

FAUVER LAW OFFICE, PLLC
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Louisville, KY 40202
502-569-7710

BANKRUPTCY REMINDER CHECKLIST

Item:	Completed:
1. Fully completed Bankruptcy Packet	_____
2. Previous 6 months checking/savings account statements for all accounts; joint, individual.	_____
3. Tax Returns; Last 2 years federal and state	_____
4. Copy of mortgage and deed for any real estate	_____
5. Vehicle titles and copy of loan	_____
6. Copies of any IRA/401K or Stocks	_____
7. Last 6 months pay check stubs	_____
8. Credit Counseling Certificate	_____

Notes

1. If the category does not apply, please mark NA.
2. Please only submit copies.

PLEASE CONTACT US IF YOU HAVE ANY QUESTIONS.

REQUEST FOR BANKRUPTCY PROTECTION-START-UP PACKET

I / we wish to have debts permanently wiped out/discharged by filing a Chapter 7.
I / we wish to develop an affordable repayment plan if possible by filing Chapter 13.

(If you wish to file a Chapter 13 Repayment plan (eg. to save home from foreclosure), you must come to see me at a Walk-in Appt.)

Your Full Name

Age

Social Security #

Are you: **Married, Single, Separated, Divorced or Widowed?** (Circle One)

If married, do you live together? Yes / No Are you **both** filing Bankruptcy? Yes / No

Spouse's Name (if filing)

Age

Social Security #

Your Current Address Who owns property? I/we Landlord Family Friend City Zip

Home Phone Number

Work Phone Number

Cellular Phone or Pager #

Have you or your spouse used any other name in the last six (6) years?

Example: Married, Maiden, Hyphenated, or Business Name, D.B.A. (Doing Business As)

Do you own real estate now? Yes / No (If "Yes", see below)

REAL ESTATE (YOUR HOUSE)

Do you presently own; are you buying; or are you involved as a part owner, in any real estate (**Home, Land, Cottage, Rental Unit**)? Yes / No **If No, go to next section.** Is this a land contract? Yes / No

See next page if you own a mobile home.

Address of property: Is this your residence? Yes / No **How much money did you put down?**

Year Bought \$ _____
Price Paid

\$ _____
Present fair market value (what
you could sell for now, as is)

\$ _____
Present balance owed on property
mortgage, land contract or liens.

Name of Mortgage Company: _____

Whose names are on deed?

\$ _____
State Equalized Value (SEV/tax value) (if known)

Have you owned any other REAL ESTATE in the past 5 years?

YES NO Circle one.

Are you buying, or do you currently own or lease any cars, trucks, mobile homes, boats, motorcycles, snowmobiles or recreational vehicles? Yes / No Please list ALL CARS OWNED (even old ones):

Year	Make and Model Lease or Purchase	Name(s) on Title, Owne	Keep or give back	Present Value	Amount Owed	Creditor
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Year	Make and Model Lease or Purchase	Name(s) on Title, Owner	Keep or give back	Present Value	Amount Owed	Creditor
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Year	Make and Model Lease or Purchase	Name(s) on Title, Owner	Keep or give back	Present Value	Amount Owed	Creditor
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Do not list cars that are already repossessed or voluntarily returned, or cars on which you or your spouse's name does not appear on the title. You should include leased cars or any cars you are actually paying for. You should also list any cars that are in your name, but are being paid for by your child or friend.

Personal Property You Currently Own, That You Will Keep*

Do Not Leave Blank. Estimate The Value Of All Possessions

Estimate the value you would get at a garage sale or in the paper.

Deposits in any bank or credit union. Where, checking or savings?

\$ _____

Security Deposits with Landlord or management co. With whom / for what?

\$ _____

Household furniture or appliances: How many of the following do you own?

Sofa/couch__ Beds__ Tables__ TV's__ Stereos__ Washer/Dryer__ Stove__

Refrigerator__ Microwave__ Computer__ Lawnmower__ **Total Garage Sale Value:** \$ _____

Clothing, Furs, or Jewelry How many: Rings__ Necklaces__ Bracelets__ \$ _____

Firearms, Collections, Sports or Hobby Equipment, Tools (Circle All That Apply) \$ _____

Life Insurance Policies with Cash Value, Stocks, Bonds (Circle All That Apply) \$ _____

IRA's, 401K Plans, Pension Plan, Thrift savings at Work (Circle All That Apply) \$ _____

Anticipated Tax Refund Due, Child support owed to you (Circle All That Apply) \$ _____

Any Lawsuits for Injury or accident, Worker's Comp Claim, or claims for Money against anyone or expected inheritance in Probate Court? (Circle All That Apply) \$ _____

*It is important that you list all property that you own, so that I can exempt or protect it from the hands of your creditors. The law is very generous in what you are allowed to keep. I will inform you if your assets are over the limit. **All values should be approximate values as if you had to replace the item. The replacement value should be for the age and condition of the item. Example if you have a dining room table that is five years old, list what it would cost to replace that table with a similar one that is five years old and in the same condition of your table.**

INCOME

	Husband / Male	Wife / Female
Occupation (<i>Job Title</i>)	_____	_____
Employer	_____	_____
(<i>Employer Address</i>) + (<i>Zip code</i>)	_____	_____
How Long Employed	_____ Years _____ Months	_____ Years _____ Months
Pay Rate	\$ _____ Hour # _____ Hrs. Week	\$ _____ Hour _____ Hrs. Week
Full Monthly Gross Income	\$ _____ Per Month	\$ _____ Per Month
Full Monthly Take Home (<i>After Taxes</i>)	\$ _____ Per Month	\$ _____ Per Month

Are **Union Dues** deducted from your pay? If Yes, how much per month \$ _____.

Is **Child Support** deducted from your pay? If Yes, how much per month \$ _____.

Is **Insurance** or **Parking** or **Uniforms** deducted from your pay? How much \$ _____.

Marital Status: Are you married, single, separated, divorced or widowed? (Circle One)

CHILDREN: Name, age and relationship of any **dependents** (individuals you take care of): Include children you pay child support for and your spouse, if not working:. Ex:: John, age 11, Son, Joy, age 9, daughter.

MONTHLY LIVING EXPENSES

Please provide me with your average monthly living expenses. Do not list any debts that you are paying on, that you will stop paying when your bankruptcy case is filed, such as a car that is being returned, etc.

Rent (<i>Lot Rent if mobile home</i>)	\$ _____	Car Payment / Lease	\$ _____
Mortgage Payment (<i>per month</i>)	\$ _____	Car Insurance	\$ _____
Second Mortgage (<i>Home equity loan</i>)	\$ _____	Transportation (<i>gas, oil change, car washes</i>)	\$ _____
Electric / Heating (<i>avg. per month</i>)	\$ _____	Recreation (<i>movies, magazines, etc.</i>)	\$ _____
Water and Sewer	\$ _____	Charity (<i>Tithe, Church offering, etc.</i>)	\$ _____
Telephone	\$ _____	Other Insurance (<i>Homeowners, specify</i>)	\$ _____
Cellular Phone / Pager	\$ _____	Life Insurance	\$ _____
Cable	\$ _____	Property Taxes (<i>Not In Mortgage</i>)	\$ _____
Food	\$ _____	Child Support	\$ _____
Clothing	\$ _____	Alimony	\$ _____
Laundry / Dry Cleaning	\$ _____	Day Care (<i>Babysitting, Latchkey</i>)	\$ _____
School Tuition	\$ _____	Tobacco (<i>Cigarettes</i>)	\$ _____
Medical / Dental	\$ _____	Student Loan Payment	\$ _____
Home Security System	\$ _____	Pet food, pet care	\$ _____
Internet Service Charges	\$ _____	Children's Activities (<i>Dance class, etc.</i>)	\$ _____
Hair care, personal, misc.	\$ _____	Other - Specify	\$ _____

INCOME FROM EMPLOYMENT How much money did you make so far this year, last year, and the year before. This is required information, do your best to estimate the amount. If you are married and filing alone, just list your income.

	Husband / Male	Wife / Female
Year-To-Date Gross Income	\$ _____	\$ _____
<i>(Total earnings this year so far)</i>	\$ _____	\$ _____
Gross Income Last Year (approx.)	\$ _____	\$ _____
Gross Income Two Years Ago	\$ _____	\$ _____

INCOME OTHER THAN FROM EMPLOYMENT

Describe: (ADC-FIA, Social Security, Unemployment, Disability Insurance, Child Support, etc.)

Do you collect Child Support now? If so, how much on average per month \$ _____.

	This Year	Last Year	Two-Years Ago
Husband	\$ _____	\$ _____	\$ _____
Wife	\$ _____	\$ _____	\$ _____

The Following Questions Will Help Me Analyze Your Case

1. Have you or your spouse ever **filed bankruptcy before**? Yes / No
If so, state when and where. Include chapter and case number, if available.

2. Are there any **garnishments or other court actions** such as a divorce going on at this time? If so, please provide the full name of the creditor suing you, the court address in which the action is pending, and the case number. _____

3. Have you had any **property repossessed or foreclosed** on within the last year? If so, please give the name of the creditor and the property taken and the approximate date it was taken.

4. Have you **sold or transferred** (by sale or gift), any items of real or personal property within the last year? If so, please indicate the item that was given, the value of the item, and the person to whom it was given, and if they are related, please provide their name and address.

5. Have you **lived at any other address** within the last two years? If so, please provide the full address and the approximate date you lived at this address (*From when till when—month/year, e.g. From 4/95 to 8/98*). _____

6. Have you **owned a business** or been self-employed within the last six years? If so, please provide the years of operation and the amount of profit for each year. _____

7. Have you **made any large payments**, \$600 or more, to any family member, friend or business partner in the last year? If so, give name, date and amount. _____

8. Have you **closed any bank accounts** or safety deposit boxes within the last year or suffered any losses from fire, theft or casino gambling? If so, please indicate what. _____

9. Do you presently **lease any property**? If so, please indicate what is leased and from whom, such as a **car** or **apartment** / house. Provide the complete address of the landlord, if your signed a lease. _____

10. Is anyone, other than your spouse, liable for any of the debts you listed? If so, please provide the name and complete address of any **co-signers** and the debt upon which they co-signed. _____

11. Briefly state any reason causing you to file Bankruptcy at this time. (*eg. loss of job or overtime, illness, accident or disability, divorce, repossession, garnishment, death of spouse or just poor financial planning credit card interest.*) _____

SAMPLE**SAMPLE**

NAME, ADDRESS, ZIP CODE

AMOUNT
OWEDKIND OF DEBT, ITEMS
PURCHASED ON ACCOUNT

Sears P.O. Box 34577 Louisville, KY ZIP <u>40232</u>	\$ <u>2,483.00</u>	Credit Card Husband's <u>Wife's</u> Joint Cosigner
CitiBank P.O. Box 6706 Sioux Fall, SD ZIP <u>57188</u>	\$ <u>6,263.00</u>	Credit Card Husband's <u>Wife's</u> Joint Cosigner
Stan Green, M.D.. 100 Main Street Anywhere, MI ZIP <u>48212</u>	\$ <u>518.00</u>	Medical Bill Husband's Wife's Joint <u>Cosigner</u>
Ford Motor Credit P.O. Box 4089 Troy, MI ZIP <u>48216</u>	\$ <u>11,829.00</u>	Reposessed Car Husband's <u>Wife's</u> Joint Cosigner
Credit Acceptance 100 E. Main Southfield, MI ZIP <u>48111</u>	\$ <u>9,218.00</u>	Current Car - Want to Keep Husband's Wife's Joint Cosigner
Dewey, Cheatum & Howe Attorneys at Law 1000 Renaissance Center Detroit, MI ZIP <u>48226</u>	\$ <u>10,000.00</u>	Lawsuit for Car Accident Husband's Wife's Joint Cosigner
NBD P.O. Box 1100 Detroit, MI ZIP <u>48226</u>	\$ <u>94,000.00</u>	Mortgage (KEEP) Husband's Wife's Joint Cosigner

KIND OF DEBT, ITEMS
PURCHASED ON ACCOUNT

ZIP	\$	Husband's Wife's Joint Cosigner
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KIND OF DEBT, ITEMS
PURCHASED ON ACCOUNT[illegible]

Disclosures required under 11U.S.C. 342 of the Bankruptcy Code:

If you are reading this, then most likely you are a Debtor, the person who is filing for bankruptcy.

As with any Bankruptcy, the Debtor's credit will be adversely affected. This means that the bankruptcy itself will show up on the Debtor's credit and continue to affect the rates at which he or she will be paying in the future. Before one can file bankruptcy, he or she will need to complete credit counseling. A list of approved credit counselors will be provided by the attorney. These approved credit counseling companies are non-profit and approved by the Bankruptcy Court.

A person who knowingly or fraudulently conceals assets or makes a false statement or oath under penalty of perjury in relation the bankruptcy filing shall be subject to a fine, imprisonment or both. All information the Debtor provides must be complete, accurate and truthful. All assets and liabilities must be completely and accurately disclosed. If any of this information is not provided or provided inaccurately, the bankruptcy court may dismiss the case and could file criminal actions against the Debtor.

Once the information is requested, the Debtor must provide proof of the replacement value of any items. Once requested, the Debtor must provide proof of his or her disposable income.

All information provided by the Debtor in connection with this filing is subject to examination by the Attorney General.

Chapter 7 is the section of the Code which allows the Debtor to completely wipe out the majority of his or her debt. Unless there are specific exceptions which mean a debt cannot be discharged under the Code, then the debts are discharged or wiped out under this Chapter. Things that cannot be discharged under this Chapter include but are not limited to taxes, child support and student loans.

As with any Bankruptcy, this filing will adversely affect the Debtor's credit. The advantage to this Chapter is that excluding specific items, all of the Debtor's bills can be wiped out and after the Discharge of the Bankruptcy; the Debtor will have no debt, other than the items excluded from Discharge.

The filing fee for this Chapter is \$299. The Debtor will also be responsible for paying for credit counseling and attorney's fees. If any motions or amendments are needed, the Debtor will also need to pay the court costs and attorney's fees for that.

Chapter 13 is the section of the Code in which the Debtor consolidates his or her debts and pays everything that is in the plan drafted by the attorney in monthly payments. This plan is one that the Debtor will go over with the attorney prior to filing. The idea is that the plan will be something that will pay off the Debtor's bills with one payment a month while still leaving enough for the Debtor to live on. The plan will be approved by the Trustee's office after it has been filed.

As with any Bankruptcy, this filing will adversely affect the Debtor's credit. The advantage to this Chapter is that with this Chapter the Debtor has the possibility of keeping items such as a house and a car which may not have been possible under a Chapter 7 filing.

The filing fee for this Chapter is \$189. The Debtor will also be responsible for paying for credit counseling and attorney's fees. If any motions or amendments are needed, the Debtor will also need to pay the court costs and attorney's fees for that.

The Debtor will need to provide the attorney with the following documentation:

1. Last four years tax returns;
2. Proof that the Debtor has completed credit counseling in the last 180 days;
3. Evidence of the last 6 months income, including pay stubs for the last six months;
4. Last year's bank statements;
5. Completed intake form which will be provided by the attorney;
6. Copies of any titles to vehicles and deeds to property;
7. Copies of any loan notes;
8. Proof of monthly expenses, for example, phone bill, electric bill, rent payment, child care expenses, tuition, medical bills and health and car insurance bills;
9. Copies of all creditors Debtor owes money to;
10. A list of all creditors paid within the last 60 days;
11. Debtor will need to let the attorney know if he or she has potential lawsuit, such as car accident claim, as that is an assets; and
12. Information for the Creditors, people owed money to.

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE 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 you can get some 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 the most likely to be beneficial to 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 file 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 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 or not to do so. A creditor is not permitted to coerce you into reaffirming your debtors.

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 _____ have read the proceeding 3 pages and hereby acknowledge same.

Signed _____

Date: _____