RICHARD N LIPOW ATTORNEY AT LAW 629 SWEDESFORD ROAD MALVERN PENNSYLVANIA 19355 610-251-2500

DOCUMENTS TO BE PROVIDED TO RICHARD N LIPOW, ESQUIRE

Client	t(s) Name:		
	of my debts are related to:		A business Taxes A lawsuit against me Domestic issues Mortgage or car arrearages Credit cards and medical bills
I expe	ect my income to [go up] [go down] [stay about the same	ne] in th	ne next year (circle one).
To comply with the new bankruptcy law and let us evaluation your situation, you will need to supply as much of the following information as possible. If you cannot provide any of the documents that are applicable to your situation, please call us to discuss what to do.:			
Docui	ments Regarding Income [check when provided]		
_ _ _ _	Paycheck stubs for husband and wife for the last seven months. Papers showing commissions or bonuses received during the last seven months. Papers regarding any unemployment benefits received during the last seven months. Papers regarding any child or spousal support paid or received during the last seven months. Papers regarding any Social Security payments received by any member of your household. Papers regarding any bank interest income or stock dividend income received during the last seven months.		
_ _ _	Papers regarding any pension or retirement benefits received during the last seven months. Papers regarding any lease or rental income received.		
Docui	ments Regarding Deductions From Your Income [che	ck whe	en provided]
	Papers regarding any retirement or pension plan contributions you have made during the laseven months.		ons you have made during the last
	Papers regarding any retirement loan currently owed.		

Papers regarding any insurance that is being deducted from your paycheck.

	Papers regarding any other deduction from your paycheck that is required or mandatory—not voluntary.
	From your payroll department at work, get copies of any wage garnishment orders or voluntary automatic deductions from your paycheck.
	Copies of any divorce decree, divorce settlement, Separation Agreement, or child support or-
	ders, including property distribution, spousal attorney's fees, or payment plans.
	Documents regarding any support you owe that is secured by a lien on your home or other security.
	Utility bills for the past six months.
	If you have your own business, a complete listing of all your monthly business expenses, includ-
	ing a year-to-date or recent monthly Profit & Loss Statement.
Docur	nents Regarding Your Finances [check when provided]
	Monthly statements from all your bank, credit union, brokerage, money market and similar accounts for the last seven months. If any account has been closed during the past year, all statements from that account for the previous year.
	A recent credit report. (Go to www.annualcreditreport.com for a free copy.)
	Papers from any bankruptcy you filed in the last eight years.
	A list of all your addresses for the past three years.
	Tax returns (both federal and state) for the last four years.
	Papers regarding any real property you own or have owned for the past ten years, including deeds, information regarding refinancing within the last three years, current billing statements,
_	and transfer of ownership interests.
	Papers regarding any foreclosures, repossessions, garnishments or attachments during the past
	year. Peners regarding any other personal and real property you own (such as vahiale registration no
	Papers regarding any other personal and real property you own (such as vehicle registration papers, stock value statements, cash value life insurance policy documents, timeshare unit documents, etc.)
	If you have ever been convicted of a felony, documents stating the type of conviction.
	If you did or may receive any distribution from an estate or trust, documents regarding it.
	Education IRA, Education Savings Account or tuition program documentation.
	Statements, bills, notices, letters or other documents received in the last 90 days regarding all
٥	your debts—credit cards, medical bills, personal loans, car loans, furniture loans, jewelry loans, lawsuits, etc.
	Contracts and leases for all motor vehicle purchases or leases during the past four years, and for
_	furniture and jewelry during the past two years.
	Proof of insurance for any motor vehicle for which you still owe money.
	Papers regarding any leases or timeshares, and any eviction proceedings.
	Papers regarding any potential inheritance.
	A copy of your driver's license.
	A copy of your social security card. (If you need a replacement, complete an <i>Application for a</i>
	Social Security Card, Form SS–5. This form is available for download at www.socialsecurity.gov/online/ss-5.html You can also obtain Form SS–5 by calling 1-800-772-
	1213 or visiting your local Social Security office.)

GENERAL INFORMATION

Your Full Name: Other Names Used in last 8 years: Home Address:	Other Names Used in last 8 years: Spouse's Address:		
Social Security Number:	City: County: State: Zip: How Long? Home Phone: Work Phone: Fax Phone: Other Phone: E-Mail: Social Security Number:		
☐ Never Married ☐ Married and living together ☐	I Married and living apart ☐ Divorced ☐ Widowed		
Employer's name: Employer's address:	Employer's address:		
Occupation and nature of business:	Occupation and nature of business:		
Dates employed: Total Gross Income (<i>before</i> deductions) from all so			
You	Spouse		
2013 (so far) 2012 2011			
Business Address:	g the past two years? Yes □ No □		
Has your spouse been in business or self-employe			
Business Address:			
i ype of Business:			
Have you or your spouse ever filed for ban Date Filed: Date Discharged: . Court (i.e. District of Maryland)			

The Bankruptcy Court requires you to answer the following questions. If the answer to any question is "Yes," please provide all of the requested information, particularly addresses and amounts. If you need additional room for your answers, please attach an additional piece of paper.

(a)	Have you paid any <i>former</i> creditor more than \$600 in the past 90 days? Yes ☐ No ☐ If Yes, state name and address of each former creditor and the amount and date of each payment.
(b)	Have you had any wages garnished or property attached during the past year? Yes ☐ No ☐ If Yes, state the creditor's name and address, the date, and the property description and value:
(c)	Have you had any asset repossessed or foreclosed on during the past year? Yes ☐ No ☐ If Yes, state the creditor's name and address, the date, and the property description and value:
(d)	Has property been assigned or returned to a creditor during the last 120 days? Yes ☐ No ☐ If Yes, state the creditor's name and address, date, terms, and property description and value:
(e)	Has a bank offset money in an account against a debt during the last 90 days? Yes ☐ No ☐ If Yes, state the name and address of the creditor, the date, and amount of setoff:
(f)	Have you sued or been sued by anyone during the past year? Yes ☐ No ☐ If Yes, for each lawsuit, state the title, number, type of suit, status, and court name and location:
(g)	Have you made a gift or contribution of more than \$100 during the past year? Yes ☐ No ☐ If Yes, state the name and address of the person/entity to whom you made it; their relationship to you; the date of the gift; and the property description and value:
(h)	Did you have any casualty losses from fire, theft, etc. during the past year? Yes ☐ No ☐ If Yes, state the property description and value; date and circumstances of loss; and status.
(i)	Have you paid anyone for debt counseling or assistance during the past year? Yes ☐ No ☐ If Yes, state their name(s) and address(es); the payment date and amount paid.
(j)	Did you close or transfer any bank or other accounts during the past year? Yes No If Yes, state the name and address of the institution; the type (checking, saving, etc.) and number of the account; the closing balance; and the amount and date of closing or transfer:
(k)	Have you kept a safe deposit box during the past year? Yes No If Yes, state the name and address of the bank; the name and address of person(s) with access; the contents description and value; and the surrender or transfer date (if any): (I) Are you holding any property or asset for another? Yes No I

	If Yes, state the name and address of the owner and the description, location, and value of the property:
(m)	Have you sold, transferred or given away, or pledged as security for a loan or debt, any real estate or other asset during the past year? Yes ☐ No ☐ If Yes, state the name and address of the person/entity to whom you transferred it; their relationship to you, if any; the date of the transfer; and the property description and value:
(n)	Have you made any executory contracts, such as leases (including car leases), realtor listing agreements or timeshares, that have not yet been completed? Yes ☐ No ☐ If Yes, state the name and address, a description of the agreement, and whether you want to continue the agreement:
(0)	Have you owned five percent or more of any businesses in the last two years? Yes No If Yes, state the name(s) and address(es) of the business, your share, and dates of operation:
(p)	Has anyone kept books of account for you during the last six years? Yes ☐ No ☐ If Yes, state their name(s) and address(es), and when the books were kept:
(q)	Has anyone audited books of account for you during the last six years? Yes ☐ No ☐ If Yes, state their name(s) and address(es), and when the books were audited:
(r)	Is anyone currently in possession of your books of account? Yes ☐ No ☐ If Yes, state their name and address.
(s)	Have you given any financial statements in the last two years? Yes ☐ No ☐ If Yes, state the name and address of person(s) receiving the statement(s), and the date(s) issued:
(t)	If in business, have you taken any inventories within the last two years? Yes ☐ No ☐ If Yes, state the date of the last inventory, name and address of person with records, supervisor, inventory dollar amount (cost, market, other):
	State the date(s) of any previous inventories, the name and address of anyone with records, and the inventory dollar amount (cost, market, other):

ASSET INFORMATION

Just because you are filing for bankruptcy does **not** mean that you will automatically lose everything you own. You are entitled to claim "exemptions," which are things that creditors cannot take from you. You must be honest with the Court and include a list of **all** your assets in the Petition. <u>You can expect significant problems with your case if you are not completely honest about your assets.</u>

You must value your assets at "replacement value." Replacement value is defined in the Bankruptcy Code as the price that a retail merchant would charge for property of the same kind, considering the age and condition of the property at the time its value is determined. This is *not* the cost to replace the item with a new one or what you could sell the item for; it is the cost that a retail merchant would sell the used item in its current condition for. In many cases (particularly **used clothing, furniture, computers,** etc.), this would be yard sale value, or what the item would sell for on eBay. In other cases, such as **jewelry, antiques or collectables,** it may be retail value. For **motor vehicles,** it would be the third-party purchase value. For **real property,** it is what the real property would sell for, at current Market value. For **cash and bank accounts,** it is the actual amount on deposit. For **stocks and bonds,** it is their market value as of the date your case is filed. You must make a reasonable inquiry to determine the "replacement value" of your assets.

Asset Description	Additional Info	Replacement Value
Cash Money (not in bank accounts)		\$
Money in Bank, Brokerage or Other		
Accounts (list bank name(s))		\$
Real Estate (list all owners, and how		
title is held)		\$
Mobile Homes (list all owners, and		
how title is held)		\$
Household Goods and Furnishings		
Fill out the attached listing and el	nter the total value:	\$
Vehicles (list year, make, model and		
mileage)		\$
Campers (list year, make and model)		\$
Boats (list year, make and model)		\$
Airplanes (list year, make and model)		_ \$
Clothing		\$
Furs and Jewelry (list and describe		
each item)		_ \$
Collectibles (describe)		\$
Stamp or Coin Collections (describe)		\$
Books, Pictures, Art (describe)		_ \$
Antiques (describe)		\$
Firearms, Fishing, Hunting and Hob-		
by Equipment (describe)		\$
Computers, TV and Stereo Equip-		
ment (list)		\$

Security Deposits (typically with Land-	
lord or Utility) (list holder)	\$
Cash Value of Life Insurance (whole	
life) or Annuities (list insurance co.)	\$
Interests in Retirement Plans (list	
type of Plan)	\$
Stocks and bonds (list number of	
shares and name of company)	\$
Interests in businesses (% interest,	
name and type of business)	\$
Tax Refunds Due You (list years due)	\$
Agreements to Buy or Sell Something	
(describe)	
People Who Owe You Money	
(describe)	\$
Lawsuits Where You Are Suing	
(describe)	
Insurance Claims or Awards	
(describe)	\$
Personal Injury Claims or Awards	
(describe)	\$
Property or Money Owed You by Ex-	
Spouse (describe)	\$
Future Interest in Real Property	
(describe)	\$
Inheritances (describe)	\$
Patents or Copyrights (describe)	\$
Office Equipment (list)	\$
Tools You Use For Your Work (list)	\$
Machinery or Other Property Used in	
Business (list)	\$
Animals (including pets) (describe)	\$
Growing Crops You Can Sell (de-	
scribe)	\$
Farm Equipment (list)	\$
Anything Else You Own or Could Get	
Money For (list)	\$

Note: The Trustee may want to know how you arrived at the value of your assets.

HOUSEHOLD GOODS AND FURNISHINGS

Room/Description	Replacement Value	Room Total
Lining Doom		
Living Room	¢.	
Carpets/Rugs	\$	
Sofas, Chairs	\$	
Tables	\$	
Lamps	\$	
Pictures/Mirrors	\$	
Window Coverings	\$	
TVs, Stereos	\$	
Computer	\$	
Other (list)	\$	ф
Total Living Room		\$
Kitchen		
Appliances	\$	
Small Appliances	\$	
Table, Chairs	\$	
Cookware	\$	
Dishes, Utensils	\$	
Other (list)	\$	
Total Kitchen		\$
Dining Room		
Carpet/Rugs	\$	
Table, Chairs	\$	
Buffet, Sideboard	\$	
China, Glassware	\$	
Silver	\$	
Pictures/Mirrors	\$	
Other (list)	\$	
Total Dining Room		\$
Bedrooms		
Carpet/Rugs	\$	
Beds	\$	
Bedding	\$	
Bureaus, Dressers	\$	
Pictures/Mirrors	\$	
Desk, Chairs, Tables	\$	
TVs, Stereos	\$	
Computer	\$	
Other (list)	\$	
Total Bedrooms	Ψ	\$
Total Dealoulis		Ψ
Family Room/Den		

Sofas, Chairs	\$
Tables, Chairs	\$
Pictures/Mirrors	\$
TVs, Stereos	\$
Computer	\$
Other (list)	\$
Total Family Room/Den	\$
Garage/Car Port/Shed	
Tools	\$
Lawn Mower	\$
Grill	\$
Lawn Furniture	\$
Hobby/Sport Equipment	\$
Other (list)	\$
Total Garage/Car	\$
Port/Shed	
TOTAL HOUSEHOLD	\$

COMPLETING THE CREDITOR INFORMATION SHEET

The Creditor Information Sheet lists everyone you owe money to, everyone you might owe money to, everyone who might have a claim against you, and everyone you don't owe money to (but they think you do). Make as many copies of the Creditor Information Sheet as you need.

You must list <u>all</u> your debts even though some debts may not be dischargeable in your bankruptcy. We will explain which (if any) of your debts are not dischargeable. If you are unsure whether a person or business is a creditor, go ahead and list them, and tell us why you have doubts.

There are three kinds of debts: Secured, Unsecured and Priority.

WHAT IS A "SECURED DEBT"?

A Secured Debt is a debt where a person or business has an interest in one of your assets as collateral for a loan. If you do not pay your debt, the creditor can foreclose on or repossess the asset.

All Secured Creditors must be listed whether or not you intend to keep the property and continue paying for it. Some examples of secured debts are:

- Home loans (list each loans separately)
- Car and truck loans:
- Credit cards bills for furniture and big-ticket items purchased from Levitz, Montgomery Ward, and Sears;
- ◆ Any debt to your employer that is secured by your pension, 401(k) plan, or any other account, whether or not you intend to repay the debt;
- ◆ Any account that you cosigned for someone else that is secured (e.g., vehicle, furniture, or jewelry); and
- Judgments obtained against you (in some cases).

WHAT IS AN "UNSECURED DEBT"?

An Unsecured Debt is a debt where the person or business to whom you owe money cannot foreclose on or repossess a specific piece of your property if you do not pay. Some examples of unsecured debts are:

- ♦ Most credit cards, medical bills and personal loans;
- Liability for automobile accidents and other negligence;
- ♦ A deficiency balance owed after a foreclosure or repossession;
- ♦ Any account (not secured) that you cosigned for someone else;
- ◆ Anyone who has sued you but has not yet obtained or recorded a judgment; and
- ♦ Debts that you were required to pay your ex-spouse in a divorce, dissolution of marriage, or any other marital termination proceeding (other than child support and alimony).

WHAT IS A "PRIORITY DEBT"?

A "Priority Debt" is a special type of unsecured debt. There are five types:

Taxes—Any claim for taxes, customs duties, and penalties made by the federal government or IRS, a state government, or any other taxing authority (such as county property taxes). If the tax was assessed more than three years ago, it *may* be considered a general unsecured debt.

Student Loans—Most student loans are given priority status.

Alimony and Child Support—An award of alimony or child support to your spouse or ex-spouse, or payments that, although called something else, are in the nature of alimony or child support.

Wages and Contributions—Claims for wages, salary, or commissions, including vacation, severance, sick leave, or contributions for an employee benefit plan.

Deposits—Claims for money given to you to do something that you did not do (such as a rental or cleaning deposit).

For each debt, Please provide the following information using the attached form:

- Creditor Name
- Creditor Address
- 3. Creditor Telephone Number
- 4. Account Number
- Current Balance Due
- 6. Type of debt (secured, unsecured, priority). If the debt is secured, we need to know what asset was given as security and how much that asset is now worth.
- 7. Purpose of debt (credit card, loan, medical bill, etc.)
- 8. Person who is responsible for the debt (you, spouse, you and spouse, other person)
- 9. If you have paid the creditor more than \$600 in the previous 90 days, we need to know the dates and amounts of such payments.
- 10. If your account has been referred to a collection agency or attorney, we need their name, address and phone number.

If you have any questions about any of these matters or the creditor information, please call us and ask.

SAMPLE CREDITOR INFORMATION SHEET

Creditor Name: Greedy Mortgage Co. Creditor Address: 123 Widow & Orphan Blvd., Big City, Maryland 20850			
Creditor Telephone Number: (800) 123 - 4567 Account Number: 12345 Balance Due: \$145,000 Type of Debt: Secured Unsecured Priority If secured, what was given as security? 123 Main Street, Rockville, Maryland 20850 Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill Contract Auto Loan Other Mortgage Person Responsible: Self Spouse Joint Other If you paid or charged more than \$600 in the last 90 days, state the date and amount of each: I made a mortgage payment of \$1,500 60 days ago. If referred to a collection agency or attorney, state their name, address and telephone number: Dewey Cheatem & Howe, 123 Foreclosure St., Rockville, MD 20850 (301) 123-5432			
Creditor Name: BigBank Visa			
Creditor Telephone Number: (800) 123 - 4567 Account Number: 1234-1234-1234 Balance Due: \$10,000.00 Type of Debt: Secured Unsecured Priority If secured, what was given as security? Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill Contract Auto Loan Other Person Responsible: Self Spouse Joint Other If you paid or charged more than \$600 in the last 90 days, state the date and amount of each: I charged \$2,000 60 days ago for Prozac If referred to a collection agency or attorney, state their name, address and telephone number:			
Creditor Name: Mega Hospital Clinic			
Creditor Telephone Number: (800) 911 - 1234 Account Number: 1234567890123456789 Balance Due: \$7,384.21 Type of Debt: Secured Unsecured Priority If secured, what was given as security? Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill Contract Auto Loan Other Person Responsible: Self Spouse Joint Other If you paid or charged more than \$600 in the last 90 days, state the date and amount of each: If referred to a collection agency or attorney, state their name, address and telephone number:			
If referred to a collection agency or attorney, state their name, address and telephone number:			

CREDITOR INFORMATION SHEET

Creditor Name:			
Creditor Address:			
Creditor Telephone Number: () -			
Account Number:			
Balance Due:			
Type of Debt: ☐ Secured ☐ Unsecured ☐ Priority If secured, what was given as security?			
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill Contract Auto Loan Dother			
Person Responsible: ☐ Self ☐ Spouse ☐ Joint ☐ Other			
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:			
If referred to a collection agency or attorney, state their name, address and telephone number:			
Creditor Name:			
Creditor Address:			
Creditor Telephone Number: () -			
Account Number:			
Balance Due:			
Type of Debt: ☐ Secured ☐ Unsecured ☐ Priority If secured, what was given as security?			
Purpose of Debt:			
☐ Contract ☐ Auto Loan ☐ Other			
Person Responsible:			
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:			
If referred to a collection agency or attorney, state their name, address and telephone number:			
On ditan Name			
Creditor Name: Creditor Address:			
Orealist Address			
Creditor Telephone Number: () -			
Account Number:			
Balance Due:			
Type of Debt: ☐ Secured ☐ Unsecured ☐ Priority			
If secured, what was given as security?			
Purpose of Debt:			
Person Responsible: ☐ Self ☐ Spouse ☐ Joint ☐ Other			
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:			
If referred to a collection agency or attorney, state their name, address and telephone number:			

BUDGET QUESTIONS—INDIVIDUAL

INCOME

Gross Wages (*before* deductions) per Pay Period:

1.	How often are you paid?	YOU	SPOUSE
		☐ Monthly	Monthly
		□ Twice a month	Twice a month
		Every two weeks	Every two weeks
		☐ Weekly	☐ Weekly
		☐ Other (explain):	☐ Other (explain):
2.	How much are you paid		
	(gross) each pay period?	\$	\$
3.	Gross monthly wage (state		
	only if you checked Other):	\$	\$
4.	Estimate overtime per pay		
	period:	\$	\$
	Deductions per Pay Period:		
5.	Payroll taxes:		
	Federal Taxes	\$	\$
	Social Security (FICA)	\$	\$
	Medicare	\$	\$
	State Taxes	\$	\$
	Local Taxes	\$	\$
6.	Insurance:	\$	\$
7.	Union dues:	\$	\$
8.	Other deductions:		
		\$	\$
		\$ \$	\$
	Other Income per Month:		
9.	If self-employed, average		
	monthly business income:	\$	\$
10	Income from real property:	¢	¢

		100	3P003E
11.	Interest and dividends:	\$	\$
12.	Social security or other government assistance:	Φ.	•
	Unemployment	_ \$ \$	\$ \$
13.	Pension or retirement income:	\$	\$
14.	Support/alimony received	: \$	\$
15.	Child support received? (State the full name, ag and relationship of child)	Yes □ No □ e, _ \$	Yes □ No □ \$
		_ \$	\$
16.	Other income:	\$	\$
	Contribution from Hous hold Members		\$
		MONTHLY EXPENSE	rs ·
18.	·	g with you whose expense	
F	Full name, age, and relatior Full name, age, and relatior Full name, age, and relatior	ıship:	
		HOUSEHOLD ONE	HOUSEHOLD TWO
19.	Rent/Mortgage payment:	\$	\$
	Are real estate taxes	Yes □ No □	Yes □ No □
	included? Is property insurance included?	Yes □ No □	Yes □ No □
20.	,	\$	\$

21. Water and sewer: \$ _____ 22. Telephone: 23. Garbage: 24. Security: 25. Cable: 26. Other utilities: 27. Home maintenance (repairs/upkeep): 28. Food: 29. Clothing: 30. Laundry/dry cleaning: 31. Medical/dental: 32. Transportation: 33. Recreation-entertainment-newspapersmagazines-books: 34. Charitable contributions: 35. Homeowner's/renter's insurance: 36. Life insurance: \$_____ 37. Health insurance: 38. Auto insurance: 39. Other insurance? 40. Real estate (property) \$ taxes paid directly:

HOUSEHOLD ONE

HOUSEHOLD TWO

		HOUSEHOLD ONE	HOUSEHOLD TWO
41.	Other taxes?	\$	\$
12.	Auto payment:	\$	\$
3.	Installment payments	\$ \$	\$ \$
14.	Child support paid? (Full name, age, and relationship of child)	Yes □ No □	Yes □ No □
		\$ \$	\$ \$
1 5.	Alimony paid? (Full name and address of [ex-]spouse)	Yes □ No □	Yes □ No □
		\$	\$
6.	Payments for dependents not living at home? (Full name,	Yes □ No □	Yes □ No □
	age, and relationship	\$	\$
7.	Other expenses not previously listed?	\$	\$
		\$	\$
8.	Name and Description		only if you are in business
	Monthly Expenses:	BUSINESS ONE	BUSINESS TWO
9.	Net Employee Payroll:	\$	\$
0.	Payroll Taxes:	\$	\$
1.	Unemployment Taxes:	\$	\$
2.	Workers' Compensation:	\$	\$
3.	Other Taxes:	\$	\$
54	Inventory Purchases	\$	\$

	Monthly Expenses:	BUSINESS ONE	BUSINESS TWO
55.	Rent:	\$	\$
56.	Utilities:	\$	\$
57.	Office Expenses/Supplies:	\$	\$
58.	Repair/Maintenance:	\$	\$
59.	Vehicle Expenses:	\$	\$
60.	Travel/Entertainment:	\$	\$
61.	Equip. Rental/Leases:	\$	\$_
62.	Legal/Acct/Prof. Fees:	\$	
63.	Insurance:	\$	
64.	Employee Benefits:	\$	
	Secured Payments:	\$	
66.	·		
00.	Other Expenses:	\$	\$