

**BANKRUPTCY WORKSHEET
INSTRUCTIONS:**

Answer all of the following questions completely from the point of view of the entity that will be filing the bankruptcy, i.e., corporation or individual. If you need more space to complete an answer, attach additional sheets.

Complete the Bankruptcy Worksheet and bring it back to our office with a complete list of all creditors. We need the full names, addresses, and proper amounts due of each creditor. Please list all debts you have whether you intend to pay them or not. **All debts must be listed.** You do not need to list debts to friends or family members unless you have a signed agreement with that person to pay the debt. Turning in this worksheet incomplete will result in the Bankruptcy Petition not be timely prepared. **Please also remember to sign the final page.**

WARNING: THE INFORMATION YOU INCLUDE IN THESE WORKSHEETS WILL BE USED TO PREPARE THE PETITION AND SCHEDULES YOU WILL SIGN UNDER PENALTIES OF PERJURY. IMPROPER, FALSE, OR MISLEADING INFORMATION INCLUDED ON AN OFFICIAL BANKRUPTCY FORM CAN RESULT IN YOUR DEBTS NOT BEING DISCHARGED IN BANKRUPTCY OR YOU BEING CHARGED WITH A FEDERAL CRIME.

BEFORE STARTING

1. List all prior bankruptcies filed in the last eight years:

- a. What Chapter _____, Case # _____,
Date case was filed _____, Dismissed or Discharged _____,
Reason For Dismissal _____, Order recorded _____.
- b. What Chapter _____, Case # _____,
Date case was filed _____, Dismissed or Discharged _____,
Reason For Dismissal _____, Order recorded _____.
- c. What Chapter _____, Case # _____,
Date case was filed _____, Dismissed or Discharged _____,
Reason For Dismissal _____, Order recorded _____.

INFORMATION ON THE DEBTOR

2. Full **legal** name of Debtor (filing person/corporation) _____

3. Debtor Social Security Number/Tax Identification Number.

4. Other names (please include maiden names as well) used or “DBA” names within the last eight years.

5. Current address of residence. Is this your mailing address? If not, list mailing address.

6. How long have you lived at that address? Have you lived at this address for 180 days? Have you lived in Alabama for over 2 years?

7. If your answer is no, list each state you have lived in the last 3 years, and dates you lived in each state.

8. List all other addresses you have lived at within the last **three** years.

9. Telephone (home). Telephone (work). Telephone (cell).

Email address that is checked regularly.

10. State your marital status.

11. Give the names, ages and gender of all dependents.(Must be custodial parent to list children)

SPOUSE (If filing)

12. Full **legal** name of Spouse (person/corporation)

13. Social Security Number/Tax Identification Number.

14. Other names (please include maiden names as well) used or “DBA” names within the last eight years.

15. Current address of residence. Is this your mailing address? If not, list mailing address.

16. How long have you lived at that address? Have you lived at this address for 180 days? Have you lived in Alabama for over 2 years? _____

17. If your answer is no, list each state you have lived in the last 3 years, and dates you lived in each state.

18. List all other addresses you have lived at within the last three years.

19. Telephone (home).

Telephone (work).

Telephone (cell).

Email address that is checked regularly.

20. State your marital status.

21. Give the names, ages and gender of all dependents. **(Must be custodial parent to list children)**

PROPERTY

22. Do you own or are you purchasing any land?

23. If yes, complete the following for each parcel of land.

Address:

Please go to your local courthouse to check if you have any liens or judgments against your property. We are not liable if we are not provided with this information.

Fair market value. **You must submit your tax assessor’s statement of the value of your property with this form or a recent appraisal.**

Amount of debt against said property **including mortgages, liens, or judgments.**

24. Do you own or are you **purchasing** a house? **If purchasing and intend to reaffirm this debt (keep house) you must be able to make the monthly mortgage payments beginning the first month after filing the bankruptcy.**

25. If yes to # 24, complete the following for **each** home you own.

Address:

Please go to your local courthouse to check if you have any liens or judgments against your property. We are not liable if we are not provided with this information.

Fair market value. **You must submit your tax assessor’s statement of the value of your property with this form or a recent appraisal.**

Please list the creditor information for your mortgages or home equity line of credit.

First Mortgage: Full name, address and contact person of creditor.

Account number.

Amount owed.

Monthly Payment

When debt incurred. Number of payments behind

Second Mortgage: Full name, address and contact person of creditor.

Account number. Amount owed. Monthly Payment

When debt incurred. Number of payments behind

Home Equity Line of Credit.: Full name, address and contact person of creditor.

Account number. Amount owed. Monthly Payment

When debt incurred. Number of payments behind

26. Do you own or are you purchasing a mobile home?

27. If yes where is the mobile located.
Address:

28. Do you own or are you renting the land the mobile home is situated on?

29. Amount of debt against property including mortgages, liens, or judgments.

Full name, address and contact person of creditor.

Account number. Amount owed. Monthly Payment

When debt incurred. Number of payments behind

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

31. If you rent your home, does a landlord hold a judgment against you? Please provide the name, address, and date of judgment against you. _____

Please list value if sold to a private individual in current condition. Do not put replacement value.

32. Cash on hand. _____

33. List all checking, savings, and any financial accounts of any kind including **name** of bank, **address, account number,** and **amount.** _____

34. Security deposits with utility companies and landlords. _____

35. Household goods and furnishings (televisions, lawn and garden equipment, video and computer equipment) **and the value of same. (How much it is worth)**

- A. Bedroom Furniture _____
- B. Living Room Furniture _____
- C. Kitchen Furniture _____
- D. Dining Room Furniture _____
- E. Outdoor furnishing and equipment _____
- F. Computer/Electronics _____
- G. Lawn equipment (lawnmower) _____
- H. Other furnishings (please specify) _____

36. List all books, pictures, other art objects, antiques, collections or collectibles and state the value of same. **(How much it is worth)** _____

37. List wearing apparel and its value. **(How much it is worth)**
-
-
38. List furs and jewelry and the value of same. **(How much it is worth)**
-
-
39. List firearms, and sports, photographic, and other hobby equipment and the value of same. **(How much it is worth)**
-
-
40. List all insurance policies including the type of insurance, its face value, and its cash surrender value. **(How much it is worth)**
-
-
-
41. List all annuities with value. **(How much it is worth)**
-
42. List interests in IRAs, 401(K), KEOGH or other pension or profit-sharing plans.
-
-
-
43. List and value all stock and interests in incorporated and unincorporated businesses.
-
-
44. List and value all interests in partnerships or joint ventures.
-
-
45. List and value all government and corporate bonds and other negotiable and non-negotiable interests.
-
-
46. List and value all accounts receivable and indicate the dating of such.
-
-
-
47. List all alimony, maintenance, support, and property settlements to which you may be entitled.
-

48. List any debts owing to you not previously mentioned.

49. Have you filed Income Tax returns for the past four (4) years? **Please attach returns for the last two years and you must have available upon request.**

50. List and value all equitable or future interests, life estates, any contingent or future interest in the estate of a decedent or of a life insurance policy to which you may be entitled.

51. List and value any patents, copyrights, and any other intellectual property.

52. List and value any licenses, franchises, or other general intangibles.

53. List and value **(How much it is worth)** each automobile, truck, trailer, or other vehicle that you own. Include **date, make, model, mileage, any amenities (4 wheel drive, towing packages)** also the **creditor and balance of any debt owed against the vehicle**. Include a **copy of the Certificate of Title** to the vehicle along with the worksheets. Please list every vehicle separately.

Description

Full name, address and contact person of creditor.

Account number.

Amount owed.

Monthly Payment

When debt incurred.

Number of payments behind

Description:

Full name, address and contact person of creditor.

Account number.

Amount owed.

Monthly Payment

When debt incurred.

Number of payments behind

Description

Full name, address and contact person of creditor.

Account number.

Amount owed.

Monthly Payment

When debt incurred.

Number of payments behind

54. List and value all boats, motors, and accessories owned. Please list specifics (make, model etc.)

55. List and value all aircraft and accessories owned.

56. List and value any animals owned.

57. List and value any crops currently growing or already harvested.

58. List and value all farming equipment and implements

59. List and value all farm supplies, chemicals, and feed.

60. List and value any other personal property of any kind not already listed.

61. List and value any services performed by attorneys representing you in any lawsuits that you may have against any other entity.

62. Have you given away, transferred, or sold any property within the last twelve months? If so, explain what was sold, to whom it was sold, when it was sold, and for what consideration.

63. Is anyone holding property of yours, whether with your permission or not? If so, explain who has it, why they have it, and the value of the property.

64. List all contracts that you are currently obligated on and have not fully performed.

65. List any leases you are a party to that have not expired.

INCOME

Attach pay stubs for the last 6 months for all parties

66. List the following per paycheck per person: Description of job, frequency of pay period, Gross wages (BEFORE TAXES), Average Over time, Taxes and Social security, Union dues, 401 k or retirement, Liens, Child Support, Garnishments, Other. _____

67. List all other income (rental, Interest Dividends, Capital gains, Social Security, Alimony or Child support, Pension Plans, Disability insurance, Workman's comp, Unemployment, Food Stamps, Business income)

68. List **Debtor's** present occupation.

69. List **Debtor's** present employer with name, address, and **duration (how long you have been working there)**.

70. List current monthly gross wages, salary, and commissions for **Debtor** and attach a **CURRENT** pay stub.

71. How often do you get paid?

72. Estimate monthly overtime for **Debtor**.

73. List all payroll deductions for **Debtor**: (attach a current pay-stub for **all** parties filing bankruptcy)

Payroll Taxes: _____
Social Security: _____
Insurance: _____
Union Dues: _____
Other: _____

74. List **Spouse's** present occupation.

75. List **Spouse's** present employer with name, address, and **duration (how long you have been working there)**.

76. List current monthly gross wages, salary, and commissions for **Spouse** and attach a **CURRENT** pay stub.

77. How often do you get paid? (ex.: bi-weekly, semi weekly, bi monthly, semi monthly)

78. Estimate monthly overtime for **Spouse**.

79. List all payroll deductions for **Spouse**: (attach a current pay-stub for **all** parties filing bankruptcy)

Payroll Taxes: _____
Social Security: _____
Insurance: _____
Union Dues: _____
Other: _____

80. Do you or your spouse receive income from any of the following:

- regular income from operation of business, profession, or farm.

- Income from real property.

- Income from interest and dividends.

- Alimony, maintenance, or support payments payable to the debtor.

- Income from social security or other government assistance.

- Income from pension or retirement income.

- Any other monthly income from any source.

81. List Debtor's income for the present year to date in addition to the last two years.

82. List Spouse's income for the present year to date in addition to the last two years.

83. Did you or your spouse receive any other income during those previous two years? If yes, give the amount and the source.

84. Do you or your spouse expect an increase or decrease in income in the next year? Explain?

EXPENSES

85. Amount of monthly rent/home mortgage payments, **please list 1st and 2nd mortgage separately.**
1st Mortgage Amount _____ 2nd Mortgage Amount _____

86. Amount of real estate taxes per month. **If included in mortgage payment do not list.**

87. Amount of real property insurance per month. **If included in mortgage payment do not list.**

88. Amount of utilities per month:

Electric: _____
Heating Fuel: _____
Water/Sewer: _____
Home Telephone: _____
Cellular Telephone: _____
Garbage: _____
Cable: _____
Other: _____

89. List of home maintenance per month.

90. Cost of food per month.

91. Cost of clothing per month.

92. Cost of laundry and dry cleaning per month.

93. Cost of medical and dental expenses per month.

94. Cost of transportation per month.

95. Cost of recreation, clubs and entertainment, newspapers and magazines per month.

96. Cost of charitable contributions month.

97. Cost of homeowners or renters insurance per month. **If not included with mortgage payment.**

98. Cost of life insurance per month.

99. Cost of auto insurance per month.

100. Cost of medical insurance (not deducted from your paycheck) per month.

101. Cost of auto payment per month, list each car payment separately.

102. Cost of other installment payments per month (furniture, computer etc). Specify

103. Cost of alimony, maintenance, and support paid to others. **IF YOU PAY CHILD SUPPORT TO ANYONE, WE HAVE TO HAVE THEIR NAME AND CURRENT ADDRESS. WE NEED MONTHLY AMOUNT AS WELL AS ANY PAST DUE AMOUNT YOU MAY OWE.**

104. Regular expenses from operation of business, profession, or farm per month.

105. Any taxes not deducted from paycheck.

106. Expenses for non school age children (diapers, formula please specify)_____

107. Mandatory payroll deductions not already listed._____

108. Court Ordered payments not already listed._____

109. Education expenses necessary to maintain employment. _____

110. Education expenses for physically or mentally challenged child. _____

111. Expenses for childcare. _____

112. Disability Insurance (if not already listed). _____

113. Expenses for care for elderly, chronically ill, or disabled family members. _____

114. Expenses for protection from family violence. _____

115. Education expenses for your children under 18. _____

116. Non-mandatory contributions to retirement accounts (including loan repayment). _____

117. Any other costs per month. Specify

BUSINESS

118. If the Debtor or Spouse has been in business in the last 6 yrs, answer the following questions:

- What is the name of the business?

- What was the nature of the business?

- When did the business begin?

- When did the business end?

- Does (did) the business have any interest in real estate?

- Does (did) the business own any personal property (i.e. saws, cash registers, etc.)?

- Does (did) the business have any inventory?

- List each and every business expense the business presently has. (attach additional sheets if necessary and please specify each expense)

- Is there any debt specifically in the name of the business. If your answer is yes, list each debt in detail.(attach additional sheets if necessary)

- Have you personally guaranteed any of the business debt? If your answer is yes, give details. _____

- Are there any liens against any of your personal property from any business debts? _____

- List the names and addresses of all businesses of which the debtor is an officer, director or partner, or owned 5% or more of the voting security within the last 2 years.

- List all bookkeepers and accountants who kept any of the books of accounts and records of the debtor.

- List all entities who, within the last 2 years, have audited the books of accounts and records of the debtor.

- List all entities who at the present time are in possession of the books of accounts and records of the debtor.

- List all financial institutions, creditors, and other parties to whom a financial statement was issued within the last 2 years.

- List the dates of the last 2 inventories taken of your property, the name and address of the person who supervised the taking of each inventory, the dollar amount and basis of each inventory, and who currently possesses the records of those inventories. Please bring a copy of these inventories with you and attach them to these worksheets.

- List all partners and percentages of ownership in the debtor.

- List all officers and directors of the debtor corporation and list each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting stock.

- List all partners or officers and directors who withdrew or terminated their relationship with the debtor within the last 12 months.

- List all withdrawals or distribution credited or given to an insider within the last 12 months.

- Include all compensation such as wages, bonuses, loans, stock redemptions, options, or any other form of compensation.

MISCELLANEOUS

119. List all payments made in the last 90 days to any creditor whose total payments exceeded \$600.00. _____

120. List all payments made within one year, either to or for the benefit of yourself, any family members, or officers or directors of the business.

121. **List all lawsuits that are presently pending or did exist within the past 12 months.** Include the case number and the parties involved.

122. Describe all property that has been attached, garnished, or seized within the last 12 months.

123. List all property that has been repossessed by a creditor or surrendered back to a creditor within the last 12 months. **(name and address of creditor, date of repossession, description of property and value)**

Description: _____ Date of Repossession _____

Creditor Name and Address: _____

Value of property at the time it was repossessed : _____

124. (a) Describe any assignment of property for the benefit of creditors within 120 days immediately

preceding the commencement of this case. Specify: Name and address of assignee, date of assignment terms of assignment/settlement.

124.(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.

125. List any gifts or charitable contributions made within the last 12 months.

126. List all losses from fire, theft, other casualty, or gambling within the last year.

127. List all payments made or property transferred to anyone, including attorneys for the consultation concerning debt consolidation or bankruptcy, in the last 2 years.

128. List any other transfers of any property of any kind within the last **two** years.

129. 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, please include: name of trust or similar device, date of transfer, amount of money or description and value of property or interest.

130. List all safe deposit boxes had, including contents, within the last 12 months. Please include: name and address of bank or other depository, name and address of those with access to box or depository, description of contents, date of transfer, if any.

131. List all set-offs made by any creditor, including a bank, against a debt or deposits of yours within 90 days preceding the commencement of this case. Include: name and address of creditor, date of setoff, and amount of setoff.

132. List all property that you hold or control that is owned by another person. Include: name and address of owner, description and value of property, location of property.

133. 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. Include: name and address of institution, type and number of account & final balance, amount and date of sale or closing. _____

134. If you 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 last 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. _____

DEBT FORM

**THIS MUST BE COMPLETED OR YOUR
BANKRUPTCY WILL NOT BE FILED**

For each debt owed, fill out a copy of the following Debt Form, and attach it to the worksheets. Complete a form for each priority creditor as well, including but not limited to all taxes, whether they are real property taxes, income taxes, or sales taxes to the Internal Revenue Service or State Taxing authority. Also fill out a separate Debt form for each wage or employee benefit contribution claim, or claims by farmers or fisherman, or any claims by individuals for deposits for consumer purchases, leases, or rentals or property.

YOU MUST LIST ALL DEBTS NO MATTER IF YOU PLAN ON KEEPING THE ACCOUNT OPEN. ANY DEBT NOT LISTED IS SUBJECT TO BE CLOSED AT THE CREDITOR'S DISCRETION. AFTER THE BANKRUPTCY HAS BEEN FILED, IF THERE IS A NEED TO ADD A CREDITOR IT WILL COST AN ADDITIONAL \$40.00.

1) Full name, address and contact person of creditor.

Account number.

Amount owed.

When debt incurred.

What incurred for.

2) Full name, address and contact person of creditor.

Account number.

Amount owed.

When debt incurred.

What incurred for.

3) Full name, address and contact person of creditor.

Account number.

Amount owed.

When debt incurred.

What incurred for.

4) Full name, address and contact person of creditor.

Account number.

Amount owed.

When debt incurred.

What incurred for.

5) Full name, address and contact person of creditor.

Account number.

Amount owed.

When debt incurred.

What incurred for.

6) Full name, address and contact person of creditor.

Account number.

Amount owed.

When debt incurred.

What incurred for.

7) Full name, address and contact person of creditor.

Account number.

Amount owed.

When debt incurred.

What incurred for.

8) Full name, address and contact person of creditor.

Account number.

Amount owed.

When debt incurred.

What incurred for.

9) Full name, address and contact person of creditor.

Account number.

Amount owed.

When debt incurred.

What incurred for.

10) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

11) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

12) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

13) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

14) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

15) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

16) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

17) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

18) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

19) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

20) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

21) Full name, address and contact person of creditor.

Account number. Amount owed.

When debt incurred. What incurred for.

Name all other co-debtors liable on any debt, along with the name of creditor and the co-debtor's address .

Name any mortgage pledge or lien pledged for the repayment of any debt.

I have reviewed all of the information that I have included in these Bankruptcy Worksheets. All of the information is true and correct and complete.

I understand that this information will be used to prepare the Bankruptcy Petition and Schedules that I will be signing under penalties of perjury.

Dated: _____

Signature

Dated: _____

Signature