

# CHESLEY, KROON, HARVEY & CARPENTER, P.L.L.P.

ATTORNEYS AT LAW

75 Teton Lane

P. O. Box 327

MANKATO, MINNESOTA 56002

Telephone: (507) 625-3000

Toll Free: (877) 599-5550

Facsimile: (507) 625-2002

ROBERT H. CHESLEY  
HERBERT C. KROON  
RUTH M. HARVEY  
J. CHRIS CARPENTER  
JENNIFER S. HOMER

WEB SITE

[www.katolaw.com](http://www.katolaw.com)

CHARLES W. INGMAN (1953-1996)

Revised 03/27/2007

## BANKRUPTCY INFORMATION WORKSHEET

### INSTRUCTIONS

1. Complete **every** question with accurate information. Wherever you are given a choice of YES or NO on these forms, check either YES or NO. Please fill out as well as you can. Please call with any questions you do not understand. **If an amendment to the petition has to be filed because of inaccurate or incomplete information, you will be charged an extra \$200.00 per amendment.**
2. Please write clearly or typewrite your answers. We must be able to read them.
3. Provide complete addresses, including street, city, state and zip codes for all addresses. Your discharge from each debt depends upon your giving a complete and correct address.
4. If you do not know the exact amount you owe, fill in a **REASONABLE** estimate. Do *not* leave the amount blank and do not say "don't know."
5. If you need more room, use the back of the page.
6. List *every creditor and everybody* that has had anything to do with your debts, including cosignors. Please include accurate account numbers. If a bill you owe has been sent to a collection agency or any attorney, list *both* the person you originally owed *and* the collection agency or attorney, giving the *full* address of each.
7. Whenever a question asks you to be prepared to give details, gather all papers concerning the matter, including bills and collection letters, and bring them with you when you return this form. Be sure to bring with you the following items (unless they do not apply to you):
  - a) Deeds and mortgages on your house or other real estate;
  - b) Any insurance policies;
  - c) Any papers relating to past bankruptcies and Chapter 13;
  - d) Copies of tax returns for past two years, and copies of your pay check stubs for the last 60 days (you should keep all pay stubs you receive while your bankruptcy is pending);
  - e) Copies of your last several bank statements and copies of statements from any other deposit accounts, such as credit unions, including IRAs, 401(k)s and other pension accounts.
  - f) Legal papers, lawsuits, eviction notices, divorce papers, separation agreements, alimony orders, and child support orders;
  - g) Any appraisals or tax assessment papers; and
  - h) Any other papers you have concerning any of your debts (including credit card statements, do not throw these away) and lease or installment agreements still in effect.

## PERSONAL INFORMATION

	DEBTOR	JOINT DEBTOR
First, Middle, Last Name		
Street Address		
City, State, Zip Code		
County		
Home Telephone		
Work Telephone		
Cell phone		
E-Mail Address		
Social Security No.		
Other Tax ID's		
Age/Birth Date		
Marital Status		
Other Names Used for last eight (8) years (Maiden, Aliases, etc.)		

## PRIOR ADDRESSES

List all addresses you have had in the last three (3) years, the dates when you lived there, and the name you used while living there. If you and your spouse are filing bankruptcy together, list addresses for each for the last three years, include (street, town and zip code).

Address	Date Moved In	Date Moved Out	Name(s) Used

## PRIOR BANKRUPTCIES

Have you ever been involved before in a bankruptcy (chapter 7, 11, 12, or 13)? YES \_\_\_\_ NO \_\_\_\_.  
 If YES, bring **all** papers from case(s) to our office.

What Chapter? \_\_\_\_\_ Date case filed? \_\_\_\_\_

Did you get a discharge? \_\_\_\_\_ List date of discharge? \_\_\_\_\_

If Dismissed, list date and reason why dismissed: \_\_\_\_\_

## EMPLOYMENT

	<b>DEBTOR</b>	<b>JOINT DEBTOR</b>
Occupation/Job Position		
Length of Employment		
Employer Name		
Employer Address		

1. Do you have any vacation time that is due your from your employer? YES \_\_\_ NO \_\_\_.  
If YES, how much is due? \_\_\_\_\_
  
2. Do you have an IRA (including Roth or education IRA) or any other pension plan? YES \_\_\_ NO \_\_\_  
If YES, give details: \_\_\_\_\_  
\_\_\_\_\_
  
3. Have you paid or contributed any funds to a tax-exempt tuition program, or purchased any tuition credits or certificates? YES \_\_\_ NO \_\_\_. If YES, give details: \_\_\_\_\_  
\_\_\_\_\_
  
4. Are you the beneficiary of a trust or future interest? YES \_\_\_ NO \_\_\_. If YES, give details: \_\_\_\_\_  
\_\_\_\_\_
  
5. Do you expect to receive more than a small amount of money or property at any time in the near future by way of gift or life insurance proceeds? YES \_\_\_ NO \_\_\_. If YES, give details: \_\_\_\_\_  
\_\_\_\_\_
  
6. List all income received in the last six (6) months by you and your spouse (do not list your spouse's income if you are not filing bankruptcy together and you are legally separated):

	<b>Income Received</b> (give gross income)	<b>Source</b> (Names & addresses of employers or specify social security, welfare, unemployment, self-employment, investments, etc.)	<b>By Whom</b> (self or spouse)
1 month ago			
2 months ago			
3 months ago			
4 months ago			

	<b>Income Received</b> (give gross income)	<b>Source</b> (Names & addresses of employers or specify social security, welfare, unemployment, self-employment, investments, etc.)	<b>By Whom</b> (self or spouse)
5 months ago			
6 months ago			

7. List all income received so far this year and in the last two years by you or your spouse:

	<b>Income Received</b> (give gross income as reported on tax returns)	<b>Source</b> (Names & addresses of employers or specify social security, welfare, unemployment, self-employment, investments, etc.)	<b>By Whom</b> (self or spouse)
Year to date			
Last Year			
Two Years Ago			

8. Have you or your spouse been in business by yourself or with others during the last six years?  
 YES \_\_\_ NO \_\_\_. If yes, give the dates, name of the business, its address, and the names of others in business with you or your spouse. \_\_\_\_\_  
 \_\_\_\_\_

9. Are there any debts from your former business? YES \_\_\_ NO \_\_\_.

**If YES, list them in either the Secured Debts section (if secured) or the Unsecured Debts section (if unsecured).**

10. If you employed anyone (such as regular employees, cleaning people, gardeners, babysitters), do you still owe them wages? YES \_\_\_ NO \_\_\_. If YES, give name and address of employee, dates worked, amount owed, and work done. \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

11. Has anyone given you money to purchase property or services that you were unable to provide? YES \_\_\_ NO \_\_\_. If YES, give details: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

# REAL PROPERTY

**A. REAL PROPERTY - HOMESTEAD**  
(house, mobile home, condo, cooperative, land, etc.)

Property Description	Owner (Please circle)	Value/Payments
<i>Address:</i>	Debtor Joint Debtor Joint	Purchase Price : \$ Date Purchased: Market Value: \$ Amount Owed: \$ Monthly Payment: \$
<i>Legal Description:</i>		

Have you used any funds that you did not borrow to purchase or improve your home?  
 YES \_\_\_ NO \_\_\_ If YES, list the amounts and give details: \_\_\_\_\_  
 \_\_\_\_\_

Are these any mortgages, second mortgages, home equity loans, etc. on your home? YES \_\_\_ NO \_\_\_

**If YES, please complete Secured Debts section with the name, address, account number, and balance owed.**

**B. OTHER REAL PROPERTY**  
(lot, house, condo, cooperative, land, burial plot, etc.)

Property Description	Owner (Please circle)	Value/Payments
<i>Address:</i>	Debtor Joint Debtor Joint	Purchase Price : \$ Date Purchased: Market Value: \$ Amount Owed: \$ Monthly Payment: \$
<i>Legal Description:</i>		

Have you used any funds that you did not borrow to purchase or improve your home?  
 YES \_\_\_ NO \_\_\_ If YES, list the amounts and give details: \_\_\_\_\_  
 \_\_\_\_\_

Are these any mortgages, second mortgages, home equity loans, etc. on your home? YES \_\_\_ NO \_\_\_

**If YES, please complete Secured Debts section with the name, address, account number, and balance owed.**

## PERSONAL PROPERTY

Property Description	Owner (Please circle)	Value/Payments
Cash on Hand	Debtor Joint Debtor Joint	Balance on Hand \$
Checking Account <i>Bank Name:</i> <i>Address:</i>  <i>Account Number:</i>	Debtor Joint Debtor Joint	Balance in Account \$
Savings Account <i>Bank Name:</i> <i>Address:</i>  <i>Account Number:</i>	Debtor Joint Debtor Joint	Balance in Account \$
Other Deposits of Money (Savings, loan assoc., credit unions) <i>Source:</i>  <i>Account Number:</i>	Debtor Joint Debtor Joint	Value \$
Security Deposits (Landlord, utility) <i>Source:</i> <i>Name:</i> <i>Address:</i>	Debtor Joint Debtor Joint	Value \$
Household Goods & Furnishings (List major items giving approximate value of what you could get if you sold it – detail)	Debtor Joint Debtor Joint	Market Value \$
Books, Pictures, Collections	Debtor Joint Debtor Joint	Market Value \$
Wearing Apparel (Value if you were to sell it)	Debtor Joint Debtor Joint	Market Value \$
Jewelry (Give estimate each item - what you would get if sold it)	Debtor Joint Debtor Joint	Market Value \$

<b>Property Description</b>	<b>Owner (Please circle)</b>	<b>Value/Payments</b>
Firearms, Sports Equipment, Hobby Equipment	Debtor Joint Debtor Joint	Market Value \$
Interest in Insurance Policies <i>Type (example: Life Insurance):</i>  <i>Agent:</i> <i>Policy Number:</i>	Debtor Joint Debtor Joint	Face Value \$  Market Value \$
Annuities	Debtor Joint Debtor Joint	Value \$
Pension or Profit Sharing Plan <i>Type:</i> <i>Company:</i> <i>Address:</i>  <i>Account Number:</i>	Debtor Joint Debtor Joint	Value \$
Stocks and Interests in Incorporated and Unincorporated Companies	Debtor Joint Debtor Joint	Value \$
Interest in Partnerships	Debtor Joint Debtor Joint	Value \$
Government and Corporate Bonds and Other Negotiable and Non-Negotiable Instruments	Debtor Joint Debtor Joint	Value \$
Accounts Receivable (does someone owe you money, including employer)	Debtor Joint Debtor Joint	Value \$
Family Support (to which you are or may be entitled)  <i>Source:</i>	Debtor Joint Debtor Joint	Amount Owed \$
Anticipated Tax Refund, if any	Debtor Joint Debtor Joint	Anticipated Amount \$

<b>Property Description</b>	<b>Owner (Please circle)</b>	<b>Value/Payments</b>
Equitable and Future Interests, Life Estates and Rights or Powers	Debtor Joint Debtor Joint	Value \$
Interest in the estate of a decedent	Debtor Joint Debtor Joint	Value \$
Other contingent and unliquidated claims	Debtor Joint Debtor Joint	Value \$
Patents, Copyrights and Other Intellectual Property	Debtor Joint Debtor Joint	Value \$
Licenses, Franchises and Other General Tangibles	Debtor Joint Debtor Joint	Value \$
Automobiles, trucks, trailers and other vehicles  <i>Year:</i> <i>Make:</i> <i>Model:</i> <i>Options:</i>  <i>Mileage:</i> <i>Condition:</i>	Debtor Joint Debtor Joint	Value \$
Automobiles, trucks, trailers and other vehicles  <i>Year:</i> <i>Make:</i> <i>Model:</i> <i>Options:</i>  <i>Mileage:</i> <i>Condition:</i>	Debtor Joint Debtor Joint	Value \$
Automobiles, trucks, trailers and other vehicles  <i>Year:</i> <i>Make:</i> <i>Model:</i> <i>Options:</i>  <i>Mileage:</i> <i>Condition:</i>	Debtor Joint Debtor Joint	Value \$

<b>Property Description</b>	<b>Owner (Please circle)</b>	<b>Value/Payments</b>
Boats, Motors and Accessories	Debtor Joint Debtor Joint	Market Value \$ Amount Owed \$ Monthly Payment \$
Aircraft and Accessories	Debtor Joint Debtor Joint	Market Value \$ Amount Owed \$ Monthly Payment \$
Office Equipment, Furnishings and Supplies	Debtor Joint Debtor Joint	Market Value \$ Amount Owed \$ Monthly Payment \$
Machinery, Fixtures, Equipment and Supplies	Debtor Joint Debtor Joint	Market Value \$
Inventory	Debtor Joint Debtor Joint	Value \$
Livestock, Poultry and Other Animals (pets)	Debtor Joint Debtor Joint	Value \$
Crops	Debtor Joint Debtor Joint	Value \$
Farming Equipment and Implements	Debtor Joint Debtor Joint	Market Value \$ Amount Owed \$ Monthly Payment \$
Farm Supplies, Chemicals and Feed	Debtor Joint Debtor Joint	Value \$
Other personal Property Not Already Listed	Debtor Joint Debtor Joint	Value \$

Does any of the property that you own or possess pose a threat of harm to public health or safety?  
YES \_\_\_ NO \_\_\_.

Is the threat imminent? YES \_\_\_ NO \_\_\_

Has anyone ever alleged that any of the property that you own or possess poses a threat of imminent harm to public health or safety? YES \_\_\_ NO \_\_\_

Was the threat alleged to be imminent? YES \_\_\_ NO \_\_\_

Give details regarding any threat or alleged threat to public health or safety, including identification of property and nature of potential harm or alleged harm. \_\_\_\_\_

## SECURED DEBTS

Secured debts are car loans, home loans, home equity loans, second mortgages or any other loans where property is pledged as security. If there are any co-debtors on these debts, please list their name and address.

<b>Creditors</b>	<b>Property Purchased</b>	<b>Who is liable (Please circle)</b>	<b>Balance Owed</b>	<b>Intentions (Please circle)</b>
Mortgage #1 Account Number:  Name: Address:	Street Address:  Legal Description: (if different from descriptions in Property Section):	Debtor Joint Debtor Joint	\$	Retain Surrender
Mortgage #2 Account Number:  Name: Address:	Street Address:  Legal Description: (if different from descriptions in Property Section):	Debtor Joint Debtor Joint	\$	Retain Surrender
Automobile Loan #1 Account Number:  Name: Address:	Year:  Make/Model:	Debtor Joint Debtor Joint	\$	Retain Surrender
Automobile Loan #2 Account Number:  Name: Address:	Year:  Make/Model:	Debtor Joint Debtor Joint	\$	Retain Surrender
Automobile Loan #3 Account Number:  Name: Address:	Year:  Make/Model:	Debtor Joint Debtor Joint	\$	Retain Surrender
Other Secured Debt Account Number:  Name: Address:		Debtor Joint Debtor Joint	\$	Retain Surrender
Other Secured Debt Account Number:  Name: Address:		Debtor Joint Debtor Joint	\$	Retain Surrender

Were there any cosigners for you on any of the debts you have listed in these forms?

YES \_\_\_ NO \_\_\_ If YES, list the following for each debt:

<b>Cosigner's Name</b>	<b>Cosigner's Address</b>	<b>List Debt</b>

Have you ever been the cosigner on someone else's loan or debt which hasn't been paid off?

YES \_\_\_ NO \_\_\_ If YES, list the following for each debt:

<b>Creditor's Name/Address</b>	<b>Date of Debt</b>	<b>Amount Owing</b>	<b>Name/Address of person cosigned for</b>

Have you borrowed any money for someone else's benefit? YES \_\_\_ NO \_\_\_

If YES, list the following unless you are sure that loan or debt has been paid:

<b>Creditor's Name/Address</b>	<b>Collection Agency</b>	<b>Date of Debt</b>	<b>For What</b>	<b>Amount Due</b>

If you put up any of your property as collateral on a debt you cosigned, list the following:

<b>Creditor</b>	<b>Type of Property</b>	<b>Value of Property now</b>

Have you ever been on welfare within the past two (2) years? YES \_\_\_\_\_ NO \_\_\_\_\_

Has anyone in your immediate family? YES \_\_\_\_\_ NO \_\_\_\_\_

If YES, to either question, specify the persons, dates, amounts received, and places (if state welfare, name the state, if local welfare, name the city or county.) \_\_\_\_\_  
\_\_\_\_\_

Have you ever received or been told you have received more money from the government than you were supposed to (such as social security, welfare, unemployment compensation, food stamps, etc.)? YES \_\_\_\_\_ NO \_\_\_\_\_

If YES, give details: \_\_\_\_\_  
\_\_\_\_\_

## TAXES

*(Bring a copy of your W-2 forms and any tax returns you have filed within the past year with you to our office.)*

**If YES, to any of the following please provide all necessary information in the Unsecured and Priority Debts section of this worksheet.**

Have you received any tax refunds this year? YES \_\_\_\_ NO \_\_\_\_      State      \$ \_\_\_\_\_  
Federal      \$ \_\_\_\_\_

What income tax refunds do you expect to receive this year?      State      \$ \_\_\_\_\_  
Federal      \$ \_\_\_\_\_

Does this amount include an Earned Income Credit? YES \_\_\_\_ NO \_\_\_\_

Have you already filed for the refund? YES \_\_\_\_ NO \_\_\_\_

When do you expect to receive the tax refund? \_\_\_\_\_

Do you know if anyone intends to take or intercept your tax refund? YES \_\_\_\_ NO \_\_\_\_

If YES, give details. \_\_\_\_\_

Did you sign an agreement or refund anticipation loan with a tax preparer to get your refund early?

YES \_\_\_\_ NO \_\_\_\_

Is any other person (such as your spouse) entitled to part of your refund? YES \_\_\_\_ NO \_\_\_\_

Have you filed income tax returns every year for the last seven (7) years? YES \_\_\_\_ NO \_\_\_\_

Do you have copies of your income tax returns filed in the last 4 years? YES \_\_\_\_ NO \_\_\_\_

If NO, state the years for which you do not have copies: \_\_\_\_\_

Do you owe any taxes to the United States? YES \_\_\_\_ NO \_\_\_\_.

If YES, give the name and address of the department or agency to which the tax is owing, the kind of tax that is owing and the years for which the tax is owing: \_\_\_\_\_  
\_\_\_\_\_

Do you owe any taxes to the states? YES \_\_\_ NO \_\_\_. IF YES, give the name of the state and the department or agency therein, the address of the department or agency, the kind of tax that is owing, and the years for which the tax is owing: \_\_\_\_\_

---

Do you owe any taxes to a county, district, or city? YES \_\_\_ NO \_\_\_. If YES, give the name of the county, district, or city, the kind of tax that is owing, and the years for which the tax is owing: \_\_\_\_\_

---

Besides taxes, do you owe any other money to any branch of the United States Government (e.g. FHA, VA, repossessions or loans, withholding taxes [if you were in business], or money owed Small Business Administration)? YES \_\_\_ NO \_\_\_. If YES, give the name of the branch, its address, the amount owing and why it is owed. \_\_\_\_\_

---

Have you ever had a student loan or cosigned for someone else's student loan? YES \_\_\_ NO \_\_\_

If YES, to either questions, please state:

Who lent you the money? \_\_\_\_\_

What school was the loan for? \_\_\_\_\_

Did the student finish the course of study at the school? YES \_\_\_ NO \_\_\_

Who is trying to collect the debt? \_\_\_\_\_

How much have you paid on the debt (including any tax refund intercepts)? \_\_\_\_\_

Has anyone else made payment on the debt? YES \_\_\_ NO \_\_\_

How much? \$ \_\_\_\_\_

If YES, to any of the above, please provide all necessary information in the **Unsecured and Priority Debts section of this worksheet.**

## UNSECURED AND PRIORITY DEBTS

Any back taxes that you owe, including Federal, State, County, District or Municipal and any Student Loans (normally these are not dischargeable; please ask if you like to discuss this further.) If there are any co-debtors on these debts, please list their name and address.

<b>Creditors</b>	<b>Year Owing</b>	<b>Who is Liabile (Please circle)</b>	<b>Balance Owed</b>
Federal Taxes <i>Name/Address:</i>		Debtor Joint Debtor Joint	\$
Federal Taxes <i>Name/Address:</i>		Debtor Joint Debtor Joint	\$
State Taxes <i>Name/Address:</i>		Debtor Joint Debtor Joint	\$
State Taxes <i>Name/Address:</i>		Debtor Joint Debtor Joint	\$
Property Taxes <i>Name/Address:</i>		Debtor Joint Debtor Joint	\$
County – Fines/Fees <i>Name/Address:</i>			
Student Loan <i>Name/Address:</i>	Year Incurred	Debtor Joint Debtor Joint	\$
Student Loan <i>Name/Address:</i>	Year Incurred	Debtor Joint Debtor Joint	\$
Student Loan <i>Name/Address:</i>	Year Incurred	Debtor Joint Debtor Joint	\$
Other <i>Name/Address:</i>		Debtor Joint Debtor Joint	\$
Other <i>Name/Address:</i>		Debtor Joint Debtor Joint	\$

## UNSECURED DEBTS

All other types of debts where property is not pledged as security. These are unsecured debts. If there are any co-debtors on these debts, please list their names and address. Also list any collections agencies that may be collecting on behalf of a creditor.

<b>Creditors</b>	<b>Property Purchased</b>	<b>Who is Liabile (Please Circle)</b>	<b>Balance Owed</b>
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$

<b>Creditors</b>	<b>Property Purchased</b>	<b>Who is Liabile (Please Circle)</b>	<b>Balance Owed</b>
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$

<b>Creditors</b>	<b>Property Purchased</b>	<b>Who is Liable (Please Circle)</b>	<b>Balance Owed</b>
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$
Account Number: Name/Address:		Debtor Joint Debtor Joint	\$

Now review all the debts you have listed, have you forgotten any?

Medical bills?  
Credit card bills?  
Store charges?  
Cable bills?  
Payday loans?  
Mail order bills?  
Judgments?  
Loan companies?

Provided to your dependents?  
Schools?  
Student loans?  
Welfare debts?  
Back rent?  
Condominium assessments?  
Traffic or parking tickets?  
Criminal restitution debts?

Utility bills?  
Telephone bills?  
Loans from relatives?  
Money owed creditors  
who repossessed your  
property?  
Debts you cosigned?  
Bills for goods/services?

Have you obtained cash advances of more than \$1,000 or used any credit card to purchase more than \$1,000 worth of goods or services in the last sixty (60) days? YES \_\_\_\_ NO \_\_\_\_

**If YES, give details:** \_\_\_\_\_

---

If any of your debts listed are owed to finance companies, did you sign an agreement that listed some of your property (such as a 2<sup>nd</sup> TV) and stated that the property would be security or collateral for the loan? YES \_\_\_\_ NO \_\_\_\_

**IF YES, give details:** \_\_\_\_\_

---

### LEASES OR CONTRACTS

Are you party to any leases or contracts? If yes, list the parties involved and their addresses. If you owe money on these contracts, they should be listed above (**Unsecured Debts**).

---

---

---

### DEPENDENTS

	DEBTOR	JOINT DEBTOR
Name (First and Last)		
Age/Birth Date		
Relationship		
Name (First and Last)		
Age/Birth Date		
Relationship		
Name (First and Last)		
Age/Birth Date		
Relationship		
Name (First and Last)		
Age/Birth Date		
Relationship		

## INCOME

	<b>DEBTOR</b>	<b>JOINT DEBTOR</b>
Current <b>monthly gross</b> wages, salary, commissions, (Pro-rate if not paid monthly)	\$	\$
Estimated monthly overtime		
Payroll Taxes and Social Security deductions		
Insurance deductions		
Union Dues deductions		
Other payroll deductions – specify		
Regular monthly income from business, profession or farm (attach a detail statement)		
Monthly income from real property		
Monthly interest and dividends		
Alimony, maintenance, or support payments (amt received monthly for debtor or debtor's dependent's use)		
Social Security or Government Assistance		
Pension or Retirement		
Other monthly income		
Describe any increase or decrease of more than 10% in any previous category anticipated to occur in the year following this filing.	\$	\$

Do you expect to have any major expenses (like medical bills) in the near future? YES \_\_\_ NO \_\_\_

If YES, please describe: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Do you expect your income to increase/decrease more than 10% in the next year? YES \_\_\_ NO \_\_\_

If YES, describe: \_\_\_\_\_

\_\_\_\_\_

## MONTHLY LIVING EXPENSES

Expenses	Monthly Cost
Rent or home mortgage payment (include lot rent if mobile home) Does this include real estate taxes? Does this include property insurance?	\$  yes/no {please circle} yes/no {please circle}
Condo or homeowners association fees	\$
Electricity and heating fuel	\$
Water and Sewer	\$
Telephone – Basic	\$
Mobile	\$
Garbage	\$
Cable	\$
Other utilities (explain)	\$
Home maintenance (repairs & upkeep)	\$
Food	\$
Clothing	\$
Laundry and dry cleaning	\$
Medications	\$
Medical and dental expenses	\$
Transportation (gas, oil, maintenance)	\$
Recreation, clubs, entertainment, newspapers, etc.	\$
Charitable contributions	\$
Homeowner's or renter's insurance (not included in mortgage)	\$
Real Estate Taxes (not included in mortgage payment)	\$
Life insurance (not deducted from wages)	\$
Health insurance (not deducted from wages)	\$
Auto insurance	\$
Other insurance (specify)	\$
Taxes not deducted from wages or mortgage (specify)	\$
Auto loan payments	\$

Expenses	Monthly Cost
Student loan payments	\$
Other installment payments (specify)	\$
Payments for dependents not living at home (provide name, age and relationship of dependent)	\$
Operation expenses of business, profession or farm	\$
Other expenses not already listed (specify)	\$

Do you have any monthly expenses not listed above that you pay for the care and support of an elderly, chronically ill, or disabled member of your household or your immediate family?

YES \_\_\_ NO \_\_\_

If YES, describe: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

Do you have any monthly expenses not listed above that you pay to keep your family safe from domestic violence? YES \_\_\_ NO \_\_\_

If YES, describe: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

Do you pay any expenses for your dependent children under the age of 18 to attend a private or public elementary or secondary school? YES \_\_\_ NO \_\_\_

If YES, describe: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

## BUSINESS INCOME AND EXPENSES

<b>Income</b>	
Gross income for the previous 12 months	\$
Average gross monthly income	\$
<b>Monthly Expenses</b>	
Net Employee Payroll	\$
Payroll Taxes	\$
Unemployment Taxes	\$
Workers' Compensation	\$
Other Taxes	\$
Inventory Purchases	\$
Equipment Purchases	\$
Rent	\$
Utilities	\$
Office Expenses/Supplies	\$
Repairs/Maintenance	\$
Vehicle Expenses	\$
Travel and Entertainment	\$
Equipment Rental and Leases	\$
Legal/Accounting/Other Professional Fees	\$
Insurance	\$
Employee Benefits (pension, medical, etc.)	\$
Payments to be made directly by debtor to secured creditors for pre-petition business debts	\$ Specify:
Other	\$ Specify:

## FORM 7 – STATEMENT OF FINANCIAL AFFAIRS

Income from employment or operation of business.

Enter each income for the past three years. Specify the amount of income and the fiscal year.

	<b>DEBTOR</b>	<b>JOINT DEBTOR</b>
Source:		
Gross Amount:	\$	\$
Fiscal Period:		
Source:		
Gross Amount:	\$	\$
Fiscal Period:		
Source:		
Gross Amount:	\$	\$
Fiscal Period:		

Income other than from employment or operation of business (workers' compensation, social security, unemployment, etc.). Enter sources of any other income in the past three years. Specify the amount of income and the fiscal year.

	<b>DEBTOR</b>	<b>JOINT DEBTOR</b>
Source:		
Gross Amount:	\$	\$
Fiscal Period:		
Source:		
Gross Amount:	\$	\$
Fiscal Period:		
Source:		
Gross Amount:	\$	\$
Fiscal Period:		

## DEBTS REPAID

If you have made any payments totaling more than \$600 to a creditor within the last 90 days, give the name of the creditor and the date and amount of the payments:

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

Have you made any payments within the last year to creditors who are or were insiders (relatives or business partners)? List following:

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

Have you ever had a student loan or cosigned for someone else's student loan? YES \_\_\_ NO \_\_\_

If YES, to either questions, please state:

Who lent you the money? \_\_\_\_\_

What school was the loan for? \_\_\_\_\_

Did the student finish the course of study at the school? YES \_\_\_ NO \_\_\_.

Who is trying to collect the debt? \_\_\_\_\_

How much have you paid on the debt (include any tax refund intercepts)? \_\_\_\_\_

Has anyone else made payments on the debt? YES \_\_\_ NO \_\_\_. How much? \_\_\_\_\_

## SUITS

Have you ever been sued by any person, company or organization in the last 12 months? YES \_\_\_

NO \_\_\_ If YES, state:

Case Name	Case No.	Name & Address of Court	Type of Case	Result of Case

Have any court suits resulted in a lien being placed on your property? YES \_\_\_ NO \_\_\_

Have you ever sued any persons, company or organizations? YES \_\_\_ NO \_\_\_

If YES, state:

Case Name	Case No.	Name & Address of Court	Type of Case	Result of Case

Do you have any criminal charges or convictions? YES \_\_\_ NO \_\_\_. If YES, state:

Case Name	Case No.	Charges	Result of Case	Do you Owe Fines, Restitution, or any other money?

Have you been involved in any administrative agency case (unemployment compensation, worker's compensation, etc.) in the past 12 months? YES \_\_\_ NO \_\_\_ If YES, state:

Case Name	Case No.	Agency's Name & Address	Type of Case	Result of Case

Do you have any possible reason for suing someone for damage to your property or for injuries to yourself or other members of your family? YES \_\_\_ NO \_\_\_. If YES, who could you sue, how much money is involved, and why could you sue? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### GARNISHMENTS, ATTACHMENTS, AND SHERIFF'S SALE

Have you ever had any property listed for or sold at a foreclosure, tax sale, or sheriff's sale, or levied upon? YES \_\_\_ NO \_\_\_ **If YES, bring papers concerning those actions and include:**

What Property Was Sold or Listed for Sale	Value of Property	Date	Name/Address Creditor

Has money from your pay check or bank account been garnished, or taken or frozen by a creditor, including your bank and credit union, because of debt? YES \_\_\_ NO \_\_\_ If YES, give the following:

<b>Name/Address Creditor</b>	<b>Who received money</b>	<b>Amount Taken</b>	<b>Dates</b>

### **REPOSSESSIONS AND RETURNS**

Have you had any property or merchandise repossessed during the last year? YES \_\_\_ NO \_\_\_ List any property, attached or seized during the last year by a creditor.

<b>Description of Property</b>	<b>Month &amp; Year return to seller</b>	<b>Seller's Name &amp; Address</b>	<b>Value of Property When Repossessed</b>

Have you voluntarily returned any property or merchandised to the sell in the past year? YES \_\_\_ NO \_\_\_ If YES, state:

<b>Description of Property</b>	<b>Month &amp; Year return to seller</b>	<b>Seller's Name &amp; Address</b>	<b>Value of Property at Time of Return</b>

### **PROPERTY OF YOURS HELD BY SOMEONE ELSE**

Does any other person have any of your property? (This includes any check you may have given to a payday lender or check cashing service.) YES \_\_\_ NO \_\_\_. If YES, list following:

<b>Type of Property</b>	<b>Value</b>	<b>Being Held by (Name &amp; Address)</b>	<b>Why is this person holding the property?</b>

Have you given or made an assignment of any of your property for the benefit of your creditors or any settlements with your creditors within the past two years? YES \_\_\_ NO \_\_\_. If YES, give the name and address of the creditor and the terms and conditions under which you gave the property to the creditor or made an agreement with the creditor: \_\_\_\_\_

---

Is any of your property in the hands of a court-appointed person (a receiver), or in the hands of a person who is holding it for your benefit and use (a trustee)? If YES, give details: \_\_\_\_\_

---

Is any of your property in the possession of a pawnbroker, storage company or repairman? YES \_\_\_ NO \_\_\_. If YES, describe and give its value: \_\_\_\_\_

---

### **GIFTS AND TRANSFERS**

Have you made sales or property, mortgages, gifts, or transfers of any substantial property or cash within the last four years? YES \_\_\_ NO \_\_\_. If YES, give the following:

<b>Name of Person Who Received Property</b>	<b>Description of property</b>	<b>Month &amp; Year of Gift or Sale</b>	<b>Was Sale or Gift to a Relative?</b>

Have you used any money from the sale or transfer of any property within the past ten years to purchase or improve your current home, or to pay down the mortgage? YES \_\_\_ NO \_\_\_. If YES, give the following:

<b>Description of Property Sold or Transferred</b>	<b>Month &amp; Year of sale or transfer</b>	<b>Amount you received from sale or transfer</b>	<b>How much of this amount was used to buy or improve your home?</b>

List all gifts or charitable contributions made during the last year except ordinary and usual gifts to family members totaling less than \$200 per family member and \$100 per charitable recipient.

<b>Recipient (name and address)</b>	<b>Relationship (if any)</b>	<b>Date of gift</b>	<b>Description and value of gift</b>

## LOSSES

Did you lose any substantial amount of money as a result of fire, theft, or other casualty or gambling during the past year? YES \_\_\_ NO \_\_\_. If YES, state the following:

What caused the loss?	Value of the money or property that was lost	Date of loss

Did insurance pay for any part of the loss? YES \_\_\_ NO \_\_\_.

If YES, what was the date of payment? \_\_\_\_\_

How much was paid? \_\_\_\_\_

## PAYMENT OR TRANSFERS TO ATTORNEY OR DEBT CONSULTANTS

List all payments made to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy during the past year.

Name & Address	Date of payment	Amount Paid	Type of Service

Give the name and address of any credit counseling agency or debt settlement company you have consulted during the past year and the date when you consulted them: \_\_\_\_\_

\_\_\_\_\_

Did the agency have you sign up for a plan to repay or settle your debts? YES \_\_\_ NO \_\_\_. If YES, give the amount and terms of the plan (*and bring a copy of the plan with this worksheet*):

\_\_\_\_\_

How much have you paid the agency or company? \_\_\_\_\_

Have you consulted anyone else about your debts in the past year? YES \_\_\_ NO \_\_\_. If YES, give name, address and amount(s) paid for the service: \_\_\_\_\_

\_\_\_\_\_

Did any of your debts result from a refinancing or a consolidation loan? YES \_\_\_ NO \_\_\_. If YES, which ones? \_\_\_\_\_

\_\_\_\_\_

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 during the past year to creditor or family member.

<b>Transferee &amp; relationship (name and address)</b>	<b>Date</b>	<b>Describe property transferred, and value received</b>

### **CLOSED BANK ACCOUNTS**

List all financial and instruments held by or for the benefit of the debtor which were closed, sold or otherwise transferred in the past year. Include checking, savings, or other financial accounts, CDs, shares accounts held in banks, credit unions, pension funds, brokerage houses, etc.

<b>Bank Name &amp; Address</b>	<b>Acct. Number Type of Account</b>	<b>Names on account</b>	<b>Date Closed &amp; Final Balance</b>

### **SAFE DEPOSIT BOXES**

List each safe deposit or other box or depository in which you or your spouse had valuables within the past year.

<b>Name Bank &amp; Address</b>	<b>Who has access? (name and address)</b>	<b>Description of contents</b>	<b>Date Closed</b>

## PROPERTY HELD FOR ANOTHER PERSON

List all setoffs (money taken from an account to repay a loan at the same bank as where your money has been deposited) made by any creditor, including a bank, against a debt of the debtor within the past 90 days.

<b>Creditor (name and address)</b>	<b>Date of Setoff</b>	<b>Amount of Setoff</b>

List all property OWNED by another person that the debtor (you or you and your spouse) holds or controls.

<b>Owner (name and address)</b>	<b>Description &amp; value of property</b>	<b>Location of property</b>

## LEASES

Have you had an auto lease, rent-to-own, or rental-purchase transaction in the past four year?  
YES \_\_\_\_ NO \_\_\_\_ . If YES, give details: \_\_\_\_\_

\_\_\_\_\_

## COOPERATIVES

Are you a member of any type of cooperative (housing, food, agricultural, etc.)? If YES, give details: \_\_\_\_\_

\_\_\_\_\_

## ALIMONY, CHILD SUPPORT, AND PROPERTY SETTLEMENTS

Have you had any previous marriages? YES \_\_\_\_ NO \_\_\_\_ . If YES, what is the name of your former spouse? \_\_\_\_\_  
*(Please make sure that any debts from prior marriages which were never paid are listed with your other debts.)*

Does anybody owe you and money or child support? YES \_\_\_\_ NO \_\_\_\_

Who? \_\_\_\_\_

How much? \_\_\_\_\_

Have you ever been ordered to pay child support? YES \_\_\_ NO \_\_\_

Alimony? YES \_\_\_ NO \_\_\_

Property Settlement? YES \_\_\_ NO \_\_\_ If YES to any questions, state:

To whom do you make the payments? \_\_\_\_\_

Are you behind in your payments? \_\_\_\_\_

Are the persons you are required to support this way on welfare? YES \_\_\_ NO \_\_\_

Do you have any family court hearings coming up? If YES, explain and give dates:

\_\_\_\_\_  
\_\_\_\_\_

Do you expect to be involved in a property settlement with your spouse or former spouse in the near future? YES \_\_\_ NO \_\_\_

### ACCIDENTS AND DRIVER'S LICENSE

Have you been involved in a vehicle accident in the last four years? YES \_\_\_ NO \_\_\_

Has your vehicle been involved in an accident in the last four years? YES \_\_\_ NO \_\_\_

Have your children ever injured anyone else or their property? YES \_\_\_ NO \_\_\_

Have you ever lost your driver's license? YES \_\_\_ NO \_\_\_.

If YES, give details: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

### COSIGNORS AND DEBTS INCURRED FOR OTHER PEOPLE

Were there any cosignors for you on any of the debts listed in these forms? YES \_\_\_ NO \_\_\_

If YES, give the cosigner's name and address, and which debts were cosigned: \_\_\_\_\_

\_\_\_\_\_

Have you ever been the cosignor on someone else's loan or debt which hasn't been paid off?

YES \_\_\_ NO \_\_\_. If YES, list the following for each debt:

Creditor's Name & Address	Date of Debt	Amount Owning	Name & Address of person cosigned for

Have you borrowed any money for someone else's loan or debt which hasn't been paid off?  
 YES \_\_\_ NO \_\_\_ If YES, list the following unless you are sure that loan or debt has been paid:

Creditor's Name & Address	Collection agent or attorney	Date of debt & who owes	For What	Current amount of claim

If you put up any of your property as collateral on a debt you cosigned, list the following:

Creditor	Type of Property	How much Property worth now

**CREDIT CARD AND FINANCE COMPANY DEBTS**

Have you obtained cash advances of more than \$750 in the last 70 days or used any credit card to purchase more than \$500 worth of goods or services in the last 90 days. YES \_\_\_ NO \_\_\_  
 If YES, give details: \_\_\_\_\_  
 \_\_\_\_\_

Have you ever gone over your credit limit on any credit cards? YES \_\_\_ NO \_\_\_  
 If YES, give details: \_\_\_\_\_  
 \_\_\_\_\_

If any of your debts listed on this form are owed to finance companies, did you sign an agreement that listed some of your property (such as a second television or VCR) and stated that the property would be security or collateral for the loan? YES \_\_\_ NO \_\_\_. If YES, which ones? \_\_\_\_\_  
 \_\_\_\_\_

Do you owe money on a pay day loan, auto title loan, or for a check cashing service?  
 YES \_\_\_ NO \_\_\_. If YES, give details: \_\_\_\_\_  
 \_\_\_\_\_

## EVICTIONS

Has your current landlord sued you or brought an eviction suit against you? YES \_\_\_ NO \_\_\_.

If YES, state:

Case Name	Case No.	Name & Address of Court	Reason for suit or eviction	Result of case (eviction judgment or date of hearing)

Does your current landlord have an eviction judgment or order against you? YES \_\_\_ NO \_\_\_

If YES, and the eviction is based on your nonpayment of rent, list the following:

Regular Rent Payment	When are Rent payments due	Back rent you owe

Is your landlord planning to bring an eviction suit against you? YES \_\_\_ NO \_\_\_\_\_. If YES, give details and state if your landlord is claiming that you have damaged the property or used illegal drugs on the property: \_\_\_\_\_

---

If you have moved in the last two years, list all premises occupied and vacated during that period.

Address	Name used	Dates of occupancy

If you reside or resided in Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Tax, Washington, or Wisconsin within the last six year, identify the name of your spouse and if any, former spouse who resided with you.

<b>Name</b>

List the name and address of every site for which you have received notice in writing by a government unit that you may be liable potentially liable under or in violation of an Environmental Law.

“Environmental Law” means any federal, state or local statute or regulation regulating pollutions, contaminations, release 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 you, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

Indicate the governmental unit, the date of the notice, and if known, the Environmental Law:

<b>Site Name &amp; Address</b>	<b>Name &amp; Address of Governmental Unit</b>	<b>Date of Notice</b>	<b>Environmental Law</b>

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

<b>Site Name &amp; Address</b>	<b>Name &amp; Address of Governmental Unit</b>	<b>Date of Notice</b>	<b>Environmental Law</b>

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you are 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.

<b>Name &amp; Address Governmental Unit</b>	<b>Docket Number</b>	<b>Status of Disposition</b>

If you are an individual, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending date of all businesses in which you were an officer, director, partner, or managing executive of a corporation, sole proprietorship, or were a self-employed professional within the last six years, or in which you owned 5 percent or more of the voting or equity securities within the last six years.

If you are a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which you were a partner or owned 5 percent or more of the voting or equity securities, within the last six years.

If you are a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting equity securities, within the last six years.

Name	Taxpayer I.D. Number	Address	Nature of Business	Beginning & Ending Dates

Identify any business listed above, that is “single asset real estate.”

Name	Address

- **PLEASE NOTE:**

**Most judgments are dischargeable in a bankruptcy proceeding. However, the judgment itself will not be discharge until an application for *Discharge of Judgment* is filed with the court that the judgment was obtained through. It will take at least 45 days to have this process completed. There will be additional attorney’s fees plus costs to have the judgment discharged with the court. Please be advised that this process may not be necessary in your case. An application for *Discharge of Judgment* may need to be filed to obtain credit for such purchases as a home.**

**This is to advise you of this procedure only, please ask your attorney if you have any questions regarding a judgment(s).**

- **ATTACHMENT:**

**Attached is a copy of a letter that you may receive from the trustee requesting additional information for your bankruptcy. Please remember to bring all requested information and proper identification to your hearing. If the requested information is not provided the judge could dismiss the case.**

**CHESLEY, KROON, CHAMBERS, HARVEY & CARPENTER, P.L.L.P.**

ATTORNEYS AT LAW

75 Teton Lane

P. O. Box 327

MANKATO, MINNESOTA 56002

ROBERT H. CHESLEY  
HERBERT C. KROON  
SUSAN STEVENS CHAMBERS  
RUTH M. HARVEY  
J. CHRIS CARPENTER  
LUKE I. ROBINSON

Telephone: (507) 625-3000

Toll Free: (877) 599-5550

Facsimile: (507) 625-2002

Web Site

[www.katolaw.com](http://www.katolaw.com)

CHARLES W. INGMAN (1953-1996)

Revised 08/19/2005

## **Your Responsibility to Provide Complete, Accurate, and Truthful Information**

All information provided in the questionnaire must be complete, truthful, and accurate. This information will be used in your bankruptcy petition. The information in the bankruptcy petition must be complete, truthful, and accurate. All assets and liability must be disclosed including the replacement value of all assets. Current and monthly income must be stated. Failure to provide said information can result in sanctions, jail, fines, debt not being discharged, loss of property, or dismissal of your bankruptcy petition. Your attorney will inquire as to the accuracy of the information you provide.