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Avery Law

***WE'RE HERE TO HELP! PLEASE CALL OR
EMAIL YOUR CASE MANAGER IF
YOU HAVE ANY QUESTIONS!***

CHAPTER 7 _____	_____ Skyla Corrigan sbc@averylawoffice.net
CHAPTER 13 _____	_____ Chris Harrop ch@averylawoffice.net
	_____ Paula Patrick twinfalls@averylawoffice.net
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DEBTOR AND JOINT DEBTOR'S INFORMATION

1. Your full name _____

Phone Number _____ Work Phone Number _____

Social Security Number _____

Email Address _____ Check Box if willing to accept Documents via email.

Other names, including business names, used within the last 8 years

Current Address _____

County _____

2. Spouse's full name _____

Social Security Number _____

Other names, including business names, used within the last 8 years

BUSINESS INFORMATION

- 1. Have you been engaged in any business, including self-employment during the last six years?

If yes, give name of business, place of business, type of business and dates business operated.

- 2. Legal Action:
Bankruptcy - Have you ever filed bankruptcy before? Yes ____ No _____. If yes, where, date filed, what type of bankruptcy, and was the case dismissed or was discharge granted?

Lawsuits:

Are you now a party to any lawsuits? Yes ____ No _____. If yes, please give the following information or provide a copy of the complaint or judgment.

Case Name _____

Case Number including county _____

Type of lawsuit _____

Present status _____

Name of attorney(s) involved _____

Were you a part to any lawsuit within the last year? Yes ____ No _____. If yes, please give the following information or provide a copy of the complaint or judgment.

Case Name _____

Case Number including county _____

Type of lawsuit _____

Present status _____

Name of attorney(s) involved _____

Case Name _____

Case Number including county _____

Type of lawsuit _____

Present status _____

Name of attorney(s) involved _____

Case Name _____

Case Number including county _____

Type of lawsuit _____

Present status _____

Name of attorney(s) involved _____

REAL PROPERTY

(Schedule A)

Description of Property	Nature of Debtor's Interest in Property	Current Market Value	Amount of Secured Claim

PERSONAL PROPERTY

(Schedule B)

TYPE OF PROPERTY	N O N E	DESCRIPTION OF PROPERTY	CURRENT MARKET VALUE
1. Cash on Hand			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.			
3. Security deposits with public utilities, telephone companies, landlords, and others.			
4. Household goods and furnishings, including audio, video, and computer equipment.		See attached worksheet at the end of Schedule B	
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
6. Wearing apparel.			

TYPE OF PROPERTY	N O N E	DESCRIPTION OF PROPERTY	CURRENT MARKET VALUE
7. Furs and jewelry.			
8. Firearms and sports, photographic, and other hobby equipment.			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.			
10. Annuities. Itemize and name each issuer.			
11. Interests in an education IRA as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.			
14. Interests in partnerships or joint ventures. Itemize.			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.			
16. Accounts receivable.			

TYPE OF PROPERTY	N O N E	DESCRIPTION OF PROPERTY	CURRENT MARKET VALUE
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.			
19. Equitable or future interests, life estates, and rights or powers of exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.			
20. Contingent and non-contingent interests in estate of decedent, death benefit plan, life insurance policy, or trust.			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.			
22. Patents, copyrights, and other intellectual property. Give particulars.			
23. Licenses, franchises, and other general intangibles. Give particulars.			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.			

TYPE OF PROPERTY	N O N E	DESCRIPTION OF PROPERTY	CURRENT MARKET VALUE
25. Automobiles, trucks, trailers, and other vehicles and accessories.			
26. Boats, motors, and accessories.			
27. Aircraft and accessories.			
28. Office equipment, furnishings, and supplies.			
29. Machinery, fixtures, equipment, and supplies used in business.			
30. Inventory.			
31. Animals.			
32. Crops - growing or harvested. Give particulars.			
33. Farming equipment and implements.			
34. Farm supplies, chemicals, and feed.			
35. Other personal property of any kind not already listed.			

1. List all items in each room
2. List the value of each item (what you could sell it for at a garage sale)
3. Only list items you own (not items you owe money on)

KITCHEN

Item	Value	Item	Value
1. <i>Example: Pots & Pans</i>	<i>\$30</i>	5.	
2.		6.	
3.		7.	
4.		8.	

DINING ROOM

Item	Value	Item	Value
1.		4.	
2.		5.	
3.		6.	

BATHROOMS

Item	Value	Item	Value
1.		4.	
2.		5.	
3.		6.	

LIVING ROOM

Item	Value	Item	Value
1.		8.	
2.		9.	
3.		10.	
4.		11.	
5.		12.	
6.		13.	
7.		14.	

		8.	

BEDROOM

Item	Value	Item	Value
1.		6.	
2.		7.	
3.		8.	
4.		9.	
5.		10.	

EXTRA BEDROOM/CHILDREN'S BEDROOMS

Item	Value	Item	Value
1.		5.	
2.		6.	
3.		7.	
4.		8.	

GARAGE/SHED

Item	Value	Item	Value
1.		4.	
2.		5.	
3.		6.	

OTHER

Item	Value	Item	Value
1.		3.	
2.		4.	

SECURED DEBTS (Schedule D)

These creditors may repossess the property which is collateral for the loan. Examples: mortgage, car loan, or furniture installment purchases. For vehicle values, use the blue book.

Creditor's Name, Address & Your Account Number	Description of Property and Intention for Loan	Market Value of Property	Amount You Owe on Property
<p><i>EXAMPLE:</i></p> <p><i>East Idaho Credit Union 865 S. Woodruff Ave. P.O. Box 1865 Idaho Falls, ID 83403 account # 12345678-9</i></p>	<p><i>2006 Mazda 6 – KEEP/REAFFIRM LOAN</i></p>	<p><i>\$15,000</i></p>	<p><i>\$11,000</i></p>

PRIORITY DEBTS (Schedule E)

Extensions of credit in an involuntary case N/A _____

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).

Wages, salaries, and commissions N/A _____

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employee up to a maximum of \$2,000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3).

Contributions to employee benefit plans N/A _____

Money owed to employee benefit plans for services rendered within 190 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

Certain farmers and fisherman N/A _____

Claims of certain farmers and fisherman, up to a maximum of \$2,000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

Deposits by individuals N/A _____

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6)

Taxes and other certain debts owed to Government N/A _____

Taxes customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(7).

UNSECURED DEBTS

(Examples: medical bills, credit cards, utilities, charge accounts)

Creditor's Name, Address and Your Account Number	co-debtor	Date Account Was Opened, Type of Account (credit, medical, pay day loan, etc.)	Amount You Owe
<p><i>EXAMPLE:</i> Chase Bank P.O. Box 15298 Wilmington, DE 19850 Account #: 1234-5678-9101-1234</p>	x	<p>2006 Credit Card</p>	\$8,796.00
<p><i>EXAMPLE:</i> Dr. Denagy/Pearl Health 1740 E. 17th St., Suite A Idaho Falls, ID 83404 Account #: 4MA1453-1</p>		<p>2009 Medical</p>	\$435.00

Creditor's Name, Address and Your Account Number	co-debtor	Date Account Was Opened, Type of Account (credit, medical, pay day loan, etc.)	Amount You Owe

Creditor's Name, Address and Your Account Number	co-debtor	Date Account Was Opened, Type of Account (credit, medical, pay day loan, etc.)	Amount You Owe

Creditor's Name, Address and Your Account Number	co-debtor	Date Account Was Opened, Type of Account (credit, medical, pay day loan, etc.)	Amount You Owe

EXECUTORY CONTRACTS AND UNEXPIRED LEASES (Schedule G)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. N/A _____.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NON-RESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
<p><i>EXAMPLE:</i></p> <p><i>Verizon Wireless 1707 E. 17th St. Idaho Falls, ID 83404</i></p>	<p><i>2 year contract ending November 2011, \$170/month – REJECT/DO NOT CONTINUE CONTRACT</i></p>

CODEBTORS (Schedule H)

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case. N/A_____.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

EMPLOYMENT AND FAMILY INFORMATION

Debtor's Marital Status:

Married: _____ Separated: _____
Widowed: _____ Single: _____
Divorced: _____ Date of Divorce: _____

Dependents of Debtor and Spouse

Name	Age	Relationship

Employment

	Debtor	Spouse
Occupation:		
Name and address of Employer:		
How long employed:		

CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

(Schedule I)

INCOME: (Estimate of average monthly income)	<u>DEBTOR</u>	<u>SPOUSE</u>
1. Current monthly gross wages, salary, and commissions	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
3. Subtotal	\$ _____	\$ _____
4. Less payroll deductions		
a. Payroll taxes and social security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
5. Subtotal	\$ _____	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ _____	\$ _____
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
14. Subtotal(total lines 7-13)	\$ _____	\$ _____
15. TOTAL MONTHLY INCOME(Total lines 6 & 14)	\$ _____	\$ _____
16. TOTAL COMBINED MONTHLY INCOME		\$ _____

17. Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
(Schedule J)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

1. Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? Yes _____ No _____ Is property insurance included? Yes _____ No _____	\$
2. Utilities: Electricity and heating fuel Water and Sewer Telephone Other _____	\$ _____ \$ _____ \$ _____ \$ _____
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$
5. Clothing	\$
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	\$
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payment) Homeowner's or renter's Life Health Auto Other _____	\$ _____ \$ _____ \$ _____ \$ _____ \$ _____
12. Taxes (not deducted from wages or included in home mortgage payments) Specify _____	\$
13. Installment payments: Auto _____ Auto _____ Other _____	\$ _____ \$ _____ \$ _____
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession or farm	\$
17. Other: _____	\$
18. TOTAL MONTHLY EXPENSES	\$
19. Describe any increase or expenditures reasonably anticipated to occur within the year following the filing of this document:	

FINANCIAL AFFAIRS

1. What was your gross income for the last two years and also your present income year to date. Indicate if it husband (H) or wife (W) and the source. (Wages etc.)

YEAR	AMOUNT	SOURCE	Husband, or Wife
2013 year to date			
2012			
2011			

Wife

YEAR	AMOUNT	SOURCE	Husband, or Wife
2013 year to date			
2012			
2011			

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

YEAR	AMOUNT	SOURCE	Joint, Husband, or Wife
2013 year to date			
2012			
2011			

3. Payments to creditors. N/A _____

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING

4. Garnishments, Attachments or Executions:

Have your wages been garnished within the last year? Yes _____ No _____. If yes, provide the name of the person placing garnishment on wages along with dates and amounts of garnishment.

5. Repossessions and Returns:

Have you had any property repossessed or returned to the seller within the last 2 years? Yes _____ No _____. If yes, give name and address of person receiving the property.

6. Receiverships and Assignments:

Have you been subject to a receivership or assignment for benefit of creditors within the last year? Yes _____ No _____. If yes, give description of property, the home and address of receiver of property.

7. Gifts:

Have you made any gifts or property, other than ordinary and usual presents or donations, during the last 2 years? Yes _____ No _____. If yes, give the name, address of donee, and date, description, and value of gift.

8. Losses:
 Have you incurred any losses by fire, theft, or gambling within the last year? Yes ____ No _____. If yes, give details.

9. Payments to Attorneys: N/A ____
 List each attorney consulted within the last year along with their address and amount of payment to each attorney.

ATTORNEY	ADDRESS	PAYMENT & DATE

10. Transfers:
 Have you transferred any property either by sale or as collateral for a loan within the last 2 years? Yes ____ No _____. If yes, give name, address of person to whom property was transferred and date, description and value of property.

_____.

11. Closed Accounts:
 Have you closed any bank accounts within the year prior to filing bankruptcy.
 Yes ____ No _____.

Name of Bank: _____.

Address of Bank: _____.

Account Number: _____.

Amount withdrawn to close account: _____.

Checking: _____.

Savings: _____.

12. Safe Deposit Boxes. N/A _____.
 What safe deposit box or boxes or other depository have you kept or used for your securities, cash or other valuables within two years immediately preceding the filing of this bankruptcy?

_____.

13. Setoffs:
 Has any funds been withdrawn from your bank accounts to setoff any loans?
 Yes ____ No _____. If yes, please list the nature of the loan, the bank and amount of setoff.

_____.

14. Property that you have in your possession that belongs to someone else. Please give description of property along with name and address of the owner.

Property that someone else has in their possession that belongs to you.

15. All other addresses you have resided at within the last three years. Give dates you resided at each location and the name by which you were known at each address if different from above.

NAME ADDRESS DATES OF OCCUPANCY

16. List the name of your current spouse and all former spouses with whom you reside or have resided within the last 8 years in any of the following states: Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin.

17. Have you ever received written notice from any city, county, state or federal government that you may be liable or potentially liable for the violation of any environmental law? If so, give the name of the government entity, the date of the notice, the name and address for the property involved and if known, the environmental law violated.

- A. Have you ever provided notice to any city, county, state or the Federal government of a release of hazardous material. If so, give the name and address of every location where the hazardous release took place and the state where and when the notice was sent.
- B. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. A. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

- B. Is the debtor a partnership? _____ If no skip to C.
If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

- C. Is the debtor a corporation? _____ If no skip to D.
If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.
- D. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
19. A. List all bookkeepers and accountants who, within the two years immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records of the debtor.
- B. List all firms or individuals who, within the two years immediately preceding the filing of this bankruptcy case, have audited the books of account and records, or prepared a financial statement of the debtor.
- C. List all firms or individuals who, at the time of the commencement of this case, were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
- D. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.
20. A. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- B. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
21. A. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
- B. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.
22. A. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
- B. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
23. If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
24. If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.
25. If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.