Law Offices of Jay P. Johnson
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Peabody, MA 01960
(978) 531-5600
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Email JPJ@JPJLaw.Net

CLIENT INFORMATION WORKSHEET
(One Debtor Filing Non-Business)

Full name: ____

Street Address: ____

Mailing Address: ____

County: ____________

		Preferred contact method (check one or more)
Home phone #:	(____) ________________	
Work #:	(____) ________________	
Cell #:	(____) ________________	
Email:	______________________	

Social security #: ______-_____-________

Other tax ID #: ____________________

What other personal or business names have you used in the last six years?

____

____

Prior Bankruptcies: If you have previously filed a bankruptcy petition, please list the case number, date, and location where you filed on the following lines:

____

____

Pending Bankruptcies: If any immediate family member or business partner has a bankruptcy pending, please list the case number, name of debtor, relation to you, date and location where filed, and the bankruptcy judge on the following lines:

____

____

Hazardous Property: Do you own or have possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? (If yes, explain): ____

Have you completed a course in consumer counseling from an approved service and obtained a certificate? (If yes, please provide our office with the certificate and state the date of completion and name of provider below): ________________________________

____

Have you filed all your tax returns for the preceding four years? ___________________

Have you ever been involved in a civil or criminal proceeding wherein there was an allegation of fraud or similar claim? (If yes, describe in detail): ____________________

____

Your Real Property

Do you own real estate now? أYes أNo (If no then skip to page 4)

If yes, what is the:

a) Address: ____

b) Fair market value: $ ____________

c) Total of all outstanding mortgages: $______________

d) Are there any other liens against the property? أYes أNo

If yes, please describe in detail (include date of lien):

____

____

e) When did you buy the property and for how much? Purchased: ________

Price: $__________

f) Is this your primary residence? أYes أNo

g) Name all persons with an ownership interest in the property:

_______________________ ________________________

If you have interests in more than one property, please copy or reprint this page and provide the above information for each additional property.

Your Personal Property

Property Type	Description	Fair Market Value	Amount of liens (may not apply to any property)	Who owns it? (Husband, Wife, alone or with another person?)
1. Cash on Hand				
2. Bank Accounts and Other Deposits of Money (include name of bank, and identify type of account (checking, savings, etc.))				
3. Security Deposits				
4. Household Goods, Supplies and Furnishings				
5. Books, Pictures, Art Objects; Stamp, Coin, and Other Collections				
6. Wearing Apparel				
7. Jewelry				
8. Firearms, Sports Equipment and Other Hobby Equipment				

Your Personal Property

9. Interests in Insurance Policies				
10. Annuities				
11. Educational IRAs and/or qualified state tuition plans				
12. Pensions or Profit-Sharing Plans				
13. Stock and Interests in Incorporated and Unincorporated Companies				
14. Interests in Partnerships				
15. Government and Corporate Bonds and Other Negotiable and Non-Negotiable Instruments				
16. Accounts Receivable				
17. Family Support (to which you are or may be entitled receive), usually alimony or child support				

Your Personal Property

18. Other Liquidated Debts Owing to You, Including Tax Refunds				
19. Equitable and Future Interests, Life Estates and Rights or Powers				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other Contingent and Unliquidated Claims (including possible or pending lawsuits, personal injury claims, loans from you, etc.)				
22. Patents, Copyrights and Other Intellectual Property				
23. Licenses, Franchises and General Intangibles				
24. Customer lists or other compilations containing personally identifiable information provided to you in connection with obtaining product or service from you primarily for personal, family or household purposes				
25. Automobiles, Trucks, Trailers, and Other Vehicles				

Your Personal Property

26. Boats, Motors, and Accessories				
27. Aircraft and Accessories				
28. Other Equipment Furnishings and Supplies				
29. Machinery, Fixtures, Equipment and Supplies				
30. Inventory				
31. Livestock, Poultry and Other Animals				
32. Crops				
33. Farming Equipment and Implements				
34. Farm Supplies				
35. Other Personal Property for which none of the above categories seem to apply				

Secured Debts

Secured debts are debts where the creditor has an interest in the property (called "collateral") such that if the debt is not paid the creditor could possibly repossess the collateral. Examples of secured loans include home loans (mortgages) and car loans. Unsecured loans do not give the creditor the right to recover property if the debts are not paid. Examples of unsecured loans are credit cards, utility bills, medical bills, personal loans, etc. If you have copies of recent account bills/invoices containing the requested information, you may attach them to the worksheet rather than reprinting the information here.

Debt type	Creditor Name and address	Amount of debt	Collateral	Date incurred	Name codebtors, if any
Mortgage(s) on principal residence			principal residence		
			principal residence		
Car loan – please indicate the last scheduled payment date along with "date incurred"					
Other secured debts					

Tax Debts

Federal Taxes	Description (income, withholding, capital gains, etc.)	Amount	Date incurred	Were returns filed? When?

State/Municipal Taxes	Description (income, withholding, capital gains, etc.)	Amount	Date incurred	Were returns filed? When?

Unsecured Debts

Unsecured debts do not give the creditor the right to recover property if the debts are not paid. Examples of unsecured loans are credit cards, utility bills, medical bills, personal loans, etc. List all your unsecured debts. *Please Include Addresses.* If you have copies of recent account bills/invoices containing the requested information, you may attach them to the worksheet rather than reprinting the information here.

Creditor name and address	Debt amount	Describe debt (credit card, personal loan, medical, student loan, etc.)	Date incurred (for credit cards state last date charge incurred)	Name of codebtors, if any

Unsecured Debts

Creditor name and address	Debt amount	Describe debt (credit card, personal loan, medical, student loan, etc.)	Date incurred (for credit cards state last date charge incurred)	Name of codebtors, if any

Leases and Contracts

LEASES OR CONTRACTS: Are you a party to a contract or lease? Please describe including the type of lease or contract, the name and address of the other party to the contract or lease, and any other pertinent information:

Biographical Information

Date of Birth: ________________________ ________________________

Marital Status: ________________________

Occupation: ________________________ ________________________

Employed Since?: ________________ ________________________

Employer's Name: ________________ ________________________

Employer's Address: ________________ ________________________

____________________________________ ________________________

Dependants

Name: ____________________________

Date of Birth: ______________________

Relationship: ______________________

Name: ____________________________

Date of Birth: ______________________

Relationship: ______________________

Name: ____________________________

Date of Birth: ______________________

Relationship: ______________________

Income Sources

Current monthly gross wages, salary, commissions (pro-rate if not paid monthly).	
Estimated monthly overtime	
Payroll Taxes and Social Security Deductions	
Insurance Deductions	
Union Dues	
Other Payroll Deductions – specify	
Regular monthly income from business, profession, or farm (attach detailed statement)	
Monthly income from real property	
Alimony, maintenance, or support payments (amount received by you monthly for yourself or a dependant)	
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	

Income Sources

You must indicate your gross income per month for the last 6 months. Income is calculated from the first day to the last day of each month. Please also include an estimate through the last day of the month in which you are completing this form.

Estimate total gross income this month (_______________, 200__): $___________

Actual gross income last month (_______________, 200__): $___________

Actual total gross income two months ago (_______________, 200__): $___________

Actual total gross income three months ago (_______________, 200__): $___________

Actual total gross income four months ago (_______________, 200__): $___________

Actual total gross income five months ago (_______________, 200__): $___________

Actual total gross income six months ago (_______________, 200__): $___________

Expenses

Expense	Average Amount Monthly
Rent or home mortgage payment Does it include real estate taxes? Does it include property insurance?	
Electricity and heating fuel	
Water and sewer	
Telephone and/or cell phone	
Cable TV	
Internet Service Provider	
Home Maintenance	
Food	
Clothing	
Laundry and Dry Cleaning	
Medical and dental	
Transportation (not including car payment)	
Recreation, clubs, and entertainment, newspapers, etc.	
Charitable contributions	
Homeowner's or renter's insurance	
Life Insurance	
Health Insurance	
Auto Insurance	
Other Insurance – specify	
Taxes not deducted from wages or in home mortgage payments	
Installment auto payments	
Other installment payments	
Alimony, maintenance, and support paid by you to others	

Expenses

Expense	Average Amount Monthly
Payments for dependants not living at your home	
Operation expenses of business, profession, or farm	
Other expenses	

Client Worksheet
Statement of Financial Affairs

1. Income from employment or operation of business: Please provide separately amount earned to date this year, amount earned last year, and amount earned two years ago. Please indicate in your answer the source(s) of income and the years in which the income was earned.

	Amount	Source (wages, salary, etc.)
This year to date:	____________________	________________________
	____________________	________________________
Last year:	____________________	________________________
	____________________	________________________
Two years ago:	____________________	________________________
	____________________	________________________

2. Income from other than employment (social security, alimony, etc.):

	Amount	Source (SSI, Alimony, etc.)
This year to date:	____________________	________________________
	____________________	________________________
Last year:	____________________	________________________
	____________________	________________________
Two years ago:	____________________	________________________
	____________________	________________________

3a-b Describe payments to creditors of more than $600.00 made within the last 90 days:

____

____

3c. Describe payments made to family and partners during the last year:

____

____

4a. Were you sued or did you sue anyone during the past year? If so, describe case in detail:

4b. List all property garnished, attached, or seized within the past year?

5. List any repossessions, foreclosures, and voluntary returns within the last year:

6a. Describe any assignment of property for the benefit of creditors within the last 120 days:

6b. List all property that has been in the hands of a custodian, receiver, or court-appointed official during the past year:

7. List all gifts or charitable contributions made during the past year except ordinary and usual gifts totaling less than $200.00 to family/friends ($100.00 or less per recipient)

8. List all loses from fire, theft or gambling during the last year.

9. Describe any payments for debt consultation (especially to attorneys) within the last year.

10a. List all other property transfers, either absolutely or as security, within the last two years.

10b. List all property transferred by you within ten years to a **self-settled trust or similar device** of which you are a beneficiary.

11. List all financial accounts that were closed or transferred within the last year.

12. List each safe deposit box in which you have stored valuables within the last year.

13. List all setoffs (money taken from an account to repay a loan at the same bank, for example) within the last 90 days.

14. List all property owned by another person that you hold or control.

15. If you have moved within the last three years, please provide dates and addresses of prior residences.

16. If you resided in a community property state (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) within the past eight years, identify the name of your spouse and any former spouse who you resided with in the community property state.

17a. List the name and address of every site for which you have received notice that you may be liable or potentially liable under Environmental Law. Provide governmental unit, date of notice and the appropriate law.

17b. List the name and address of every site for which you have provided notice to a governmental unit of a release of Hazardous Material. Provide governmental unit and date of notice.

17c. List all judicial or administrative proceedings, including settlement or orders, under Environmental Law with respect to which you were a party. Provide the name and address of the governmental unit that is/was a party to the proceeding and the docket number.

18a. 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, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **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 **six years** immediately preceding the commencement of this case.

18b. 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. Any other information that you believe your attorney should know.

Note: Please do not hesitate to add sheets, including questions you may have.

Massachusetts and New Hampshire Approved Credit Counselors 2006

Alliance Credit Counseling, Inc. (Mass and NH)
15720 John J. Delaney Dr.
Suite 100
Charlotte, NC 28277-2747
888-995-7856
www.knowdebt.org
In Person, Telephone/ Internet

Community Service Network Inc. (**Massachusetts Filers Only**)
271 Main Street
Suite 303
Stoneham, MA 02180
781-438-5981
(In Person)

Consumer Credit Counseling Service of Greater Atlanta Inc. (Mass and NH)
100 Edgewood Avenue
Suite 1800
Atlanta, GA 30303
800-251-2227
www.cccsinc.org
In Person (*not available in all judicial districts*), Telephonic and Internet

Consumer Credit Counseling Service of NH & VT **(New Hampshire Filers Only)**
105 Loudon Road, Bldg. #1
Concord, NH 03301
800-327-6778
www.cccsnh-vt.org
In Person, and Telephonic

Consumer Credit Counseling Services of San Francisco (Mass and NH)
150 Post Street, 5th Floor
San Francisco, CA 94108
800-777-7526
www.cccssf.org
In Person (*not available in all judicial districts*), Telephonic and Internet

Credit Advisors Foundation (Mass and NH)
1818 South 72nd Street
Omaha, NE 68124
800-942-9027
www.creditadvisors.org
In Person (*not available in all judicial districts*), Telephonic, and Internet

Credit Counseling Centers of America (Mass and NH)
9330 LBJ Freeway
Suite 900
Dallas, TX
75379-8039
800-493-2222
www.cccamerica.org
In Person (*not available in all judicial districts*), Telephonic and Internet

Garden State Consumer Credit Counseling, Inc. (Mass and NH)
225 Willowbrook Road
Freehold, NJ 07728
877-892-4557
www.novadebt.org
In Person (*not available in all judicial districts*) & Telephonic

GreenPath, Inc. (Mass and NH)
38505 Country Club Drive, Suite 210
Farmington Hills, MI 48331-3429
800-630-6718
www.greenpath.com
In Person (*not available in all judicial districts*), and Telephonic

Hummingbird Credit Counseling and Education, Inc. (Mass and NH)
3737 Glenwood Avenue
Suite 100-106
Raleigh, NC 27612
800-645-4959
www.hbcce.org
Telephonic & Internet

Institute for Financial Literacy, Inc. (Mass and NH)
449 Forest Avenue
Suite 12
Portland, ME 04101
866-662-4932
www.financiallit.org
Telephonic & Internet

Money Management International Inc. (Mass and NH)
9009 West Loop South
7th Floor
Houston, TX 77096-1719
877-918-2227
www.moneymanagement.org
In Person (*not available in all judicial districts*), Telephonic and Internet

Springboard Nonprofit Consumer Credit Management Inc. (Mass and NH)
4351 Latham Street
Riverside, CA 92501
800-947-3752
www.credit.org
In Person (*not available in all judicial districts*), Telephonic and Internet