

## Schedule A. Real Estate

Real estate may include:

raw land, condos, buildings, houses, timeshares, rent-to-own, life estates, burial plots, etc.

Please list all real estate you own and/or all real estate being purchased.

Also, please list any real estate which lists your name on the title. (For example, this might include your parent's real estate – where your parents have added your name to their real estate as a substitute for a will.)

Property Address	Description Of Interest In Property	Market Value	Amount Owed



# Schedule I. Monthly Household Income

Please note – you must list all household income even if you are the only person in your household filing for bankruptcy relief. Please remember, if you are paid bi-weekly, obtain your monthly income by adding all twenty-six (26) pay checks and dividing by twelve months.

Marital Status: Married \_\_\_\_\_ Single \_\_\_\_\_ Divorced \_\_\_\_\_ Separated \_\_\_\_\_ Widowed \_\_\_\_\_

**List all dependents living in your household:**

Name of Dependent	Age	Living With H, W, Both

## Husband

## Wife

Name and Address		
of Employer & Length		
of Time Employed:		

*⇐ Attorney to complete the portion below ⇐*

Gross Monthly Amount:		
Deductions:		
Taxes		
Insurance		
401K/Pension		
401K/Loans		
Union dues		
Other		
Net Monthly Amount:		

Additional Income:

Social Security \_\_\_\_\_

Pension \_\_\_\_\_

Rental Income \_\_\_\_\_

Child Support \_\_\_\_\_

Total Income: \_\_\_\_\_

*↑↑ Attorney to complete the portion above ↑↑*

## Schedule J. Monthly Expenses

When calculating your monthly expenses account for everything purchased over the last year and divide by twelve (12) months. Don't forget to include gifts and holiday expenses. Generally speaking, most gifts and holiday expenses are food, clothing, or entertainment.

Rent or mortgage \$ \_\_\_\_\_

Does this amount include real estate taxes? Y / N

Does this amount include property insurance? Y / N

Electricity and heating oil \$ \_\_\_\_\_

Water and sewer \$ \_\_\_\_\_

Telephone service/long distance \$ \_\_\_\_\_

Do you have any other utility bills? If so, what and how much?

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

Home maintenance, including repairs and general upkeep \$ \_\_\_\_\_

(think of all trips to the hardware store in a year)

Food and necessities

Include coffee, soda, water, and everything eaten on-the-run per day.

In addition don't forget about cleaning products, trash bags, detergent, pet food, diapers, formula, school lunches, etc.

\$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Laundry/dry cleaning \$ \_\_\_\_\_

Medical and dental expenses (out of pocket) \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Entertainment, recreation, newspapers \$ \_\_\_\_\_

Charitable contributions \$ \_\_\_\_\_

Insurance not deducted from paycheck

homeowner's insurance \$ \_\_\_\_\_

renter's insurance \$ \_\_\_\_\_

health insurance \$ \_\_\_\_\_

auto insurance \$ \_\_\_\_\_

Taxes not deducted from paycheck \$ \_\_\_\_\_

Installment payments for car, furniture, etc.

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

Alimony, maintenance, support paid for others	\$ _____
Payments for support of dependents not living at home	\$ _____
Expenses for operation of business	\$ _____
Additional Expenses (707(b)Expenses)	
Mandatory payroll deductions not already listed	
_____	\$ _____
_____	\$ _____
Court ordered payments	\$ _____
Education necessary to maintain employment	\$ _____
Education for a physically or mentally challenged child	\$ _____
Childcare	\$ _____
Disability insurance	\$ _____
Health savings accounts	\$ _____
Care for elderly, chronically ill, or disabled family members	\$ _____
Protection from family violence	\$ _____
Education expense for your children under 18	\$ _____
Non-mandatory contributions to retirement accounts (including loan repayments)	\$ _____
Other expense not listed	\$ _____

## Schedule E. Priority Debts (Tax Debt)

Certain debts, such as taxes owed to the IRS (or any state) are priority debts.

Are you current in your tax filings? \_\_\_\_\_

If no: What years are missing? \_\_\_\_\_

(Please include a distinction between State and Federal Taxes.)

Have you received an extension to file for certain years? \_\_\_\_\_

Which year(s)? \_\_\_\_\_

Name of Creditor	Year	Type of Debt	Amount	Lien? Yes or No	Date

## Schedule G. Leases/Executory Contracts

Do you have any executory contracts? These are contracts which have not been fully completed or performed. *Examples may include apartment rentals, security systems, and auto lease contracts.*

Lessor	Collateral	Assume or Reiect

## Schedule B. Personal Property

The court requires an accurate list of all personal property. You may keep any personal property (once it has been listed). By using allowable exemptions under Maryland law. Any property not listed must be surrendered and sold to repay your unsecured creditors.

### CASH

How much cash do you and your spouse have today? \_\_\_\_\_

### BANK ACCOUNTS

Please list all accounts and state whether they are joint or individual accounts.

Please include accounts which are really owned by someone else but your name has been added to the account.

**Please note, you must send us updated bank statements once you sign your bankruptcy petition and schedules.**

Name of Bank	Type of Account	H,W, or Joint	Balance



Do you have an account, with a bank or credit union, which is also one of your creditors? \_\_\_\_\_

This type of scenario may occur where you have been issued a credit card by your bank or credit union. This may also occur because you bank with a credit union and you have also taken out an automobile loan through the same credit union. All of your money in this type of account is at risk when you file for bankruptcy relief. You should consider closing the account and opening an account at a different bank.

Initial here that you suggested client close the account: \_\_\_\_\_

## Security Deposits

List any and all security deposits and the amount of the deposit. (Such as your landlord, BGE, PEPCO, Verizon) \_\_\_\_\_

## Household Goods

In the “Documents to be provided prior to filing” there is a Household Goods and Furnishings List. Please complete the list in it’s entirety using “Yard Sales Values”.

Has the list been completed? \_\_\_\_\_

I have personally seen the list and it is acceptable? \_\_\_\_\_ *(Office use only)*

## Books, Pictures, Art Work, Etc.

Do you own any antiques, expensive books, paintings, art work, coins, or any other collections? \_\_\_\_\_

Item: \_\_\_\_\_ Value? \_\_\_\_\_ Item: \_\_\_\_\_ Value? \_\_\_\_\_

Item: \_\_\_\_\_ Value? \_\_\_\_\_ Item: \_\_\_\_\_ Value? \_\_\_\_\_

## Clothing List

In the “Documents to be provided prior to filing” there is a Household Goods and Furnishings List. Please complete the list in it’s entirety using “Yard Sales Values”.

Has the list been completed? \_\_\_\_\_

I have personally seen the list and it is acceptable? \_\_\_\_\_ *(Office use only)*

## Furs and Jewelry

Do you own any furs or jewelry not listed previously? \_\_\_\_\_

Please be certain to include wedding rings and engagement rings. Remember, you only get to keep items listed and exempted in your schedules.

Itemize your furs and jewelry and state the value of each item.

Item: \_\_\_\_\_ Value? \_\_\_\_\_ Item: \_\_\_\_\_ Value? \_\_\_\_\_

Item: \_\_\_\_\_ Value? \_\_\_\_\_ Item: \_\_\_\_\_ Value? \_\_\_\_\_

## Guns and Hobby Equipment

Do you own any guns? \_\_\_\_\_ Please list them below and state the value of each weapon.

\_\_\_\_\_

Do you own any sports or hobby equipment? \_\_\_\_\_ Please list these items below.

*Examples: exercise equipment, weight benches, bicycles, cameras*

\_\_\_\_\_

## Life Insurance Policies

Do you hold any life insurance policies with a cash value? \_\_\_\_\_

What is the current cash value? \_\_\_\_\_

Who is the beneficiary on the policy and state their relationship to you.

\_\_\_\_\_

## Annuities

Do you own an annuity? \_\_\_\_\_

(An annuity is a financial instrument allows you to receive a stream of income in the future. This may also include a winning lottery ticket.)

## **IRA, ERISA, 401(k), etc.**

Do you have a retirement plan or pension plan through your employer or former employer?

\_\_\_\_\_

Any money in an IRA (Distinguish between Roth and Traditional) ERISA, 401K, KEOGH Plan, Deferred Compensation Plan, 403B, TSP, any employer provided pension or retirement?

\_\_\_\_\_

*We need to have some proof of what type of account it is, you can get this from your employer.*

## **Stocks and/or Bonds**

Please list all stocks and bonds and state the number of shares and the value of the shares.

## **Partnerships**

Are you involved in any type of business partnership (even if the partnership is not in writing)

Please describe and state the value: \_\_\_\_\_

## **Accounts Receivable**

Does anyone owe you any money? \_\_\_\_\_

If so please explain: \_\_\_\_\_

## **Alimony, Maintenance, and Child Support**

1. Does anyone owe you any alimony, maintenance, or child support? \_\_\_\_\_

List the type and amount below. \_\_\_\_\_

2. Do you pay support to anyone? \_\_\_\_\_ If yes, are you current with these payments?

\_\_\_\_\_ If no, how much are your arrears? \_\_\_\_\_

## Tax Refunds

Does the state or federal government owe you a tax refund right now? Y / N

Did you qualify for a tax refund this year, before any type of taxes withheld? \_\_\_\_\_

How much: \_\_\_\_\_ When did you receive your refund? \_\_\_\_\_

## Future Interests and Life Estates

Is your name on any sort of document allowing you to use someone else's real estate until they die?

\_\_\_\_\_ Likewise, is your name on any real estate deed allowing you to receive property when someone dies in the future? \_\_\_\_\_

## Contingent and None Contingent Interests

Are you waiting to receive an inheritance? \_\_\_\_\_

Has anyone close to you died in the last year? \_\_\_\_\_

## Other Contingent and Non-Liquidated Claims

Can you file a lawsuit against anyone for any reason? \_\_\_\_\_

Do you have any claims pending? \_\_\_\_\_

Is an attorney representing you in this matter? \_\_\_\_\_ Lawsuits may be related to auto accidents, work-related injuries, discrimination, harassment, etc. Please describe below and provide contact information for your attorney.

Please provide the name and telephone number of the attorney helping you in any lawsuits.

\_\_\_\_\_  
If you lost time from work and you are suing for your loss of income please list how much time and how much money. \_\_\_\_\_

## Patents and Copyrights

Do you own any patents or copyrights? \_\_\_\_\_

What is the value today? \_\_\_\_\_

## Licenses and Franchises

Do you have any valuable licenses such as a liquor license? \_\_\_\_\_

Do you own any franchise rights? \_\_\_\_\_

Please describe and provide an approximate value. \_\_\_\_\_

## Motor Vehicles

Please list all vehicles you own (or vehicle that you are purchasing or titled on), include motorcycles.

Year, Make, & Model	Mileage	Options/Package	Condition of Vehicle/Value	Listed on the title? H, W, JT?

## Boats

Do you own a boat, boat motor, or trailer? \_\_\_\_\_ What is the year, make, model, and size of the engine. \_\_\_\_\_

\_\_\_\_\_

## Office Equipment

Do you own any office equipment such as computers, fax machines, or furniture? \_\_\_\_\_

Please list and provide a value. \_\_\_\_\_

\_\_\_\_\_

## Tools Equipment and Machinery

Do you own any machinery, equipment, fixtures, or tools? \_\_\_\_\_

Do you own any tools which are under a lifetime warranty such as Snap-On brand tools?

\_\_\_\_\_

Please list below and provide value. \_\_\_\_\_

## Inventory

Inventory dates taken: \_\_\_\_\_

## Animals

Do you have any animals or pets? \_\_\_\_\_ If so please describe and provide a value below.

\_\_\_\_\_

Please note, you will be able to keep your family pets but you must list them below. In addition, please list any farm animals below.

## Crops

Do you have any interest in growing or harvesting crops? \_\_\_\_\_

Please list and describe. \_\_\_\_\_

## **Farming Equipment**

Do you have any interest in farming equipment? \_\_\_\_\_

Please list and describe below. \_\_\_\_\_

## **Other Personal Property Not Listed**

Please list any other thing of value which has not been listed anywhere else in this questionnaire.

Please provide a description below. Please note you will only be allowed to keep the assets which you disclose to the bankruptcy court in your bankruptcy schedules. Any valuables or assets not listed will be uncovered by the court and sold to satisfy your debts.

Please initial here that you have listed all of your assets: \_\_\_\_\_

# Statement of Financial Affairs

1.