ENDERTON & MATHEWS, L.L.C

http://www.emlegal.net

The United States Bankruptcy Code requires that individuals complete Statements and Schedules and file them with the court. The Statements and Schedules are used by the Trustee assigned to your case to administer your case. Our office offers a free consultation to discuss your circumstances and to help you decide what is in your best interest. The free consultation allows us to review your circumstances and discuss the following with you:

- Are you statutorily eligible to file a bankruptcy?
- Is a bankruptcy the best course of actions for you?
- Which Chapter of the US Bankruptcy Code best fits your situation?

You do not need to have this packet filled out in order to have your free consultation. Nevertheless, the more information you provide the better we are able to provide you with information that is specific to your individual situation. All of the requested information in the packet is necessary when you are ready to file a bankruptcy. Please provide complete and detailed information in all sections. If you are unsure how to complete any section, our office will be able to help you when you meet with us. The following list is a list of the forms in this packet:

4444 South 700 East Suite 102
Salt Lake City, Utah 84107

801-281-0252 Voice
801-281-0952 Fax

Section 1a

Disclosure pursuant to 11 U.S.C. § 527

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

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

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

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

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

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

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

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

I acknowledge that I have been provided a copy of this disclosure and that I understand the contents therein.

Signature	Date	Signature	Date

Section 1b

Disclosure pursuant to 11 U.S.C. § 527(a)(2)

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.

2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.

3. The following information, which appear on Official Form 22, Statement of Current Monthly Income, are required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).

4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

I acknowledge that I have been provided a copy of this disclosure and that I understand the contents therein.

Signature	Date	Signature	Date

Section 1c

PLEASE NOTE

All Consumer Credit Counseling agencies and Debtor Education Courses must be approved by the United States Trustee for the District of Utah. The lists on the next two pages were current as of January 1, 2008. When obtaining credit counseling or debtor education, please inquire from your provider as to whether they are still approved by the United States Trustee for the District of Utah. You may also review the current lists of approved agencies on the United States Trustee's web site at the web address listed below:

Consumer Credit Counseling

http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm

Debtor Education Courses

http://www.usdoj.gov/ust/eo/bapcpa/ccde/de_approved.htm

CONSUMER CREDIT COUNSELING

The simplest option for obtaining credit counseling may be to simply make payment to this office and we will authorize credit counseling and make payment on your behalf. This office has made arrangements with **Granite Lake Educational Resources** to provide credit counseling in English or Spanish for $50.00 for an individual or a couple.

	111 W Cataldo, Suite 200	**www.backtogo.org**
SLC, Utah 84116	Spokane, WA 99201	509-325-2511
By Telephone Only	By Telephone or Internet	**866-366-0599**

You also have the option to arrange credit counseling for yourself by contacting any of the credit counseling agencies listed below or go to the court website **www.utb.uscourts.gov** and follow the links for the Credit Counseling and Debtor Education Information. Counseling must be taken at least one day prior to the filing of your bankruptcy case. A Certificate must be filed with the court at the time of filing the Petition. Once you have received the counseling course, please have the Certificate e-mailed to: **counseling@emlegal.net** or faxed to Enderton & Mathews, LLC at **(801) 281-0952.**

Allen Credit and Debt Counseling Agency
195 Brooks Street East
Wessington, SD 57381
888-415-8173
www.acdcas.com
Telephone & Internet

Alliance Credit Counseling, Inc
15720 John H. Delaney Drive, Suite 100
Charlotte, NC 28277-2747
888-594-9596
www.knowdebt.org
Telephone & Internet

Black Hills Children's Ranch, Inc
1644 Concourse Drive
Rapid City, SD 57703
605-348-1608
www.pioneercredit.com **ENGLISH & SPANISH**
800-888-1596 Telephone & Internet

Consumer Financial Education Foundation
205 North 20th Street
Suite 600, Frank Nelson Bldg
Birmingham, AL 35203
205-321-2822
www.cfefa.org
866-684-8171 Telephone & Internet

Credit Advisors Foundation
1818 South 72nd Street
Omaha, NE 68124
800-942-9027 **ENGLISH & SPANISH**
www.yourbankruptcypartner.com
800-625-7725 Telephone & Internet

Cricket Debt Counseling
10121 S.E. Sunnyside Rd., Suite 300
Clackamas, OR 97015
866-719-0400
www.cricketdebt.com **ENGLISH & SPANISH**
Telephone & Internet

Debt Education and Certification Foundation
112 Goliad Street, Suite D
Benbrook, TX 76126
866-859-7323
www.debt-foundation.org **ENGLISH & SPANISH**
Telephone & Internet

Debt Reduction Services, Inc
6213 N. Cloverdale Road, Suite 100
Boise, ID 83713
208-378-0200 **ENGLISH & SPANISH**
www.debtreductionservices.org
877-688-3328 Telephone & Internet

Garden State Consumer Credit Counseling, Inc
225 Willowbrook Road
Freehold, NJ 07728
732-409-6281 **ENGLISH & SPANISH**
www.novadebt.org 800-992-4557
877-892-4557 Telephone & Internet

Granite Lake Educational Resources
111 W Cataldo, Suite 200 /641W No Temple, Ste 60
Spokane, WA 99201 /SLC, Utah 84116
509-325-2511 /866-366-0599
www.backtogo.org **ENGLISH & SPANISH**
In Person at: SLC OFFICE Telephone & Internet

Institute for Financial Literacy, Inc.
449 Forest Ave, Suite 12
Portland, ME 04101
207-879-0389
www.financiallit.org
Telephone - 866-662-4932 & Internet

Money Management International, Inc
9009 West Loop South 7th Floor
Houston, TX 77096-1719
877-918-2227
www.moneymanagement.org **ENGLISH/SPANISH**
Telephonic & Internet

Pacific Rim Institute for Development & Education
6230 Wilshire Blvd, Suite 1763
Los Angeles, CA 90048
800-845-7171
www.Bkedcert.com
Telephone - 800-845-7171 & Internet

Springboard Nonprofit Consumer Credit Management, Inc - www.bkhelp.org
4351 Latham Street
Riverside, CA 92501
800-947-3752
www.credit.org **ENGLISH & SPANISH**
Telephonic and Internet

DEBTOR EDUCATION COURSES for the DISTRICT OF UTAH

The best option for Debtor Education courses (or Pre-Discharge) may be to simply make payment to this office and we will authorize the course and make payment on your behalf. **Granite Lake Educational Resources** does Debtor Education courses in English or Spanish.

641W No Temple, Ste 60	111 W Cataldo, Suite 200	**www.backtogo.org**
SLC, Utah 84116	Spokane, WA 99201	509-325-2511
In Person, by telephone or Internet	By Telephone or Internet	**866-366-0599**

Cost is $50 or $75 In person and By Telephone and $25 or $50 via the Internet, which we encourage.

You also have the option to arrange the Debtor Education Course for yourself by contacting any of the agencies listed below or go to the court website **www.utb.uscourts.gov** and follow the links for the Credit Counseling and Debtor Education Information. The course must be taken and a Certificate of Completion must be **filed with the Court** no later than 45 days after the First Meeting of Creditors. Once you have taken the course, please have the Certificate Emailed to: **counseling@emlegal.net** or faxed to Enderton & Mathews, LLC at **(801) 281-0952**. Then schedule a time to come in and sign the Certification of Completion. Failure to do so may make all your debts non-dischargeable.

Allen Credit and Debt Counseling Agency
195 Brocks Street East
Wessington, SD 57381
888-415-8173
www.acdcas.com
Telephone & Internet

American Debt Solutions, Inc
902 Clint Moore Road, Suite 104
Boca Raton, FL 33487
800-246-4019
www.adshq.org
Telephone & Internet

Black Hills Children's Ranch, Inc
1644 Concourse Drive
Rapid City, SD 57703
605-348-1608 **ENGLISH & SPANISH**
www.pioneercredit.com
Telephone 800-888-1596 & Internet

Consumer Credit Counseling Service of San Francisco
595 Market Street, 15th Floor
San Francisco, CA 94105
800-777-7526 **ENGLISH & SPANISH**
www.cccssf.org
Telephone & Internet

Cricket Debt Counseling
10121 S.E. Sunnyside Rd., Suite 300
Clackamas, OR 97015
866-719-0400
www.cricketdebt.com **ENGLISH & SPANISH**
Telephone & Internet

Dalton Education, LLC
4335 Woodward Way
Cumming, GA 30041
877-426-2373
www.dalton-education.com - Internet

Dave Ramsey's Abridged Financial Peace University
The Lampo Group, Inc
1749 Mallory Lane
Brentwood, TN 37027
888-227-3223
www.bankruptcy.daveramsey.com
Telephone - 800-480-5902 & Internet

Hananwill Financial Education Srvs.
501 North Allen Street
Robinson, IL 62454
866-544-5557
www.hananwill.com
Telephone-866-544-5557 & Internet

Helping Others Progress Economically, LLC (HOPE)
401 Rockbridge Trail
Stone Mountain, GA 30083
404-554-6649
www.hopewithcare.org
Internet Only

InCharge Education Foundation, Inc
2101 Park Center Drive, Suite 310
Orlando, FL 32835
866-729-0049 **ENGLISH & SPANISH**
www.personalfinanceeducation.com
Internet Only

Institute for Financial Literacy
449 Forest Avenue, Suite 12
Portland, ME 04101
207-879-0389
www.financiallit.org
Telephone - 866-662-4932 & Internet

Money Management Int., Inc
9009 West Loop South, 7th Floor
Houston, TX 77096-1719
877-918-2227 **ENGLISH & SPANISH**
www.moneymanagement.org
Telephone - 866-745-2227 & Internet

Springboard Consumer Credit Management, Inc
4351 Latham Street
Riverside, CA 92501
800-947-3752 **ENGLISH & SPANISH**
www.credit.org
Telephone - 888-425-3453 & Internet

Your Money Matters Institute, LLC
503 Hillcrest Lane
Krum, TX 76249
940-594-9051
www.yourmoneymattersinstitute.com
Internet or In Person: 575 East 4500 South, Ste B210
Murray, UT 84157 801-293-3124

Section 1d

Exhibit A
Initial Information to be Provided by Client

☐ ☐ Paystubs or a detailed transcript from your employer showing your gross income as well as all deductions and the net income for the past 7 months until the date of filing.

☐ ☐ Tax Returns: Federal and State or Tax Transcripts for the prior four years.

☐ ☐ Copy of all bills or statements received in the past 60 days.

☐ ☐ Most recent statements for Utilities and Car and House payments.

☐ ☐ Certificate of Completion for one of the Credit Counseling Courses listed on page 5.

☐ ☐ Property Tax Statement for Real Estate.

☐ ☐ Proof of all Charitable Contributions paid in the past 60 days.

☐ ☐ Proof of all other income received in the past 60 days including:
1) Governmental Assistance (i.e., Social Security, SSDI, unemployment)
2) Child Support/Alimony
3) Church Assistance

☐ ☐ Most recent Statement for any and all 401(k), IRA, and/or all other investments.

☐ ☐ If self-employed:
1) Profit and Loss Statements for the past 6 months.
2) Bank statements or other proof of withholding for Federal, State, and Unemployment taxes.
3) Completed Business Questionnaire.

☐ ☐ Copy of Divorce Decree, Separation Agreement, Judgments, and any Property Settlement Agreements.

☐ ☐ Copies of the following Contracts:

____

____

☐ ☐ Other documents specified below need to be provided after the filing of this bankruptcy:
1) A statement for each bank account for the month in which you file showing a running balance
2) A paystub for each job the pay period after you file.

Section 2—Basic Information
Non-Business Debtor

Part A. Name and Address

Name: ____
Last *First* *Middle*

Telephone Numbers: Home ______________________ Work ______________________

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

Social Security Number: ___ ___ ___ – ___ ___ – ___ ___ ___ ___

Address: ____

City: ______________________ State: __________ Zip: __________

County: ______________ Have you lived at this address for at least 180 days? ☐ No ☐ Yes

If you have a different mailing address, please list:

Mailing Address: ____

City: ______________________ State: __________ Zip: __________

Part B. Name and Address of Spouse, Dependent Information

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 six 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: __________

List name, age, and relationship (R) of any additional dependents:

Name: ______________ Age: ___ R: _____ Name ______________ Age: ___ R: _____

Name: ______________ Age: ___ R: _____ Name ______________ Age: ___ R: _____

Part C. Prior/Pending Bankruptcy Cases

Has a bankruptcy case been filed by you or against you in the last 6 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.*)

Section 3—Property

Part A. Real Estate (Schedule A)

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

Address and description of property	Owned by: (Husband, Wife, Joint, Community)	Market Value	LIST ALL MORTGAGES, HOME EQUITY LOANS, AND LIENS: Lien Holder Name and Address	Amount Owed	Monthly Payment
			1st Mortgage:		
			2nd mortgage:		
			1st Mortgage:		
			2nd Mortgage:		
			1st Mortgage:		
			2nd Mortgage:		
			1st Mortgage:		
			2nd Mortgage:		

Part B. Personal Property (Schedule B)

Please list all of your personal property below. Please indicate if you own any of the listed items and if so, please fill in the requested information. The value, pursuant to 11 U.S.C. 506(a)(2), which is listed should be "the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined. "

Type of Property	Own? Y/N	Description of Property	H, W, or Joint,	Current Value	**Office Use Only**
1. Cash on hand					
2. Checking/Savings Account, Certificates of deposit, other bank accounts (include account numbers)		Bank Name: Address: City, State: Account Number: check all that apply: ☐ savings ☐ checking			
		Bank Name: Address: City, State: Account Number: check all that apply: ☐ savings ☐ checking			
		Bank Name: Address: City, State: Account Number: check all that apply: ☐ savings ☐ checking			
3. Security deposits held by utility companies, landlord		Landlord:			
		Other:			
		Other:			

Type of Property	Own? Y/N	Description of Property	H, W, or Joint,	Current Value	Office Use Only
4. Household goods and furnishings		Food			
		Stove			
		Dishwasher			
		Washer and dryer			
		Refrigerator/Freezer			
		Sewing Machine / Serger (circle if owned)			
		Microwave:			
		Vacuum Cleaner			
		Beds and bedding			
		Kitchen Table and Chairs, dishes, pots and pans			
		Sofa/ Love Seat (circle if owned)			
		Chairs, Coffee Tables, etc.			
		Dressers			
		Stereo / DVD Player / VCR (circle if owned)			
		Lamps			
		Televisions, Radios, Boom Boxes, etc.			
		Other:			
		Other:			

Type of Property	Own? Y/N	Description of Property	H, W, or Joint,	Current Value	**Office Use Only**
5. Books, pictures, art objects depicting family, records/CDs, collectibles		Books			
		Musical instruments			
		Art created by or depicting you or your family:			
		Records/CDs/Tapes/Cassettes			
		Collectibles, Art Objects			
		Other			
6. Clothing and wearing apparel					
7. Furs and fine jewelry (list all):		Furs			
		Jewelry			
8. Sports, photographic, hobby equipment, firearms		Exercise/Sports Equipment			
		Camera/Photographic Equipment			
		Hobby equipment			
		Firearms			
9. Interest in whole life insurance policies-					
10. Annuities					

Type of Property	Own? Y/N	Description of Property	H, W, or Joint,	Current Value	**Office Use Only**
11. Interest in an education IRA as defined by 26 U.S.C. §530(b)(1) or under a State tuition plan as defined by 26 U.S.C. 529(b)(1). **Provide documentation evidencing plan.**					
12. IRA, ERISA, Keogh, or other pension or profit sharing plans		Retirement Plan: Name: Address: Circle one: Pension IRA 401K Keogh Other			
		Retirement Plan: Name: Address: Circle one: Pension IRA 401K Keogh Other			
		Social Security Income (monthly):			
13. Stock and interests in incorporated/ unincorporated business		Stock			
		Business Name: Address: Circle one: Incorporated LLC Unincorporated			
		Business Name: Address: Circle one: Incorporated LLC Unincorporated			

Type of Property	Own? Y/N	Description of Property	H, W, or Joint,	Current Value	**Office Use Only**
14. Interests in partnerships/joint ventures					
15. Bonds: government and corporate, other negotiable and non-negotiable instruments		Government			
		Corporate			
		Other			
16. Accounts receivable					
17. Alimony/ Support **(Owed to you)**		**Child Support:** Ongoing Monthly Amount: Currently Past due:			
		Alimony: Ongoing Monthly Amount: Currently Past due:			
		Maintenance (disability, SSA): Ongoing Monthly Amount: Currently Past due:			
		Property Settlement: Ongoing Monthly Amount: Currently Past due:			

Type of Property	Own? Y/N	Description of Property	H, W, or Joint,	Current Value	**Office Use Only**
18. Other debts such as wages earned but not yet paid, tax refunds not yet received, disability settlement not yet received, judgments owed to you, etc.					
19. Equitable or future interests or life estates					
20. Interests in estate of a decedent, death benefits plan, life insurance policy or trust					
21. Other contingent or unliquidated claims such as bodily injury claims, unfiled tax refunds due, counterclaims, medical benefits, debts owed to you, etc.					
22. Patents, copyrights, trademarks, or other intellectual property					
23. Licenses, franchises, and other general intangibles					
24. Customer lists					

Type of Property	Own? Y/N	Description of Property	H, W, or Joint,	Current Value	**Office Use Only**
25. Automobiles, trucks, trailers, other vehicles and accessories.	1. Yr:	Make: Model: Miles: Lienholder: Payment:			
	2. Yr:	Make: Model: Miles: Lienholder: Payment:			
	3. Yr:	Make: Model: Miles: Lienholder: Payment:			
	4. Yr:	Make: Model: Miles: Lienholder: Payment:			
26. Boats, motors, and accessories					
27. Aircraft and accessories					
28. Office equipment, furnishings and supplies, including computers, printers, fax machines, desks (list).		Used for business (Circle)? Yes No			
		Yes No			
		Yes No			
		Yes No			
		Yes No			
29. Machinery, fixtures, equipment and supplies **used in business**					

Type of Property	Own? Y/N	Description of Property	H, W, or Joint,	Current Value	**Office Use Only**
30. Inventory					
31. Animals					
32. Crops-growing or harvested					
33. Farming equipment and implements					
34. Farm supplies, chemicals, feed					
35. Other personal property of any kind not listed above		Yard/Lawn Care Equipment			
		Patio Furniture			
		Barbeque Equipment			
		Power/Hand Tools			
		Satellite Dish [ ] Own [ ] Lease, if so monthly fee: $________			
		Other			

Section 4—Creditors (Secured and Unsecured)

You must list all creditors; this includes anyone who *claims* you own them money even if you dispute the claim.

Type/Nature of debt includes home loans/mortgages, car loans, other bank loans, personal loans, student loans, unpaid credit cards (such as Visa, Mastercard, Amex, Discover, department stores, furniture stores, gas cards, phone cards, etc.), unpaid medical bills, unpaid utility bills, unpaid rent, unpaid taxes, unexpired leases and contracts, and any other unpaid debts/bills.

Type/Nature of Debt	Creditor Information	Collection/Creditor Attorney information	Dispute?	Office Use
Type/Nature: Collateral?: Amount Owed: Value (if any): Co-debtor (if any):	Creditor Name: Contact Person: Address: Account Number: Date (s) debt incurred:	Agency/Attorney Name: Contact Person: Address: Account Number:		Secured—D Priority—E Unsecured—F Disputed Contingent Judgment
Type/Nature: Collateral?: Amount Owed: Value (if any): Co-debtor (if any):	Creditor Name: Contact Person: Address: Account Number: Date (s) debt incurred:	Agency/Attorney Name: Contact Person: Address: Account Number:		Secured—D Priority—E Unsecured—F Disputed Contingent Judgment
Type/Nature: Collateral?: Amount Owed: Value (if any): Co-debtor (if any):	Creditor Name: Contact Person: Address: Account Number: Date (s) debt incurred:	Agency/Attorney Name: Contact Person: Address: Account Number:		Secured—D Priority—E Unsecured—F Disputed Contingent Judgment
Type/Nature: Collateral?: Amount Owed: Value (if any): Co-debtor (if any):	Creditor Name: Contact Person: Address: Account Number: Date (s) debt incurred:	Agency/Attorney Name: Contact Person: Address: Account Number:		Secured—D Priority—E Unsecured—F Disputed Contingent Judgment

If needed, copy or print more of this sheet or download more copies at www.emlegal.net and number the pages. .

Section 5
(Schedule I)

Monthly Income

Marital Status Married ☐ Single ☐ Separated ☐ Divorced ☐

Names, Ages, and Relationship of Dependents (if any) ________________________

____

____

Employment

Client: Job Description ____________________ Date Hired ____________________

Employer Name and Address ________________________________

____

Last Employer ________________________________

Prior Employer ________________________________

Spouse: Job Description ____________________ Date Hired ____________________

Employer Name and Address ________________________________

____

Last Employer ________________________________

Prior Employer ________________________________

Income

	CLIENT	**SPOUSE**
Monthly Gross Income (wages, commissions)	$______	$______
Estimated monthly overtime (if consistent)	$______	$______
Subtotal Income	$______	$______
Deductions:		
Payroll Taxes and social security..	$______	$______
Insurance	$______	$______
Union Dues	$______	$______
401k, IRA, Stock..	$______	$______
Subtotal Deductions..................................	$______	$______
TOTAL TAKE-HOME PAY	$______	$______
ADDITIONAL INCOME:		
Business Income	$______	$______
Social Security, Child Support, Alimony, Welfare, Unemployment......	$______	$______
Pension	$______	$______
Other Monthly Income	$______	$______
TOTAL INCOME..	$______	$______

Section 6
(Schedule J)
Monthly Expenses

	Expenses	Office Use
RENT OR HOME MORTGAGE ☐ Own ☐ Ins incl ☐ Tax Incl **or** ☐ Rent......	$	$
SECOND MORTGAGE PAYMENT........	$	$
UTILITIES: Electricity/Gas........	$	$
Water and Sewer........	$	$
Landline Telephone........	$	$
Cell Phone........	$	$
Cable Television........	$	$
Internet........	$	$
HOME MAINTENANCE COSTS (monthly average)........	$	$
FOOD........	$	$
CLOTHING (monthly average)........	$	$
LAUNDRY/DRY CLEANING........	$	$
MEDICAL AND DENTAL (monthly average)........	$	$
TRANSPORTATION (gas, oil, public transportation, NOT car payment)....	$	$
RECREATION AND ENTERTAINMENT........	$	$
CHARITABLE CONTRIBUTIONS........	$	$
INSURANCE: Homeowners/Renters (if note deducted above)........	$	$
Life........	$	$
Health (if not deducted from wages)........	$	$
Auto........	$	$
TAXES: Real Estate........	$	$
Auto........	$	$
Estimated Tax Payments........	$	$
INSTALLMENT PAYMENTS: Auto........	$	$
(Other Payments) Identify________________........	$	$
ALIMONY/MAINTENANCE (to ex-spouse)........	$	$
CHILD SUPPORT (support for children not living with you)........	$	$
Child Care/Day Care........	$	$
OTHER MONTHLY EXPENSES (identify________________)........	**$**	**$**
BUSINESS EXPENSES (Name of Business________________)........	$	$
TOTAL MONTHLY EXPENSES........	$	$

OFFICE USE ONLY

Total Projected Monthly Income:	$__________
Total Projected Monthly Expenses:	$__________
Excess Income:	$__________
Proposed Chapter 13 Plan Payment	$__________

I (we) have read Schedules I and J as outlined and state that they accurately reflect my (our) income and expenses.

Client ______________________________ **Client** ______________________________

Section 7
Client Questionnaire

Male Name ______________________ Male SSN ______________ Male DOB __________

Female Name ______________________ Female SSN ______________ Female DOB __________

Statement of Financial Affairs

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. ***If the case is filed under chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.*** An individual debtor engaged in business as a sole proprietor, partner, family farmer or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are, or have been, in business (as defined below), must also complete Questions 19-25. ***If the answer to an applicable question is* None, *mark the box labeled* None.** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name and the number of the question.

Definitions

In business. A debtor is in business for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is in business for the purpose of this form if the debtor is or has been, within the last six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

Insider. The term insider includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. section 101.

☐ None

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. Also state the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately.

Year	Male Amount	Source	Female Amount	Source
20___				
20___				
20___				

☐ None

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately.

Year	Male Amount	Source	Female Amount	Source
20 ___	______	______	______	______
20 ___	______	______	______	______
20 ___	______	______	______	______

☐ None

3. Payment to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, amounting to more than $600.00 to any one creditor, made within 90 days immediately preceding the commencement of this case.

Name of Creditor	Date of Payment	Amount Paid	Amount Owing

b. 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.

Name of Creditor (and Relationship)	Date of Payment	Amount Paid	Amount Owing

☐ None

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

Caption of Suit (Name vs. something)	Nature of Suit	Court	Status of Suit

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

Creditor	Date of Seizure	Description and Value of Property

☐ None

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.

Creditor	Date of Repossession or Return	Description and Value of Property

☐ None

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; or

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.

Name of Assignee	Date of Assignment	Terms of Assignment

☐ None

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 amounting to less than $200 in value per individual family member, and charitable contributions amounting to less than $100 per recipient.

Name of Person/Organization	Relationship	Date	Description or Value

☐ None

8. Losses.

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

Description/Value Of Property	Circumstances (Insured?)	Date of Loss

☐ None

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 consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name of Payee	Date of Payment	Payer	Amount Paid or Description

☐ None

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case.

Use separate sheets if necessary

Transferee (Relationship)	Date	Describe Property Transferred and Value Received

☐ None

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts in banks, credit unions, pension funds, cooperatives, associations, brokerage house and other financial institutions.

Name and Address of Institution	Type of Account	Amount and Date of Sale of Closing

☐ None

12. Safe deposit boxes.

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

Bank or Depository	Who Has Access to Box	Contents	Transfer or Surrender Date

☐ None

13. Set-offs.

List all set-offs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

Name of Creditor	Date	Amount of Set-off

☐ None

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

Name/Address of Owner	Description/Value of Property	Location of Property

☐ None

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy

☐ None

16. Spouses and former spouses.

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 six-year period immediately preceding the commencement of this 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.

Name

____

____

☐ None

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.

*****Attach a List for Any Additional that Apply*****

a. List the name and address of every site for which the debtor has 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, and

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

Site Name/Address	Governmental Unit	Date	Environmental Law

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

Name/Address of Governmental Unit	Docket Number	Status or Disposition

☐ No ☐ Yes *NOTE: If* Yes *on #19, there is an additional questionnaire to complete which can be downloaded from www.emlegal.net and will be reviewed with you when you come in for your appointment.*

18. Corporation/Entity Information

Have you been any of the following in the last 6 years: Self employed, an officer, director, partner, or managing executive of a corporation or partnership, a self employed professional, an owner of 5% or more of the voting or equity securities of any corporation or entity.

I have reviewed the forgoing questionnaire, with changes made by personnel of Enderton & Mathews, L.L.C., and declare that the answers are true and correct to the best of my knowledge and belief.

Date ______________________ Signature ______________________________

Date ______________________ Signature ______________________________

Section 8—Debts/Creditors
List of Frequently Overlooked Creditors

NOTE: Make sure you list all of your creditors on the Creditor sheet(s). Creditors not listed with complete address and zip code might not be discharged. This is critical to a successful bankruptcy filing.

- ☐ Have you ever owned any Real Estate (house, lot, vacant land etc.)? List the names and addresses of any mortgage company not paid in full.
- ☐ Is your home loan a VA (guaranteed by the Veterans Administration) loan? List the Veterans Administration as a creditor.
- ☐ Have you ever had a foreclosure or given a Deed in Lieu of foreclosure for any land? If so, list all mortgage companies that held a trust deed on that property.
- ☐ Do you owe any student loans or have you borrowed any money to pay for your education that has not been paid off? If so, list the lender.
- ☐ Have you ever had anything repossessed? List the company who was financing the repossessed item.
- ☐ Is anyone garnishing your paycheck or has anyone attached your bank accounts or accounts receivable? If so, list them as a creditor.
- ☐ Have you been in an automobile accident where you **might** have been at fault or where you had no insurance? If so, discuss this with us so that we can make sure anybody that might make a claim against you is listed. If possible, provide us a copy of the accident report.
- ☐ Have you cosigned on any debt? List the lender and the person for whom you cosigned.
- ☐ Has anyone cosigned for you on a debt that has not been paid in full? List the person that cosigned and the lender.
- ☐ Have you sold anything where someone is making you payments and you still owe money on what you sold? If so, list the person who purchased the property from you as well as the creditor you owe.
- ☐ Do you owe any money to an ex-spouse (past due Child Support, Alimony, debts, etc.) or does your divorce decree state that you are responsible for debts from the marriage? If so, **discuss** these issues with us.
- ☐ Have you ever cohabitated, lived with or been a roommate with anyone? If so, **discuss** this with us so that we can make sure anybody who might make a claim against you for any reason is listed.
- ☐ Are you married and not filing together? List your spouse and all joint debts.
- ☐ Do you owe any medical bills (even if insurance is going to pay)? Make sure that you have all doctors, labs, or any other medical service provider listed. If you were hospitalized, ask the hospital for a list of anybody that provided you services while you were hospitalized.
- ☐ Do you owe any governmental entities such as taxes or overpayment of social security, workers compensation or unemployment benefits? This can include IRS, Utah (or any other state) tax, property tax, vehicle tax, Job Service, Industrial Commission, etc.
- ☐ Do you have something in your possession that belongs to someone else?
- ☐ Have you written any checks that have not cleared your bank? Have you written any post-dated checks? You should list all outstanding checks.
- ☐ Have you closed, or has any account been closed by the bank leaving you with outstanding bank charges? If so, list the bank.
- ☐ Have you been served any legal papers? ***YOU MUST BRING IN ANY PAPERS YOU HAVE BEEN SERVED.***
- ☐ Do you have a spa or health club memberships?
- ☐ Are you financing the purchase of any furniture, appliances or vehicles?
- ☐ Do you have any executory contracts such as orthodontic, vehicle or leased property (personal or business)? If so, list them.
- ☐ Have you borrowed any money from any friends, family or relatives? List these as well.
- ☐ Do you have any unpaid utilities in your present or past residences or businesses?

You may also want to obtain a credit report.
A credit report will often list long forgotten debts.

The three main credit reporting agencies are:

Equifax, 800-685-1111, PO Box 740241, Atlanta, GA 30374-0241, www.equifax.com
Experian, 888-397-3742, PO Box 2002, Allen, TX, 75013-0036, www.experian.com
Trans Union, 800-888-4213, PO Box 390, Springfield, PA 19064, www.transunion.com