBTOR EDUCATION

As a part of the changes to the Bankruptcy law in 2005, Congress required everyone filing bankruptcy to do two forms of “education”: credit counseling and debtor education.

“Credit Counseling” is a brief course (usually an hour) you must take before you can file a bankruptcy. You can do this in person, by telephone, and/or by internet. I have given you a list of credit counselors, and we have spoken about this. The cost for credit counseling is usually about \$50.00 to \$55.00 per

person.

“Debtor Education” is a course, (usually about two hours), which can also be taken by telephone, in person, and/or by internet. The same agencies that do credit counseling generally also do debtor education. This course must be taken after you file a bankruptcy, and should be done as soon as possible after you file. It must be done within 45 days of the meeting of creditors.

You may get solicitations that look like official documents, that recommend one company or another for credit counseling. These are only advertisements—you do not have to use that particular agency. It is usually easier to use the same agency that you received credit counseling from.

7. YOU MUST ATTEND THE CREDITORS’ MEETING

In all bankruptcies, a meeting is scheduled for you, before the Trustee appointed in your case. You **must** go to that meeting. If you do not, your case **will be dismissed**.

8. IN CHAPTER 13 CASES, YOU MUST MAKE YOUR MONTHLY PAYMENT TO THE STANDING TRUSTEE.

The Plan payment is the amount which you agreed to pay to the Trustee each month. You must make this payment, or the Trustee will ask the court to dismiss your case. Each month, make that payment on or before that same day of the month. If there is some reason why you can not make this payment in any month, tell me before the payment is due, so that I can make new arrangements with the Trustee.

9. IF YOU HAVE A MORTGAGE, AND WANT TO KEEP YOUR PROPERTY, YOU HAVE TO MAKE CURRENT MORTGAGE PAYMENTS.

A Chapter 13 Bankruptcy will pay back the arrears (missed payments) that you did not make on your mortgage before you filed bankruptcy. **AFTER YOUR BANKRUPTCY IS FILED, MAKE ALL OF YOUR MORTGAGE PAYMENTS, AND MAKE THEM ON TIME.**

10. TO PEOPLE SEEKING MORTGAGE MODIFICATIONS FROM THEIR LENDERS.

Occasionally, people hold off on filing bankruptcy, on the hope that they can negotiate a mortgage modification from a lender. You are free to do so—it is your choice. However, please be aware of the following: If a foreclosure has already been filed in your case, or (even worse), if a Sheriff’s Sale is pending on your property, the mere act of a lender taking or considering your request or written application for a modification does NOT stay the sale.. **If you do not have notice in writing that the sale was stayed or stopped, you should assume that it is still scheduled to occur.**

11. CAR LOANS.

Just as with mortgages, if you are paying a loan for your car(s), and want to keep them, keep making your monthly payments after your case is filed.

12. CONTACT ME AS SOON AS YOU RECEIVE ANY WRITTEN NOTICE FROM THE

COURT OR THE TRUSTEE IN YOUR CASE.

13: DOs AND DON'Ts

The following is list of things you should be doing and not doing while we prepare to get your case filed. Please read the list and follow the instructions. Failure to do so may result in delay, significant expense, or loss of property during the administration of your case. It may even result in your bankruptcy being dismissed by the court—or worse.

Do:

- Save all financial documents, including:
 - Tax returns
 - Bank Statements
 - Pay stubs
 - W-2s or 1099s
 - Most recent bills from each creditor
- Make all regular payments on any mortgages or car loans, if you wish to keep the house or the car. Also, make all of the payments on time.
- Please tell us if you are not current on a car loan or mortgage while we are preparing your case for filing.
- If you have a bank account with a bank or credit union you also owe money to for a credit card or other unsecured debt, move the account to another bank before you file.
- If you have a bank account with Wells Fargo Bank or U.S. Bank, it is recommended that you move your accounts to another bank before you file a bankruptcy. Wells Fargo has for several years frozen accounts of people who have filed for relief under Chapter 7 of the Bankruptcy Code, even where they did not owe money to Wells Fargo. I have recently been told that U.S. Bank also started doing this as of December of 2015:

Do Not :

- Use any of your money to pay relatives, friends, or other “insiders” back for loans or other debts you owe them.
- Allow anyone to give you property of significant value before your case is filed.
- Give away any of your belongings—including money.
- Pay ahead or pay off balances early on secured loans (such as a car loan or a mortgage).
- Use any credit cards or take any other loans out—including loans from pensions, 401(k) or 401(c)(3) funds

- Take out any new credit cards.
- Do NOT post anything about your case, your bills, your creditors, etc. to Facebook or any other social media site. If you do not like the Trustee in your case, for example, keep it to yourself—some Trustees do check Facebook. Why antagonize them?

14. AFTER YOUR CASE IS FILED.

If you have included a utility bill (electric, gas, water, or land-line telephone or cable) in your bankruptcy, you should make a payment to them, marked “SECURITY DEPOSIT” within ten days of the date of filing. This payment should be equal to one month’s average payment to that utility. **KEEP A PHOTOCOPY OF THE CHECK YOU MAIL**, and send it certified mail.

ACKNOWLEDGMENT BY CLIENT:

I do acknowledge that I have received and read a copy of this statement

DATE

CLIENT

DATE

CLIENT

List of Exemptions Provided Under Federal Bankruptcy Law

Exemptions As of April 1, 2019: 11 U.S.C. § 523(d)

(1) The debtor's aggregate interest, not to exceed \$25,150.00 in value, in real property or personal property that the debtor or a dependent of the debtor uses as a residence, in a cooperative that owns property that the debtor or a dependent of the debtor uses as a residence, or in a burial plot for the debtor or a dependent of the debtor.

(2) The debtor's interest, not to exceed \$4,000.00 in value, in one motor vehicle.

(3) The debtor's interest, not to exceed \$650.00 in value in any particular item or \$13,400.00 in aggregate value, in household furnishings, household goods, wearing apparel, appliances, books, animals, crops, or musical instruments, that are held primarily for the personal, family, or household use of the debtor or a dependent of the debtor.

(4) The debtor's aggregate interest, not to exceed \$1,700.00 in value, in jewelry held primarily for the personal, family, or household use of the debtor or a dependent of the debtor.

(5) The debtor's aggregate interest in any property, not to exceed in value \$1,325.00 plus up to \$12,575.00 of any unused amount of the exemption provided under paragraph (1) of this subsection.

(6) The debtor's aggregate interest, not to exceed \$2,525.00 in value, in any implements, professional books, or tools, of the trade of the debtor or the trade of a dependent of the debtor.

(7) Any unmaturing life insurance contract owned by the debtor, other than a credit life insurance contract.

(8) The debtor's aggregate interest, not to exceed in value \$13,400.00 less any amount of property of the estate transferred in the manner specified in section 542(d) of this title, in any accrued dividend or interest under, or loan value of, any unmaturing life insurance contract owned by the debtor under which the insured is the debtor or an individual of whom the debtor is a dependent.

(9) Professionally prescribed health aids for the debtor or a dependent of the debtor.

(10) The debtor's right to receive--

(A) a social security benefit, unemployment compensation, or a local public assistance benefit;

(B) a veterans' benefit;

(C) a disability, illness, or unemployment benefit;

(D) alimony, support, or separate maintenance, to the extent reasonably necessary for the support of the debtor and any dependent of the debtor;

(E) a payment under a stock bonus, pension, profitsharing, annuity, or similar plan or contract on account of illness, disability, death, age, or length of service, to the extent reasonably necessary for the support of the debtor and any dependent of the debtor, unless--

(i) such plan or contract was established by or under the auspices of an insider that employed the debtor at the time the debtor's rights under such plan or contract arose;

(ii) such payment is on account of age or length of service; and

(iii) such plan or contract does not qualify under section 401(a), 403(a), 403(b), or 408 of the Internal Revenue Code of 1986.

(11) The debtor's right to receive, or property that is traceable to--

(A) an award under a crime victim's reparation law;

(B) a payment on account of the wrongful death of an individual of whom the debtor was a dependent, to the extent reasonably necessary for the support of the debtor and any dependent of the debtor;

(C) a payment under a life insurance contract that insured the life of an individual of whom the debtor was a dependent on the date of such individual's death, to the extent reasonably necessary for the support of the debtor and any dependent of the debtor;

(D) a payment, not to exceed \$25,150.00, on account of personal bodily injury, not including pain and suffering or compensation for actual pecuniary loss, of the debtor or an individual of whom the debtor is a dependent; or

(E) a payment in compensation of loss of future earnings of the debtor or an individual of whom the debtor is or was a dependent, to the extent reasonably necessary for the support of the debtor and any dependent of the debtor.

ACKNOWLEDGMENT BY CLIENT:

I do acknowledge that I have received and read a copy of this statement

DATE

CLIENT

DATE

CLIENT

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Attorney-at-Law

600 West Germantown Pike

Suite 400

Plymouth Meeting PA 19462

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BANKRUPTCY INITIAL CONSULT FORM

**ALL OF THIS IS HERE FOR A REASON: I NEED ALL OF THIS INFORMATION TO REPRESENT
YOU PROPERLY. PLEASE FILL OUT THE ENTIRE FORM**

Your Full Name:

Any other names used in last 8 years:

Date of Birth:

Social Security Number:

Have you ever used another Social Security Number? Yes No

Address:

Town, State and Zip:

Home Telephone:

Work Telephone:

E-Mail Address:

Are You Married: Yes No Are you and your spouse living together? Yes No

Your Spouse's full name:

Any other names used in last 8 years:

Spouse's Date of Birth:

Social Security No.

Has your spouse ever used another Social Security No. Yes No

If so, list every number used:

Spouse's E-Mail Address:

Your Employer's Name and Address:

Position held:

How Long have you worked for this employer?:

Pay:(state period)

Pay: Gross:

Net :

Spouse's employer's name and address:

Position held:

How Long has your spouse worked for this employer?

Pay:(state period)

Pay: Gross:

Net:

ATTACH COPIES OF ALL PAY STUBS, NOTICES OF PAYMENT, ETC. FOR YOUR PRIMARY JOB AND YOUR SPOUSE'S PRIMARY JOB FOR THE LAST SIX MONTHS.

EARNED INCOME FROM AN EMPLOYER(ANNUAL)

	You		Your Spouse	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until now:	Wages, commissions, bonuses, tips	_____	Wages, commissions, bonuses, tips	_____
	Operating a business	_____	Operating a business	_____
For Last Year:	Wages, commissions, bonuses, tips	_____	Wages, commissions, bonuses, tips	_____
(January 1 to December 31, YYYY)	Operating a business	_____	Operating a business	_____
For the year before that:	Wages, commissions, bonuses, tips	_____	Wages, commissions, bonuses, tips	_____
(January 1 to December 31, YYYY)	Operating a business	_____	Operating a business	_____

1. Did you receive any other income during this year or the two previous calendar years?
 Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.
 List each source and the gross income from each source separately. Do not include income that you listed in line 4.
 No
 Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)

Jan 1 to now _____
 Last Year _____
 Year Before _____

Do you or your spouse have any other sources of income, including but not limited to part-time jobs, royalties, annuities, etc.?

Yes No.

If "Yes", list the source of the extra income and how much you receive per month (use extra page if necessary):

Have you owned any business, whether or not it is still operating, in the last ten years?

Yes No.

Do/did it alone or together with someone else? Alone With another

What is/was the name of the business:

What kind of business? _____

Is it still operating? Yes No.

Dates of operation: Start Stop _____

Is/was it incorporated: Yes No. If so, in which state:

Do you have tax returns for the business? Yes No.

Do you have any web sites? Yes No.

Please list the URLs (web addresses) of any web site(s) you own

FAMILY

Do you have children: Yes No.

Do your children live with you? Yes No.

If so, are they still in school? Yes No.

If "Yes", please give the following information for each child:

Name	Age	Date of Birth	School (Name)

(If you need more space, please use the back of this page)

Are you currently paying child or spousal support or alimony?

Yes No. Amount: \$ _____ Per _____

IF YOU ARE PAYING SUPPORT OR ALIMONY, PLEASE PROVIDE US WITH A COPY OF THE COURT ORDER OR AGREEMENT SETTING THE AMOUNT OF THE PAYMENT.

Do you have any other dependents? Yes No.

If so, who are they, and how are they related to you:

Name	Age	How are they related to you?

Have you ever filed a bankruptcy before? Yes No. More than one? Yes No.

Has your spouse ever filed a bankruptcy before? Yes No.

List any prior cases: Case No. Date Filed

DEBT SETTLEMENT FIRMS

In the last four years, have you or your spouse signed up with or paid money to any debt settlement firms, (i.e., firms which promise that, for a fee, they can negotiate "down" credit card debt or other debt you owe)

Yes No

If "yes", please state their name _____

INSURANCE

Please list all insurance policies you have. Include life, health, auto, homeowners, and all other insurance policies.

Insurer	Type (life, property, annuity, etc).	If life insurance, do you get it through your employer?	Can you take a loan out against it (e.g. "Whole Life" policy)
		Yes No	Yes No
		Yes No	Yes No
		Yes No	Yes No
		Yes No	Yes No
		Yes No	Yes No

INSURANCE CLAIMS

Do you currently have any insurance claims pending against another person or a business? If so, please complete the following

Insurer	Nature of Claim	Date of Loss	Amount Claimed

PROPERTY

Do you rent or own your residence? Rent Own

If you rent, has your landlord obtained a judgment to evict you?

Yes No If so, when:

Please state all places where you have lived for the last five years. Please state the address, whether you owned the property or rented it and the dates when you lived there (i.e., the date you started living there to the date you left)

Address	own	rent	Dates

Have you owned any real property (i.e. real estate) in the last five years, whether you lived there or not? Yes No. (If you answer "no", go to "Inheritances" on next page)

PLEASE LIST ANY REAL ESTATE YOU CURRENTLY OWN ON THE PAGE MARKED "SCHEDULE A".

Have you sold, given away, or otherwise transferred any real estate to anyone in the last five years:

Yes No

Address of property you transferred:

Was it your home: Yes No. Type or property:

Date Transferred:

Who did you transfer (sell or give) it to:

How much were you paid for the property:

What did you do with the money you received:

INHERITANCES

Do you expect to inherit anything from anyone in the near future?

Yes No.

Are you the beneficiary of a trust? Yes No.

BANK ISSUES

Do you have any bank accounts with Wells Fargo Bank? Yes No.

Do you have any bank account with a bank you owe money to? Yes No.

LITIGATION

Have you been sued by anyone in the last three years? Yes No.

Are you currently being sued by anyone? Yes No.

If you answered "yes", are you being sued by more than one person or company?

Yes No.

Does an attorney represent you in any of these cases?

Yes No

If so, please state their name and address so we can contact them for you after you file your case:

Are you currently suing anyone? Yes No. If so, what for:

Name and address of attorney representing you:

Have you been in an automobile accident or other accident in the last two years?

Yes No.

Are you planning to sue anyone in the near future? Yes No.

Name and address of person you are planning to sue:

What for (e.g., personal injury, car accident, etc.)?

Do you have an attorney in that case? Yes No.

Name and address of attorney:

If you need more space, please continue on another sheet of paper

CREDIT CARDS

Are any of your debts from credit cards? Yes No

Have you used any of your credit cards in the last 90 days?

Yes No

If so, have you charged more than \$650.00 on any single card (or more than \$650.00 per card on several cards) in the last 90 days?

Yes No

Have you taken any cash advances from credit cards in the last 70 days?

Yes No

Please list all credit card debts on Schedule "F".

TAXES

Have you filed tax returns for each of the last four years? Yes No.

If not, what tax years did you not file returns for?

Did you receive or do you expect to receive a tax refund this year? Yes No

If so, how much was it?

When did you receive it?

Do you owe any back taxes? Yes No.

If "yes", please list all taxes on Schedule E (below) --

ARREARS

Are you in arrears (missed payments) on a mortgage or car loan? Yes No.

If you need more space, please continue on another sheet of paper

Type of loan (car loan, mortgage)	Name and address of creditor	Normal monthly payment	Number of Months in arrears	Total arrears if known

CAR LEASES

Are you leasing one or more cars? Yes No How Many?

Type of car (make model and year)	Name of Leasing Co.	Monthly payment	Mos. in arrears	Total Est. Arrears

RETIREMENT FUNDS

Do you have any retirement accounts (pension, 401(k), etc.)? Yes No.

Type of Account (pension, 401(k), IRA)	Husband, Wife or Both (H, W, B)	Bank or company it is with, including address	Acct. No.	Value

TYPES OF DEBTS (Explained)

SECURED DEBTS (Schedule D)

A "secured debt" is one which you have pledged property to guarantee that you will pay the debt. Examples are mortgages and car loans. ATTACH A COPY OF THE MOST RECENT STATEMENT FOR EACH MORTGAGE AND/OR HOME EQUITY LOAN AND EACH CAR LOAN YOU CURRENTLY HAVE.

PRIORITY DEBTS (Schedule E)

Priority debts are debts given special treatment in bankruptcy. The Bankruptcy Code (The statute Congress enacted to govern bankruptcy) sets out a number of different categories for priority debt. The most common ones are fines, child support, spousal support or alimony, and most taxes.

GENERAL UNSECURED DEBTS (Schedule F)

This phrase covers all debts not considered "secured" or "priority" debts. The most common are credit card debts and medical bills.

OBSOLETE OR EXPIRED DEBTS

We may be able to object to some debts. These are generally unsecured debts, such as credit cards, where there has been no activity by you on that account or debt for four or more years.

"Activity" means using or paying the card, or agreeing in writing to pay a debt. CREDIT REPORTS DO NOT GIVE THIS INFORMATION.

There is a column in Schedule F for "more than four years". If you believe that you have not paid a debt in more than four years, put an "x" in this column, next to the debt in question.

The following pages cover your possession and debts. Please fill them out completely. Do not leave out any possessions, real property, or debts. If you have any questions, ask, and we can tell you where to list them.

Schedule AB Property

Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

<p>Do you own or have any legal or equitable interest in any residence, building, land or similar property?</p> <p>No. Go to Part 2</p> <p>Yes. Where is the property?</p>			
<p>Street address if available or other description</p> <hr/> <p>Street Address Part II</p> <hr/> <p>City State Zip Code</p> <hr/> <p>County</p>	<p>What is the property? Check all that apply.</p> <p>Single family home</p> <p>Duplex or multi-unit building</p> <p>Condominium or cooperative</p> <p>Manufactured or mobile home</p> <p>Land</p> <p>Investment property</p> <p>Timeshare</p> <p>Other _____</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.</p>	
		<p>Current value of the entire property?</p> <p>\$ _____</p>	<p>Current value of the portion you own?</p> <p>\$ _____</p>
	<p>Who has an interest in the property?</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>	<p>Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.</p> <hr/> <p style="text-align: center;">Check if this is community property (see instructions)</p>	
<p>If you own or have more than one, list here:</p>			
<p>Street address if available or other description</p> <hr/> <p>Street Address Part II</p> <hr/> <p>City State Zip Code</p> <hr/> <p>County</p>	<p>Single family home</p> <p>Duplex or multi-unit building</p> <p>Condominium or cooperative</p> <p>Manufactured or mobile home</p> <p>Land</p> <p>Investment property</p> <p>Timeshare</p> <p>Other _____</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.</p>	
		<p>Current value of the entire property?</p> <p>\$ _____</p>	<p>Current value of the portion you own?</p> <p>\$ _____</p>
	<p>Who has an interest in the property?</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>	<p>Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.</p> <hr/> <p style="text-align: center;">Check if this is community property (see instructions)</p>	
<p>2. 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here</p>			<p>\$</p>
<p>Part 2: Describe Your Vehicles</p>			
<p>Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.</p>			

3.3.Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes				
3.1 Make: _____ Model: _____ Year: _____ Approx. Mileage: _____ Other Informaiton:	Who has an interest in the property? Check one.			
3.2 Make: _____ Model: _____ Year: _____ Approx. Mileage: _____ Other Informaiton:				
3.3 Make: _____ Model: _____ Year: _____ Approx. Mileage: _____ Other Informaiton:				

Schedule A

Real Property

Except as directed below, list all real property in which your have any legal equitable, or future interest.

If a mortgage company or bank claims to have a lien or hold a secured interest in any property (e.g., a mortgage), state the amount of the secured claim. D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

In the first column, list the address and type of property (building or open land, single family home, duplex or multi-unit building, condominium, mobile or manufactured home. Also state if the property is an investment property or a timeshare, or something else.

Description and Location of Each Property	Nature of Your Interest in Each Property (own entirely, own a part, timeshare)	Who Owns Each Property: Husband, Wife or Joint (Both of You)	Current Value of Each Property	The Amount of Any Secured Claims (Mortgage, Second Mortgage, Home Equity Loan or Line of Credit, Real Estate Tax Liens) For Each Property
		TOTAL		

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E			CURRENT VALUE						
1. Cash on hand.										
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;"><u>Account type</u> (checking, CD, savings, etc.)</td> <td style="width: 20%;"><u>Bank</u> (Name)</td> <td style="width: 50%;"><u>Amount</u></td> </tr> <tr> <td colspan="3" style="border-top: 1px solid black; height: 100px;"></td> </tr> </table>	<u>Account type</u> (checking, CD, savings, etc.)	<u>Bank</u> (Name)	<u>Amount</u>					Total:
	<u>Account type</u> (checking, CD, savings, etc.)	<u>Bank</u> (Name)	<u>Amount</u>							
3. Do you have any security deposits with public utilities, telephone companies, landlords, and others? Do you have any prepayments? If so please list every one, with the name of the company, the type (utility, landlord, etc.), and the amount of the deposit or prepayment		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;"><u>Who hold deposit</u></td> <td style="width: 30%;"><u>Amount</u></td> </tr> <tr> <td colspan="2" style="border-top: 1px solid black; height: 100px;"></td> </tr> </table>	<u>Who hold deposit</u>	<u>Amount</u>				Total		
<u>Who hold deposit</u>	<u>Amount</u>									
4. Household goods and furnishings (furniture, small appliances, kitchen ware, plates and flatware, etc.)										
4B. Electronics (TVs, stereos, computers)										

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY		CURRENT VALUE
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Non-farm animals (pets)				
7. Clothing.				
8. Furs and jewelry				
9. Sports, photographic, and other hobby equipment.				
9B. Firearms				
10. Annuities. If so, Itemize and name each issuer and the dollar value of each.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan (e.g., a TAP Plan) (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).				

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE
12. Retirement, pension, or profit sharing accounts		<u>Type of Account</u> <u>Institution Name</u> 1. 401(k) or similar 2. 403(b) or similar 3. Pension Plan 4. IRA 5. Retirement Acct. 6. Keogh 7. Other acct. TOTAL	<u>Dollar Value</u> 1. 2. 3. 4. 5. 6. 7.
13. Bonds, mutual funds, or publicly traded stocks			
13B. Non-publicly traded stock, interests in incorporated and/or unincorporated businesses, including LLCs, partnerships, and joint ventures		If Yes, give specific information about them <u>Name of entity</u> <u>Percentage you own</u> 1 2 _____ 3	<u>Dollar value of your share</u> 1 2 3
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		If yes, give issuer name and value <u>Issuer Name</u> <u>Value</u> 1 _____ 2 3	TOTAL
16. Accounts receivable.			

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.			
18. Other debts owed to you including tax refunds. Give details			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
21. Other contingent and unliquidated claims of every nature, counterclaims of the debtor, and rights to setoff claims. Give value of each.			
22. Patents, copyrights, trademarks, trade secrets, and other intellectual property including internet domain names, websites.			
23. Licenses, franchises, and other general intangibles. Give particulars. E.g. Building permits, exclusive licenses, liquor licenses, professional licenses. DOES NOT INCLUDE DRIVERS LICENSES			
24. Customer lists or other compilations containing personally identifiable information provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.			

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE																
25. Automobiles, trucks, trailers, and other vehicles and accessories. (Include make, model, year, and mileage)		<table border="1"> <thead> <tr> <th data-bbox="587 220 669 254"><u>Year</u></th> <th data-bbox="669 220 831 254"><u>Make</u></th> <th data-bbox="831 220 977 254"><u>Model</u></th> <th data-bbox="977 220 1149 254"><u>Mileage</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="587 317 669 350">1</td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="587 413 669 447">2</td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="587 510 669 543">3</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Mileage</u>	1				2				3				
<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Mileage</u>																
1																			
2																			
3																			
26. Boats, watercraft, motor homes, ATVs, motorcycles, and any other recreational or other vehicles		<table border="1"> <thead> <tr> <th data-bbox="587 573 669 606"><u>Year</u></th> <th data-bbox="669 573 831 606"><u>Make</u></th> <th data-bbox="831 573 977 606"><u>Model</u></th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	<u>Year</u>	<u>Make</u>	<u>Model</u>														
<u>Year</u>	<u>Make</u>	<u>Model</u>																	
27. Aircraft and accessories.																			
28. Office equipment, furnishings and supplies.																			
29. Machinery, fixtures, equip. and supplies used in business.																			
30. Business Inventory.																			
31. Farm Animals.																			
32. Crops - growing or harvested.																			
33. Farming equipment and implements.																			
34. Farm supplies, chemicals, and feed.																			
35. Other personal property of any kind not already listed. Itemize.																			
TOTAL DOLLAR VALUE IN FAR RIGHT COLUMN																			

DEBTOR'S INITIALS

CO-DEBTOR'S INITIALS

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and the full account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBETTOR	HUSBAND, WIFE,	DATE CLAIM WAS INCURRED, NATURE OF LIEN (MORTGAGE, JUDGMENT, CAR LOAN, ETC.), , AND DESCRIPTION AND VALUE OF PROPERTY (Home, car, vacation property, etc.)	TOTAL AMOUNT OF CLAIM	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Date: Type of lien: Description of property		
			VALUE \$		
ACCOUNT NO.			Date: Type of lien: Description of property		
			VALUE \$		
ACCOUNT NO.			Date: Type of lien: Description of property		
			VALUE \$		
			Total (Use only on last page)	\$	\$

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and the full account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

Check this box if debtor has no creditors holding unsecured priority claims to report

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations (Child support, spousal support, alimony, etc.)

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Wages, salaries, and commissions. **DO YOU OWE WAGES, SALARIES, OR COMMISSIONS TO SOMEONE ELSE?**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

DEBTOR'S INITIALS

CO-DEBTOR'S INITIALS

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Subtotals▶ (Totals of this page)							\$	\$	
Total▶							\$		

Sheet no. ___ of ___ continuation sheets attached to Schedule of Creditors Holding Priority Claims

DEBTOR'S INITIALS
CO-DEBTOR'S INITIALS

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and the full account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE,	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	More than four	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Subtotal▶							\$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	CODEBTOR	HUSBAND, WIFE,	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	More than four	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. of Continuation sheets
attached to Schedule of Creditors Holding
Unsecured Nonpriority Claims

Subtotal▶

\$

Total▶

\$

(Use only on last page of the completed Schedule F.)

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

If you have more creditors, attach after this page

DEBTOR'S INITIALS

CO-DEBTOR'S INITIALS

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

DEBTOR'S INITIALS

CO-DEBTOR'S INITIALS

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or 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 eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

DEBTOR'S INITIALS

CO-DEBTOR'S INITIALS

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			
Status:	RELATIONSHIP(S):		Age(s)	
Employment:	DEBTOR		SPOUSE	
Employed	Yes	No	Employed	Yes No
Occupation			Occupation	
Name of Employer			Name of Employer	
Address of Employer			Address of Employer	
Town, State, Zip			How long employed there	
How long employed there				

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.		
3. Estimate and list monthly overtime pay.		
4. Calculate gross income. Add line 2 + line 3.		
List All Payroll Deductions:		
5a. Tax, Medicare, and Social Security deductions		
5b. Mandatory contributions for retirement plans		
5c. Voluntary contributions for retirement plans		
5d. Required repayments of retirement fund loans		
5e. Insurance		
5f. Domestic support obligations		
5g. Union dues		
5h. Other deductions. Specify:		
5. Add the payroll deductions.		
6. Calculate total monthly take-home pay. Subtract line 5 from line 4.		
List all other income regularly received		
7a. Net income from rental property and from operating a business, profession, or farm. Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
7b. Interest and dividends		
7c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		

7d. Unemployment compensation		
7e. Social Security		
7f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:		
7g. Pension or retirement income (do not include payments to yourself from your own IRA or 401k)		
7h. Other monthly income. Specify:		
8. Add all other monthly income (add lines 7a through 7h).		
9. Monthly Income (add lines 6 and 8)		
10. All other regular contributions from unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
TOTALS		
COMBINED MONTHLY INCOME		

Schedule J: Your Expenses

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question

Part 1: Describe Your Household

1. Is this a joint case?

No

Yes Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must fill out a separate Schedule J

2. Do you have dependents? Do not list Debtor 1 and Debtor 2. Do not state the dependents' names.	No Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
				No	Yes
				No	Yes
				No	Yes
				No	Yes
				No	Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.	
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income	Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	
If not included in line 4:	
4a. Real estate taxes	
4b. Property, homeowner's, or renter's insurance	
4c. Home maintenance, repair, and upkeep expenses	
4d. Homeowner's association or condominium dues	

4.	Total Rental or Homeowners Expenses (Add lines 4a through 4d)	
5.	Additional mortgage payments for your residence, such as home equity loans	
6.	Utilities:	
6a.	Electricity, heat, natural gas	
6b.	Water, sewer, garbage collection	
6c.	Telephone, cell phone, Internet, satellite, and cable services	
6d.	Other. Specify:	
7.	Food and housekeeping supplies	
8.	Childcare and children's education costs	
9.	Clothing, laundry, and dry cleaning	
10.	Personal care products and services	
11.	Medical and dental expenses	
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	
14.	Charitable contributions and religious donations	
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	
17b.	Car payments for Vehicle 2	
17c.	Other. Specify:	
17d.	Other. Specify:	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	
19.	Other payments you make to support others who do not live with you. Specify:	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	
20b.	Real estate taxes	
20c.	Property, homeowner's, or renter's insurance	

20d. Maintenance, repair, and upkeep expenses	2 0d	
20e. Homeowner's association or condominium dues	2 0e	
21. Other. Specify:	21	
22. Calculate your monthly expenses. Add lines 4 through 21.	2 2	
23. Calculate your monthly net income.	2 3	
23a. Copy line 12 (your combined monthly income) from Schedule I.	2 3a	
23b. Copy your monthly expenses from line 22 above.	2 3b.	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.		
24. Do you expect an increase or decrease in your expenses within the year after you file this form? Yes No		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Explain:		