

JACOBS LAW OFFICE, LLC

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MEMBER OF OHIO BAR ASSOCIATION
MEMBER SOUTH CAROLINA BAR ASSOCIATION
MEMBER OF CALIFORNIA AND DISTRICT OF COLUMBIA BAR ASSOCIATION

Welcome to Jacobs Law Offices. This packet has been designed to help you acquire all of the information I will need to prepare your Bankruptcy Petition. I realize that in most cases filing bankruptcy is a very urgent matter, therefore the more thoroughly you can complete this information and return it to me, the faster I can complete and file your petition.

In addition to completing the information in the enclosed packet you will need to return additional documentation to the office with this packet. The items I will need are as follows:

- 1) Previous 6 Months Pay Stubs
- 2) All Deeds and Mortgages
- 3) Tax Returns for the past 3 years
- 4) All Titles
- 5) Copies of any Lawsuits or garnishments
- 6) Proof of Insurance for House and Car
- 7) Certificate from Credit Counseling
- 8) Past 2 months bank statements
- 9) Copies of any Life Insurance Policies
- 10) Copies of any bills listed on Debts list
- 11) Copies of any current monthly expenses bill
- 12) Copies of any 401K or other retirement plan
- 13) Recent credit reports

After you have gathered ALL of the above information and fully completed the enclosed packet, contact the office and arrange a time that we can review your documentation. From the date you bring in the paperwork it will take approximately 1 to 1 ½ weeks to complete your petition. At this time I will contact you to come in and review your petition, sign and then I can file the same with the Bankruptcy Court. If you have any questions or problems with this packet please call and I will guide you through the process.

Best Regards;



Angela M. West
Ohio State Bar Association Certified Paralegal
Legal Assistant to Attorney Ann E. Jacobs

HOW TO OBTAIN A FREE CREDIT REPORT

THIS WILL ENSURE THE LISTING OF ALL CREDITORS IN YOUR PETITION

***you are entitled to one free copy of your credit report per year**

ONLINE: Visit www.annualcreditreport.com

Follow the online prompts. Be sure to choose all 3 credit bureaus, each will ask a string of questions, if you answer wrong they will not give you your report.

REGULAR MAIL:

*Provide full name, or names, including suffixes (Jr., Sr., I, II, etc.)

*Provide current mailing address

*Provide social security number(s)

*Provide date(s) of birth

*Provide copy of drivers license(s) or copy of utility bill

**EQUIFAX
PO Box 105851
Atlanta, GA 30348**

The telephone number to check on the status of the mailing of your credit report is: **1-800-685-1111**

CREDIT COUNSELING

You must attempt to obtain credit counseling within 180 days prior to filing a bankruptcy petition. The list attached hereto contains the names of credit counselors that are currently approved by the Bankruptcy Court. You must contact the agency of your choice by either telephone or internet. After receiving your briefing of a budget analysis, you must acquire a certificate that states you requested credit counseling services from an approved budget and credit counseling agency and that you received such budget analysis. This certificate must be attached to your completed bankruptcy packet.

The charge for a certificate is typically \$50.00. This **MUST** be paid in order to receive the certificate and the certificate is **REQUIRED** to be able to file bankruptcy.

Consumer Credit Counseling Service of Greater Atlanta Inc.

100 Edgewood Avenue

Suite 1800

Atlanta, GA 30303

800-251-2227

www.cccsite.org

In Person (*not available in all judicial districts*), Telephonic and Internet

Credit Counseling Centers of America

9330 LBJ Freeway

Suite 900

Dallas, TX

75379-8039

800-493-2222

www.cccamerica.org

In Person (*not available in all judicial districts*), Telephonic and Internet

GreenPath, Inc.

38505 Country Club Drive, Suite 210

Farmington Hills, MI 48331-3429

800-630-6718

www.greenpath.com

In Person (*not available in all judicial districts*), and Telephonic

Money Management International Inc.

9009 West Loop South

7th Floor

Houston, TX 77096-1719

877-918-2227

www.moneymanagement.org

In Person (*not available in all judicial districts*), Telephonic and Internet

Springboard Nonprofit Consumer Credit Management Inc.

4351 Latham Street

Riverside, CA 92501

800-947-3752

www.credit.org

In Person (*not available in all judicial district*), Telephonic and Internet

BANKRUPTCY INFORMATION

BANKRUPTCY LAW IS A FEDERAL LAW. THIS IS SOME GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.

WHEN YOU FILE BANKRUPTCY:

You can choose the kind of bankruptcy that best meets your needs:

Chapter 7 - A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the state where you live.

Chapter 13 - You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The Court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.

Chapter 12 - Like Chapter 13, but it is only for family farmers.

Chapter 11 - This is used by mostly businesses. In Chapter 11, you may continue to operate your business, but your creditors and the Court must approve a plan to repay your debts. There is no Trustee unless the Judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and your property.

If you have already filed bankruptcy under Chapter 7, you may be able to change your case to another Chapter.

Your bankruptcy may be reported on your credit record for as long as ten (10) years. It can effect your ability to received credit in the future.

WHAT IS A BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?

One of the reasons people file bankruptcy is to get a "discharge". A discharge is a Court Order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for:

- most taxes;
- child support;

- alimony;
- most student loans;
- Court fines and criminal restitution;
- personal injury case caused by driving drunk or under the influence of drugs.

The discharge only applies to debts that arose before the date you filed.

Also, if the Judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible that the debt will not be discharged.

The Judge can also deny your discharge if you do something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a Court Order.

You can only receive a Chapter 7 discharge **once every six (6) years**. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company that has a lien of your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

WHAT IS A REAFFIRMATION AGREEMENT?

Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay that debt, you must sign and file a reaffirmation agreement with the Court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or by any other law. Reaffirmation agreements --

- must be voluntary;
- must not place too heavy burden on you or your family;
- must be in your best interest; and
- can be cancelled anytime before the Court issues your discharge or within sixty (60) days after the agreement is filed with the Court, whichever gives you the most time.

If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there

Client Questionnaire For Non-Business Debtor

Section 1 Basic Information

Part A. Name and Address

Name: _____
Last First Middle

Telephone Number Home: _____ Work: _____

Have you used any other names in the past eight years? No Yes *If yes, list other names:*

Social Security Number: _____ - _____ - _____

Current Address:

City: _____ State: _____ Zip: _____

County: _____

Have you lived at this address for at least 180 days? No Yes

Have you lived at this address for at least 730 days (2 years)? No Yes

If you answered no to either of the questions above, please list all of your previous addresses for the preceding 2 years:

1) Address: _____
City: _____ State: _____ Zip: _____
County: _____

2) Address: _____
City: _____ State: _____ Zip: _____
County: _____

If you have a different mailing address, please list:

Mailing Address:

City: _____ State: _____ Zip: _____

Part B. Name and Address of Spouse

If you are filing jointly with your spouse, fill in the following information about your spouse:

Name: _____
Last First Middle

Has your spouse used any other names in the past eight years? No Yes *if yes, list other names:*

Social Security Number: _____ - _____ - _____

Address: . . . *(if different from your address):*

City: _____ State: _____ Zip: _____ County: _____

If your spouse has a different mailing address, please list:

Mailing Address:

City: _____ State: _____ Zip: _____

Part C. Prior/Pending Bankruptcy Cases

Has a bankruptcy case been filed by you or against you in the last 8 years? No Yes

If yes, in which district of which state was the case filed?

Case Number:

Date filed:

Are there currently any bankruptcy cases pending against you, your business, your spouse, or your spouse's business?
No Yes

If yes, name of debtor:

Relationship to you:

Case Number:

Date filed:

Judge:

In which district of which state was the case filed? _____

Exhibit "C" to the Voluntary Petition

Do you own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? No Yes (If yes, please attach a list and description of the property.)

Debtors Who Reside as Tenants of Residential Property (RENTERS)

If you rent your home, does a landlord hold a judgment against you? No Yes

If yes, please provide the name and address of the landlord:

Name:

Address:

City:

State:

Zip: _____

Section 2 Property

Part A. Real Estate

List all real estate which you own or are a joint owner of, even if you still owe money on the property.

Address and description of property	Owned by Husband, Wife, or both?	Current Market Value of Property	If you and spouse are not sole Owners Your % of ownership, or \$ amount.	List all mortgages, home equity loans, and liens: 1) What is the \$ value of the loan, lien or mortgage? 2) What is your monthly payment? 3) How many payments are left? 4) Is it the 1st, 2nd etc. Mortgage on this property	Who issued the lien, loan or mortgage? (Name, Address of Institution)	Do you want to keep the property? If Yes, Are you current on your payments?

Part B. Personal Property
 For each type of property listed below indicate whether you own any property of that Category, and, if you do, fill in the remaining information. Value r
 replacement value. This is the price a merchant would charge for a similar product in the sshape and condition of your property.

Type of Property	Yes/ No	Description & Location	Who's Name	Value
1. Cash on hand				
2. Checking/Savings Account, Certificates of deposit, other bank accounts				
3. Security deposits held by utility companies, landlord				
4. Household goods, furniture, including audio, video, and computer equipment				
5. Books, pictures, art objects, records, compact discs, collectibles				
6. Clothing				
7. Furs and jewelry				

Type of Property	Yes/ No	Description & Location	Who's Name	Value
8. Sports, photographic, hobby equipment, firearms				
9. Interest in insurance policies specify refund or cancellation value				
10. Annuities				
11. Interests in an education IRA, as defined in 26 USC § 530(b)(1)				
12. Interests in pension or profit sharing plans				
13. Stock and interests in incorporated/ unincorporated business				
14. Interests in partnerships/joint ventures				
15. Bonds				
16. Accounts receivable				
17. Alimony/family support to which you are entitled				
18. Other liquidated debts owed to you, including tax refunds				
19. Equitable or future interests or life estates				

Type of Property	Yes/ No	Description & Location	Who's Name	Value
20. Interests in estate of decedent or life insurance plan or trust				
21. Other contingent/ unliquidated claims, including tax refunds, counterclaims				
22. Patents, copyrights, other intellectual property				
23. Licenses, franchises				
24. Customer List or other compilation				
25. Automobiles, trucks, trailers, and accessories.				
26. Boats, motors, and accessories				
27. Aircraft and accessories				
28. Office equipment, supplies				
29. Machinery, fixtures etc. for business				
30. Inventory				
31. Animals				

Type of Property	Yes/ No	Description & Location	Who's Name	Value
32. Crops-growing or harvested				
33. Farming equipment and implements				
34. Farm supplies, chemicals, feed				
35. Other personal property of any kind not listed.				

Type of Debt	
1. Creditor Name and Address	Amount owed?
2. Account Number, if any	
3. Date/range of dates when debt was incurred	
What is debt for?	Do you dispute the debt?
Is debt secured by any property?	What Property & its Value
Please list monthly payment and number of months left	

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2. Account Number, if any	
3. Date/range of dates when debt was incurred	
What is debt for?	Do you dispute the debt?
Is debt secured by any property?	What Property & its Value
Please list monthly payment and number of months left	

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2. Account Number, if any	
3. Date/range of dates when debt was incurred	
What is debt for?	Do you dispute the debt?
Is debt secured by any property?	What Property & its Value
Please list monthly payment and number of months left	

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Type of Debt	
1. Creditor Name and Address	Amount owed?
2. Account Number, if any	
3. Date/range of dates when debt was incurred	
What is debt for?	Do you dispute the debt?
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Is debt secured by any property?	What Property & its Value
Please list monthly payment and number of months left	

Section 4 Unexpired Leases and Contracts (Schedule G)

List below any leases or contracts that are still current that you are a party to. Include residential, car and business leases, and service or business contracts.

Nature and Description of Contract	Name and Address of Other Party or Parties	Date that Contract Expires

Section 5 - Current Income

- Marital Status:
- Married
 - Single
 - Divorced
 - Separated
 - Widowed

List all dependents of you and your spouse, their ages, and their relationship to you:		
Name	Age	Relationship

Part A. Debtor's Income

1. What is your occupation? _____
2. Name and address of your employer:

3. How long have you been employed there? _____
4. What is the gross amount of your paycheck, before taxes/other deductions are taken out? \$ _____
5. How often do you get paid? once a week
 every two weeks twice a month
 once a month other _____

Complete the below questions with your estimate of monthly averages.

6. Do you receive overtime pay outside of your salary? If so, how much per month? \$ _____
7. How much is taken out of each paycheck for taxes and social security? \$ _____
8. How much is taken out for insurance? \$ _____
9. How much for union dues? \$ _____
10. Are there other deductions? If so, what are they and how much? _____

- Do you receive
- a) income from business operations outside of your regular paycheck listed above? If so, what is the business and how much do you receive per month?
 - b) income from real estate property? If so, how much per month? No Yes \$ _____
 - c) interest or dividends? If so, how much per month? No Yes \$ _____
 - d) alimony or family support payments for your use or for the care of your dependents? If so, how much per month? No Yes \$ _____
 - e) social security or other forms of monetary government assistance? No Yes \$ _____
 - f) retirement or pension money? No Yes \$ _____

Do you have any other sources of income not listed?

Are you or your spouse expecting any increase or decrease in salary next year? If so, explain.

Part B. Joint Debtor's Income

1. What is your spouse's occupation? _____
2. Name and address of your spouse's employer:

3. How long employed there? _____
4. What is the gross amount of your spouse's paycheck, before taxes/other deductions? \$ _____
5. How often does your spouse get paid? once a week
 every two weeks twice a month once a month other _____

Complete the below questions with your estimate of monthly averages.

6. Does your spouse receive overtime pay outside of your salary? How much per month? \$ _____
7. How much is taken out of each paycheck for taxes and social security? \$ _____
8. How much is taken out for insurance? \$ _____
9. How much for union dues? \$ _____
10. Are there other deductions? If so, what are they and how much? _____

- Does your spouse receive
- a) income from business operations outside of the regular paycheck listed above? If so, what is the business and how much does your spouse receive per month?
 - b) income from real estate property? If so, how much per month? No Yes \$ _____
 - c) interest or dividends? If so, how much per month? No Yes \$ _____
 - d) alimony or family support payments for spouse's use or for care of dependents? If so, how much per month? No Yes \$ _____
 - e) social security or other forms of monetary government assistance? No Yes \$ _____
 - f) retirement or pension money? No Yes \$ _____

Does your spouse have any other income not listed?

Section 5A ~~2~~ Current Monthly Income

Fill in your monthly income for the categories below in the column labeled "Month 1." If your income for one of the below categories varies from month to month, complete the below chart by entering in your income for all six months.

	Month 1 (last month)	Month 2 (2 months ago)	Month 3	Month 4	Month 5	Month 6	Office Use Only
Gross wages, salary, tips, bonuses, overtime, commissions.							
Income from operation of business: a. Gross Income - b. Expenses = c. Net Income.							
Rent and other real property income: a. Gross Income - b. Expenses = c. Net Income.							
Interest, dividends, and royalties.							
Pension and retirement income (NOT Social Security).							
Regular contributions from others to the household expenses, including child support.							
Unemployment Compensation.							
Social Security income.							
Other sources not already mentioned. Specify:							

Section 6 - Current Expenses

Do you and your spouse maintain separate households? No Yes. If so, fill one page out for your household and another for your spouse's.

The following questions ask for your expenses each month. If you are unsure of the amount you pay each month, but know the amount for a different period (per week, per day, every 2 months, etc.), write in the amount and the frequency that you pay the amount.

Indicate how much you pay for each item each month...

- | | |
|--|-------------------|
| 1. your rent or your home mortgage
Does that amount include real estate taxes? <input type="checkbox"/> No <input type="checkbox"/> Yes
Does it include property insurance? <input type="checkbox"/> No <input type="checkbox"/> Yes | \$ _____
_____ |
| 2. electricity and heating | \$ _____ |
| 3. water and sewage | \$ _____ |
| 4. telephone service/long distance | \$ _____ |
| 5. Do you have any other utility bills? If so, what, and how much per month? | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| 6. home maintenance, including repairs and general upkeep | \$ _____ |
| 7. food | \$ _____ |
| 8. clothing | \$ _____ |
| 9. laundry and dry cleaning | \$ _____ |
| 10. medical and dental expenses | \$ _____ |
| 11. transportation (not including car payments) | \$ _____ |
| 12. entertainment, recreation, newspapers, magazines | \$ _____ |
| 13. charitable contributions | \$ _____ |
| 14. insurance not deducted from paycheck | \$ _____ |
| a) homeowner's or renter's insurance | \$ _____ |
| b) life insurance | \$ _____ |
| c) health insurance | \$ _____ |
| d) auto insurance | \$ _____ |
| e) other insurance _____ | \$ _____ |
| 15. taxes not deducted from paycheck | \$ _____ |
| 16. installment payments for car, furniture, etc. (Specify) | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| 17. alimony, maintenance, support paid to others | \$ _____ |
| 18. payments for support of dependents not living at home | \$ _____ |
| 19. expenses from operation of business | \$ _____ |
| Additional Expenses (707(b) Expenses) | |
| 20. mandatory payroll deductions not already listed _____ | \$ _____ |
| _____ | \$ _____ |
| 21. court ordered payments not already listed _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| 22. education necessary to maintain employment | \$ _____ |

Section 7 Statement of Financial Affairs

If you are filing jointly with your spouse, include information about both you and your spouse. If you are filing under chapter 12 or 13, and you are married and not separated, you must provide information about your spouse even if you are not filing jointly.

If you have no information to report for a question, check the "NONE" box.

1. Income from employment or operation of business

State your gross income from employment or operation of a business. If you have not received an income from employment during the **two years** immediately preceding this calendar year, check this box:

NONE

Period	\$ Amount	Source	Husband/Wife
--------	-----------	--------	--------------

January 1 of this year through
date of commencement of case

Last year, (January 1 - December 31)

The year before last,
(January 1 - December 31)

2. Income other than from employment or operation of business

State the amount of income received other than from employment or operation of business during the **two years** immediately preceding the commencement of this case:

NONE

Period	\$ Amount	Source	Husband/Wife
--------	-----------	--------	--------------

During the last year

Year before last

3. Payments to creditors

a) *If your debts are primarily consumer debts*, list all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor made within **90 days** immediately preceding the commencement of this case. Indicate with an asterisk (*) any payments that were made on account of a domestic support obligation, or that were made as part of an alternative repayment plan.

NONE

Name and Address of Creditor	Dates of Payments	Amount paid	Amount still owed
------------------------------	-------------------	-------------	-------------------

b) *If your debts are not primarily consumer debts*, list each payment or other transfer, aggregating more than \$5,000 to any creditor made within **90 days** immediately preceding the commencement of this case.

NONE

Name and Address of Creditor	Dates of Payments	Amount paid	Amount still owed
------------------------------	-------------------	-------------	-------------------

c) *All debtors*. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were "insiders". ("Insiders" include your relatives, your business partners and their

relatives, your corporations, or your affiliates.)

NONE

<u>Name and Address of Creditor and Relationship to You</u>	<u>Dates of Payments</u>	<u>Amount Paid</u>	<u>Amount Still Owed</u>
---	--------------------------	--------------------	--------------------------

4. Suits, executions, garnishments and attachments

a. List all suits and administrative proceedings to which you are or were a party within **one year** preceding the filing of this case.

NONE

<u>Caption of Suit and Case Number</u>	<u>Nature of Proceeding</u>	<u>Court or Agency and Location</u>	<u>Status or Disposition</u>
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b. Describe all property that has been garnished, seized, or attached under any legal or equitable process within **one year** immediately preceding the commencement of this case.

NONE

<u>Name and Address of Person/Company for Whom the Property Was Seized (Creditor)</u>	<u>Date of Seizure</u>	<u>Description and Value of Property</u>
---	------------------------	--

5. Repossessions, foreclosures, and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure, or returned to the seller, within **one year** immediately preceding the commencement of this case.

NONE

<u>Name and Address of Creditor</u>	<u>Date of Repossession, Foreclosure, Transfer or Return</u>	<u>Description and Value of Property</u>
-------------------------------------	--	--

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case.

NONE

<u>Name and Address of Assignee</u>	<u>Date of Assignment</u>	<u>Terms of Assignment/Settlement</u>
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

NONE

<u>Name and Address of Custodian</u>	<u>Name and location of Court, Case Title and Number</u>	<u>Date of Order</u>	<u>Description and Value of Property</u>
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7. Gifts

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

NONE

<u>Name and Address of Recipient</u>	<u>Relationship to You, if Any</u>	<u>Date of Gift</u>	<u>Description and Value of Gift</u>
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8. Losses

List all losses from fire, theft, gambling or other casualty within **one year** immediately preceding the commencement of this case or **since the commencement of this case**.

NONE

<u>Description and Value of Property</u>	<u>Description of Circumstances and Amount Covered by Insurance, if Any</u>	<u>Date of Loss</u>
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9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consultation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of the case.

NONE

<u>Name and Address of Payee</u>	<u>Date of Payment</u>	<u>Name of Person Who Paid, if Not You</u>	<u>Amount of Money/ Description and Value of Property</u>
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10. Other transfers (including sale of your property)

a. List all other property, other than property transferred in your ordinary course of business or financial affairs, transferred either absolutely or as a security within **two years** immediately preceding the commencement of this case.

NONE

<u>Name and Address of Transferee and Relationship to you</u>	<u>Date of Transfer</u>	<u>Description of Property Transferred and Value Received</u>
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b. List all property you transferred within **10 years** immediately preceding the commencement of this case to a self-settled trust, or a similar device of which you are the beneficiary.

NONE

<u>Name of Trust or Similar Device</u>	<u>Date of Transfer</u>	<u>Amount of Money or Description and Value of Property or Interest</u>
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11. Closed financial accounts

List all financial accounts and instruments held in your name or for your benefit which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case.

NONE

<u>Name and Address of Institution</u>	<u>Type and Number of Account & Final Balance</u>	<u>Amount and Date of Sale or Closing</u>
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12. Safe deposit boxes

List each safe deposit or other box or depository in which you have or have had securities, cash, or other valuables within **one year** immediately preceding commencement of this case.

NONE

<u>Name and Address of Bank or Other Depository</u>	<u>Name and Address of Those With Access to Box or Depository</u>	<u>Description of Contents</u>	<u>Date of Transfer, if Any</u>
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13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within **90 days** preceding the commencement of this case.

NONE

<u>Name and Address of Creditor</u>	<u>Date of Setoff</u>	<u>Amount of Setoff</u>
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14. Property held for another person

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

NONE

<u>Name and Address of Owner</u>	<u>Description and Value of Property</u>	<u>Location of Property</u>
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15. Prior address of debtor

If you have moved within the **three years** immediately preceding the commencement of this case, list all residences during the last three years, excluding your present address.

NONE

<u>Address</u>	<u>Your Name at the Time</u>	<u>Dates of Occupancy</u>
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16. Spouses and Former Spouses

If you reside 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 your spouse and of any former spouse who resides or resided with you in the community property state.

NONE

Name _____

17. Environmental Information.

For the purpose 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 into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, 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 an Environmental Law

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

NONE

<u>Site Name and Address</u>	<u>Name and Address of Governmental Unit</u>	<u>Date of Notice</u>	<u>Environmental Law</u>
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b. List the name and address of every site for which you provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

<u>Site Name and Address</u>	<u>Name and Address of Governmental Unit</u>	<u>Date of Notice</u>	<u>Environmental Law</u>
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c. 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.

NONE

Name and Address of Governmental Unit	Docket Number	Status or Disposition
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(Non-Business owners - stop here)

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NONE

Name	Taxpayer I.D. Number(EIN)	Address	Nature of Business	Beginning and End Dates of Operation
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NONE

Name	Address
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The following questions, #19-25, are only to be answered if you are a corporation or partnership or if you have been, in the six years immediately preceding this case, an officer, director, managing executive, or owner of more than 5% of the voting securities of the corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or otherwise self-employed.

19. Books, records, and financial statements

a. List all bookkeepers and accountants who, within the **two years** immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records.

NONE

Name and Address _____ Dates Services Rendered _____

b. List all firms or individuals who, within the **two years** immediately preceding the filing of this bankruptcy case, have audited the books of account and records, or prepared a financial statement of the debtor.

NONE

Name _____ Address _____ Dates Services Rendered _____

c. List all firms or individuals who, at the time of the commencement of this case, were in possession of your books of account and records. If the records are not available, explain.

NONE

Name and Address _____ Comments _____

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NONE

Name and Address _____ Date Issued _____

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

NONE

Dollar Amount of Inventory

Date of Inventory Inventory Supervisor (specify cost, market, or other basis)

b. List the name and address of the person possessing the records of each of the two inventories reported in a.) above.

NONE

Date of Inventory Name and Address of Custodian of Inventory Records

21. Current partners, officers, directors, and shareholders

a. If your business is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NONE

Name and Address Nature of Interest Percentage of Interest

b. If your business is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 % or more of the voting securities of the corporation.

NONE

Name and Address Title Nature and Percentage of Stock Ownership

22. Former partners, officers, directors and shareholders

a. If your business is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NONE

Name and Address Date of Withdrawal

b. If your business is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NONE

Name and Address Title Date of Termination

23. Withdrawals from a partnership or distributions by a corporation

If your business is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NONE

Name and Address of Relationship to You Date and Purpose of Withdrawal Amount of Money or Description and Value of Property Recipient, and

24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NONE

Name of Parent Corporation _____ Taxpayer Identification Number

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NONE

Name of Pension Fund _____ Taxpayer Identification Number