

**Gunn and Gunn**  
***Bankruptcy / Financial Worksheet Instructions***

**Please read this letter before you attempt to complete the attached questionnaire.**

We are pleased that you have determined to place confidence in us as your attorneys for the purpose of assisting you with your financial concerns. We will do our best to see that your case proceeds in a timely and well organized manner. We will also strive to do what we can to give you good legal advice and to protect your interests. In order to accomplish that goal, however, we require your assistance.

In order for our firm to accurately represent you with respect to a financial matters, we require additional information which was not obtained during our initial interview. This packet contains questionnaires that need to be completed in order for us to proceed with your case and to advise you regarding alternatives to resolve your financial situation. Some of the information requested is similar or the same as you provided during our initial interview. Nevertheless, please complete this questionnaire completely – even if you already gave us this information before.

We will be relying upon the information that you provide. We will not “second guess” your answers nor are we going to make “corrections” to the answers you provide. We will assume that you have fully and accurately completed the questionnaire. ***Do not leave any question blank.*** If the answer to a question is “none” or “not applicable” please so indicate. It is very important that you are accurate, as providing inaccurate information on a bankruptcy petition can have serious negative consequences.

This packet consists of five parts: (1) Personal Information, (2) Your Property, (3) Statement of Financial Affairs, (4) Monthly Household Income / Expense, (5) Creditor Information Worksheet. It is necessary that you complete all parts. Each part has its own information. Some information is required to appear on more than one “part”. Therefore, please read the instructions carefully for each section.

The first part provides us with information about your family, dependents, and business information (if applicable). This information is necessary to prepare the Voluntary Petition (Form 1 in your case). If information is not accurate, an amendment to your case will be necessary, which can be expensive and time consuming. Therefore, please be careful when you complete this form.

The second part is a detail of your personal and real property. You must list **all** property in which you have any interest. That would include property which you may not necessarily consider as “your property”. Some examples would be a parent’s bank account that has your name merely for convenience, a child’s vehicle with your name on the title, a vehicle that you are leasing, etc. When in doubt, list the property and make a note about the nature of your interest in the property. When you are asked to provide a value for any item of real or personal property, the value you are to use is the *replacement value*. Replacement value is what it would cost to replace the item with a like item, when considering the age and condition of the particular item. It is not the “retail value” of a new item of property.

The third part is a detail of your recent financial affairs. Please read each question carefully and fully answer all questions. If the answer to a question is “none” then so indicate. Most questions are self explanatory. When in doubt as to whether a given transaction would apply to a given question, err on the side of caution and disclose the transaction. We realize that some of these questions do not make sense, however, they are required by the bankruptcy code. If you have questions, make a note to yourself and discuss your question with the attorney or a member of the bankruptcy staff.

The fourth part of the packet is your budget information. You are asked to provide information with respect to your income and expenses on a *monthly* basis. Please complete this form accurately and completely. This form is intended to detail your income and expenses. You will note there is no room for credit cards or similar expenses, as such are anticipated to be discharged in the event you determine to file a bankruptcy case. Please remember such expenses as cable, garbage, child care, education expenses, and other often “forgotten” items.

A word about your income. Though each household is individual, there are some general rules that apply. Income includes money from **all** sources, whether or not you consider those sources as income. For example, if a child lives in your household and that child pays \$200.00 per month toward his/her expenses, then that money is part of your income. If you have a family member or friend who has given you \$100.00 per month for the last few months, then that is also income. Income for our purposes is not the same as taxable income – it is much broader and far reaching. If you have any question as to whether something is income, you should err on the side of caution and should include the funds as part of your income. Where the source of income is not obvious, please indicate the source.

The final part of the packet is information regarding your creditors. You must list **all** creditors, including those you intend to pay. If you want to continue to pay a given account, make a note on the form that it is your intention to do so. Though this is not always possible, we will take your desires into account when analyzing your situation. You do not need to list your regular monthly bills, like utilities and rent, but should list all installment payments, like a car payment or a house payment. Don't forget to list debts to family and friends. If you do not list a creditor, the debt will survive any bankruptcy case which is filed and that creditor will have the ability to continue to collect from you. It is also impossible to give you good advice regarding your options if we do not have a complete picture of your creditors.

We have found in the past that people often forget to list things like vehicle payments, car payments, payments on furniture and other items that they want to keep. Even if you are going to keep an item or want to make arrangements to pay the debt, it still needs to be listed. Please also remember to consider taxes, court fines, and other obligations which you may have. Again, if you are unsure whether to list a creditor, err on the side of disclosure.

Please also remember, that we **MUST** have a complete address for every creditor. We must also have a copy of the most recent bill or invoice from each creditor. Do not provide duplicate invoices but do provide the most recent invoice for each creditor. It is important that the address you list be the same as shown on the most recent invoice. If you do not have a recent bill for a creditor, we suggest that you call information, look in the telephone book, search your old files, look at a credit report, check on the Internet or take other action to locate a mailing address for the creditor.

Once you have completed these forms, you should return them to our office. One of the attorneys will take some time to review this information. Once that has been done, we will call you to clarify the information which you provided. Though we often catch many of our client's oversights, please do not assume that we will catch all of your errors. Because we do not know your financial affairs in detail, we must assume that you have provided all of the required information.

In the event you decide to file a bankruptcy to resolve your financial difficulties, we will prepare the bankruptcy petition and schedules based upon the information you provide. You need to be aware that all information disclosed must be complete, accurate and truthful. As you are probably aware by this time, bankruptcy is a **full disclosure** proceeding, and you must disclose all required information. Further, you should be aware that all information is subject to audit by the Office of the United States Trustee and that the failure to provide complete, accurate, and truthful information can result in dismissal of a bankruptcy case or other sanction – including criminal sanctions.

Again, we thank you for placing confidence in our firm and hope that our representation in this matter meets with your expectations. Please remember to print legibly and to fully provide all information.

Sincerely,

Robert, Marc, and Jana Gunn  
Attorneys

# Required Documents

We are required to review the following documents in order to properly advise you regarding your case and in order to prepare bankruptcy schedules. These documents must be provided before we can proceed. We realize that this is a significant amount of information and that it may take some time to provide all of this information. Realize that we are asking for this information for a reason, and that obtaining the information is important to your case. At a *minimum* we need you to obtain and provide the following:

1. **Copies of pay stubs** or other written evidence of income for the **preceding six (6) months**.
2. Evidence of **income from any other source** (i.e. temporary assistance, social security, retirement, pensions, payment from family members, tax refunds) for the **preceding six (6) months**
3. A copy of the complaint for any lawsuit filed against you in the last 2 years (if you do not have a copy, provide at a minimum the parties to the lawsuit, the court in which the case was filed, the court case number, the nature of the lawsuit, the date a judgment (if any) was entered, and the present status of any pending case)
4. Copy of any judgment(s) entered against you in the last 2 years
5. Copy of any writ of garnishment received by you, your bank, or your employer within the last 4 months
6. Copies of **Federal and State income tax returns** (including all schedules) for the previous two (2) years [also include W-2 Forms and 1099 Forms]
7. Copy of **title or registration for every vehicle** upon which your name appears
8. Copy of the **most recent property tax statement** for any real estate upon which your name appears
9. Copy of **most recent mortgage statement** for any real property you own. This includes primary mortgage, second mortgage, equity line of creditor or any other debt secured by an interest in your home.
10. Copy of **most recent statement for any vehicle** on which you owe money that shows the current balance owing, the monthly payment, and if possible the interest rate on the loan.
11. Copy of **purchase agreement for any vehicle**, or if not available, information regarding the date the vehicle was purchased.
12. Copy of **Kelly Blue Book value for each vehicle** ([www.kbb.com](http://www.kbb.com)) you own or are purchasing. If you do not have internet access, please ask our staff to assist you in obtaining a blue book value when you drop off paperwork to our office.
13. **Completed Homework Packet** (attached).

**Note** We do **not need** credit card statements or copies of other bills. You should list the information for these debts on the creditor information worksheets at the end of the Homework Packet. Please make sure the information you provide is accurate and complete.

Before filing your case with the court we will also require the **certificate of credit counseling** for each person filing. This is to be provided by an approved credit counseling agency. A list of approved credit counselors is attached to this packet (blue sheet). A complete list of approved agencies can be found by directing your internet browser to the US Trustee's website located at <http://www.usdoj.gov/ust/>. **We cannot under any circumstances file your case with the court until we have this certificate in our file.**

**GUNN & GUNN**  
Attorneys at Law  
Post Office Box 4057  
Salem, Oregon 97302  
(503) 362-6528

**Date Completed:** \_\_\_\_\_

**Personal and Business Information**

<b>Debtor / Client Information:</b>	<b>Joint Debtor / Spouse Information</b>
<i>Full Legal Name:</i>	<i>Full Legal Name:</i>
<i>Social Security No.</i>	<i>Social Security No.</i>
<i>Age / Date of Birth:</i>	<i>Age / Date of Birth:</i>
<i>Within the last 6 YEARS have you been: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner in a partnership; a sole proprietor of any business, or self employed?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If Yes, Please complete Business Information Schedule as well</i>	<i>Within the last 6 YEARS have you been: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner in a partnership; a sole proprietor of any business, or self employed?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If Yes, Please complete Business Information Schedule as well</i>
<i>Prior Names used in the last 6 years, including assumed business names, maiden name, etc:</i>	<i>Prior Names used in the last 6 years, including assumed business names, maiden name, etc:</i>
<i>Nature of Prior Business(s):</i>	<i>Nature of Prior Business(s):</i>
<i>Other Parties involved with business (partners, shareholders, etc)</i>	<i>Other Parties involved with business (partners, shareholders, etc)</i>

**Prior Addresses (Last 2 Years)**

*If you (either of you) have lived anywhere other than your current address within the last two (2) years, please provide the following information. If you (both of you) have lived at the same address for the last two (2) years, so state.*

<b>Prior Address</b>	<b>Name Used</b>	<b>Date Moved In</b>	<b>Date Moved Out</b>

**Prior Bankruptcy Cases**

*If you (either of you) have filed for bankruptcy in the last 10 years, please provide the following information. If no prior bankruptcy cases in the last 10 years, so indicate.*

<b>Type of Case (CH 7 or CH 13)</b>	<b>When Filed</b>	<b>Who Filed</b>	<b>Where Filed</b>

**Family and Dependents**

**Marital Status:**  Single  Divorced  Separated  Married      **If Presently Married, How Long Married?** \_\_\_\_\_

List the names, ages, and relationships of your dependents. If any dependent is not living with you, please indicate where he or she is living and the name of the person with whom he or she is living.

**Debtor / Client Dependents:**

Name	Age	Relationship	Does this person live with you? <i>If NOT, indicate where living and with who he/she is living.</i>

**Joint Debtor / Spouse Dependents (if different from Debtor / Client Dependents)**

Name	Age	Relationship	Does this person live with you? <i>If NOT, indicate where living and with who he/she is living.</i>

**Household Income**

Debtor / Client Information:	Joint Debtor / Spouse Information:
Gross Annual Income Prior Calendar Year: \$	Gross Annual Income Prior Calendar Year: \$

**Hazardous Property / Materials**

Do you (or either of you) own or possess any real or personal property, which, to the best of your knowledge, information and belief, possesses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety?       Yes     No

**If Yes** describe here the property involved and the location of the property.

**Further, if Yes** for each property, describe the nature and location of the dangerous condition, whether environmental or otherwise, that possesses or is alleged to pose a threat of imminent and identifiable harm to the public health and safety.

## Your Property

You are required to provide a complete, accurate list of all property of every kind, nature and description. For each category of asset, you need to provide a description so that we can identify the asset or property. That description does not need to be detailed, a general description such as “Residence at 1234 Any Street, Salem, Oregon” is sufficient. When completing this information, the value that is required to be listed is the replacement value. Replacement Value can be defined as the price necessary to replace any given item with an item of the same or substantially similar condition. It is **not** the same as “Retail Value” which is the price if the item were new.

We also need to know if there are multiple owners for items of property. If you alone own the property, please write “D” (for debtor). If you and another person own the property, please write J (for Joint). If the property belongs to the husband in the case of a married couple, please write H (husband). If the property belongs to the wife in the case of a married couple, please write W (wife).

If you owe money on a house, car, furniture, equipment or other property, please provide the amount owed. Please also write the name of the creditor. If a single item of property has more than one creditor (for example a first and second mortgage on a home), please list the amount of each debt and the name of each creditor. **Remember to list the debt, as well as the name and address of the creditor on the creditor worksheets.**

If you do not have a given type of property, please indicate **None** so that we know you have considered the question.

### Schedule A - Real Estate

Real Estate is land, for example a home on land. If you own a mobile home **and** own the land as well, this would be an appropriate place to list that asset. If you own a mobile home but you rent a space or lease the land, you should list your home under Personal Property. Fair Market Value as it applies to Real Estate would be the gross sales price you believe you could receive if you were to list that property for sale with a realtor. In some cases, this is more than the amount stated on the property tax statement (RMV). In other cases, the value may be less than the amount stated on the property tax statement.

Description of Property	Owner	Fair Market Value	Amount Owed	Creditor Owed

### Schedule B - Personal Property

Personal Property includes anything that is not Real Property. In the case of personal property, the replacement value will differ based upon the type of property. In the case of household goods and furnishings, clothing, books, pictures and other items, the replacement value would likely be the amount you would pay to purchase the item in its used condition from a garage sale, yard sale, second hand store, or on Craig’s list. In the case of vehicles, the value would be the Blue Book value, or the value you would estimate to receive if you were to privately sell the vehicle to another person (Kelly Blue Book Private Party Value at [www.kbb.com](http://www.kbb.com)). In the case of jewelry, guns, valuable photographic equipment, tools, machinery, office equipment, boats, trailers and other similar items, the value would likely be the amount you would need to pay to purchase an item of similar quality from a dealer of similar items, or perhaps to acquire similar property on Craig’s list. For items such as stock, bonds, crops, and livestock, the value would be the market rate for such items. For business interest, interests in partnerships, franchises, or other similar items, the value is comprised of multiple and various factors including accounts receivable, outstanding liabilities, assets, client bases, good will, and other factors. Such assets will require a more detailed analysis of value in order to determine the value.

Even if an asset does not have a “value” you still need to list the asset. For example, if you have been injured in an accident and have a potential or actual claim for your injuries, you should list the claim – regardless of whether you know how much you are likely to recover. It also does not matter whether you have actually filed a lawsuit or spoken to an attorney. If you believe that you have a reason you could sue anyone to recover money or property, you need to list that asset on your schedules. If you don’t know where to list an item, simply list it under item 33 “Any other Property”.

Description of Property	Owner	Fair Market Value	Amount Owed	Creditor Owed
1. Cash on Hand				
2. Bank Accounts (include type of account, i.e. checking, savings, money market, and name of bank, List ALL Accounts)				
3. Security Deposits (examples would be cleaning or damage deposit with a landlord or a deposit with a utility company)				
4. Household Goods, Furnishings, Appliances, and Electronics (beds, couches, chairs, tables, t.v., vcr, computer, dishwasher, refrigerator, washer, dryer, etc.)				
5. Books, Pictures, Art, Video Tapes, CD's, Records, Collections, or Other Miscellaneous items				
6. Clothing (not including children's clothing)				
7. Jewelry and Furs (including wedding rings)				
8. Firearms, Sporting Equipment, Photographic Equipment, Hobby Equipment				

Description of Property	Owner	Fair Market Value	Amount Owed	Creditor Owed
9. Life Insurance Policies (Indicate company and whether term, universal life, whole life. If policy has a cash surrender value, so indicate otherwise indicate no fair market value)				
10. Annuities				
11. Retirement Accounts (Indicate type of account, i.e PERS, FERS, IRA, 401(k), Profit Sharing Plan)				
12. Stock (list company, number of shares, and value)				
13. Partnership Interests				
14. Government Bonds, Promissory Notes, Uncashed Checks, other Negotiable Instruments				
15. Accounts Receivable (list any money owed to you by other people and indicate the reason the money is owed)				
16. Alimony, Maintenance, Child Support, Property Settlement (Indicate type of payment and the name of the person making the payments to you. If the payments are behind, list the arrearage amount as well.)				
17. Tax Refunds (indicate expected amount and tax year)  <input type="checkbox"/> IRS (Federal)  <input type="checkbox"/> DOR (State)				
18. Life Estates, Future interests				
19. Interests in Decedents Estates, death benefits, insurance benefits, trusts				
20. Other Contingent Claims (Personal Injury Claims, Workers Compensation Claims, or other claims to recover money or property. Even if you don't think your claim is valuable, you still need to list the claim)				
21. Patents and Copyrights				
22. Licenses, Franchises, Intangibles				

Description of Property	Owner	Fair Market Value	Amount Owed	Creditor Owed
<p>23. Automobiles (Provide the year, make, model of the vehicle. If you are on the title of another person's vehicle, it must also be listed here. If you want to keep the vehicle, so indicate otherwise we will assume you want to surrender the vehicle to the creditor or the trustee)</p> <p>Keep?</p> <p>Y N Year Make Model</p> <p>Y N Year Make Model</p> <p>Y N Year Make Model</p>				
24. Boats, Motors, etc.				
25. Aircraft				
26. Office Equipment, Furnishings, Supplies				
27. Machinery, Fixtures, Equipment, Tools <b>used in a Business</b>				
28. Inventory				
29. Animals, Livestock				
30. Crops				
31. Farming Equipment				
32. Farm Supplies, Chemicals, etc.				
33. All Other Personal Property (list any other property which has not been listed above, this would include a mobile home for example if it was not already listed)				

## Statement of Financial Affairs

*Please answer all questions. Do not leave any questions blank. If you are uncertain if a given transaction applies to a given question, disclose the transaction and make a note of your question. When in doubt as to whether or not to list a transaction, full disclosure is preferred.*

1. Indicate your *gross* annual household income from work, wages, trade, profession, or the operation of a business since the beginning of this year and for the prior two calendar years.

<b>Year to Date Gross Income (2011)</b>	
<b>2010 Gross Annual Income</b>	
<b>2009 Gross Annual Income</b>	

2. If you received any income from any other source this year or in the previous two calendar years, please indicate the year, the source and the *gross* amount of that income. Some examples would be income from retirement, disability income, social security, public assistance, unemployment income, child support, and spousal support.

Year	Source	Amount

3(a). List all payments to creditors made within the last three months (90 days) which total \$600.00 or more to any single creditor. This would include, for example a car payment of \$200.00 which has been made every month for the last three months. It would also include, for example, a lump sum payment of \$600.00 or more to any creditor made in the last three months. Common examples are monthly car payment of \$200.00 per month or more, house payments, monthly credit card payments to an individual credit card \$200.00 or more, payments on furniture or appliances to an individual creditor of \$200.00 or more.

Creditor Name	Approximate Payment Dates	Payment Amounts	Balance Owning

3(b). List all payments made in the last 12 months to any family member, friend, relative, or business associate. Indicate the persons name, relationship to you and address, the time period of the payments, the amount of the payments, the reason for the payments, and the balance owed to that person.

Name, Relationship, Address	Reason for Payment	Approximate Payment Dates	Amount of Payment	Balance Owning

4(a). List any lawsuits or administrative proceedings to which you were a party within the last 12 months. Some examples would be a divorce proceeding, a lawsuit for injuries, a lawsuit to recover money, a lawsuit filed against you by a creditor to recover money, a contractor's board case or other similar proceeding. Provide the requested information.

<b>Parties (i.e. spouse, person, creditor)</b>	<b>Court and Case No.</b>	<b>Nature of Case &amp; Amount in Dispute</b>	<b>Status of Case</b>
eg. Valley Credit vs. Jane Doe	Marion County Circuit Case No. 10C-12345	Lawsuit for medical bills	Judgment entered 1/10/10

4(b). List any creditors who have garnished wages, seized bank accounts, or taken other similar actions against you within the last 12 months. Provide the information requested.

<b>Name of Creditor</b>	<b>Date Garnished / Seized</b>	<b>Amount Garnished / Seized</b>	<b>Is this Creditor Still Garnishing?</b>
eg. Merchants Credit	September 1, 2009	\$600.00	Yes

5. List any property that has been repossessed, voluntarily returned, sold at foreclosure, transferred by way of a deed in lieu of foreclosure or returned to the seller within the last 12 months. Provide the requested information.

<b>Name of Creditor</b>	<b>Nature of Action (i.e. repossession, foreclosure)</b>	<b>Date of Action</b>	<b>Property and Value</b>
eg. WFS Financial	Repossession	July 4, 2010	2008 Nissan Pathfinder, \$9,000.00

6(a). List any property which you have assigned to or for the benefit of any creditor within the last 120 days (6 months).

<b>Name of Creditor</b>	<b>Date of Assignment</b>	<b>Nature of Property and Terms of Assignment</b>

6(b) Has any of your property been placed in the hands of a receiver or custodian?  Yes  No

7. List any gifts or charitable contributions made within the last 12 months other than ordinary and usual gifts to family members of less than \$200.00 or gifts to charity less than \$100.00

<b>Name and Address of Recipient</b>	<b>Relationship</b>	<b>Date of Gift</b>	<b>Property and Value</b>

8. List any losses from fire, theft, casualty or gambling within the last 12 months.

Description and Value of Property	Date of Loss	Circumstances of Loss (including whether or not covered by insurance)

9. List any payments made to any person, including attorneys, consumer credit counseling, or others for debt counseling or bankruptcy within the last 12 months.

Name and Address of Person Paid	Date of Payment	Amount and reason for Payment

10. List any property which you have assigned, transferred, sold or given away *for any reason* within the last 24 months (2 years). Common examples include selling of homes, vehicles, furniture, appliances etc. Trading in a vehicle to purchase another vehicle. Signing off the title to a vehicle for the benefit of a co-owner or new owner. Selling a home should be listed here.

Description and Value of Property	Date of Transfer	Name and Address of Transferee and Relationship

11. List any financial accounts which have been closed, sold, or otherwise transferred within the last 12 months. For example, closing a checking account, cashing in a retirement account, selling an investment account, etc.

Name of Institution (i.e. Bank Name)	Date of Closing	Value of Account at Closing and Type of Account

12. List any safe deposit box which you now hold, or which you have held within the last 12 months. Provide the requested information.

Name and Address of Bank	Who Has Access?	Contents	If Closed, Date of Closure

13. Are you aware of any set offs made by any creditor against any of your personal property.  Yes  No

If you do not know what a setoff is, chances are none has been made against your property. If you are uncertain, please ask the attorney regarding this question.

14. List any property which you hold for another person. For example, if you have a bank account for a parent or for a child, or if you have a vehicle that belongs to your employer.

Name of Owner	Property Location	Description of Property

15. Please make sure you have completed the prior address information completely where indicated.
16. Have you (or either of you) resided in any community property state within the last **six year period**?  Yes  No  
 Community property states include Alaska, Arizona, California, Idaho, Louisiana, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.

**If Yes** please provide the name and address (if known) of any spouse or former spouse that resided with you in that state.

Name of Spouse or Prior Spouse	Which Community Property State	Present Address (if known)

17. Have you ever received written notice from a governmental unit that you may be liable or potentially liable under or in violation of an Environmental Law?  Yes  No

**If Yes** provide the following information:

Site Name (if any) and Address	Name and Address of Governmental Unit Providing Notice	Date of Notice	Environmental Law Involved

Have you ever given notice to a governmental unit of a release of Hazardous Materials?  Yes  No

**If Yes** provide the following information:

Site Name (if any) and Address	Name and Address of Governmental Unit Providing Notice	Date of Notice	Environmental Law Involved

Have you ever been a party to any judicial or administrative proceedings, including settlements and orders, under any Environmental Law ?  Yes  No

**If Yes** provide the following information:

Name and Address of Governmental Unit	Docket Number	Status or Disposition

# Monthly Household Income

<b>Debtor:</b>	<b>Spouse:</b>
----------------	----------------

**Debtor**

**Jt. Debtor Spouse**

1. Average <b>GROSS MONTHLY Salary / Wages</b>		
2. Estimated <b>MONTHLY Overtime</b> Income		
3. Total Average Gross Monthly Income from Wages (Line 1 + Line 2)		

**PAYROLL DEDUCTIONS**

4. Payroll Taxes, Social Security, Etc.		
5. Insurance Deducted from Pay Check		
6. Union Dues Deducted from Pay Check		
7. Other Deductions		
8. Sub-Total Deductions from Payroll (Lines 4+5+6+7)		
9. <b>NET MONTHLY INCOME from Wages</b> (Line 3 minus Line 8)		

**OTHER INCOME (MONTHLY)**

10. Income from Operation of Business		
11. Income from Real Property		
12. Interest and Dividends		
13. Alimony, Maintenance, Support Income (Paid to you by another)		
14. Social Security Income		
15. Pension or Retirement Income		
16. Income from any other Source		
17. <b>Sub-Total Other Income (Monthly)</b> (Lines 10+11+12+13+14+15+16)		

<b>TOTAL NET INCOME ALL SOURCES (Line 9 plus Line 17)</b>	18.	19.
---	-----	-----

<b>TOTAL COMBINED HOUSEHOLD INCOME</b> (Cell 18 plus 19)	
--	--

# Average MONTHLY Household Expenses

		<b>Monthly Payment</b>
HOUSING:	Rent or Mortgage Payment	
	Real Estate Taxes (If included with Mortgage so state)	
	Property Insurance (If included in Mortgage Payment, so State)	
UTILITIES	Electricity	
	Water / Sewer	
	Telephone (Local and Long Distance)	
	Heating Oil / Gas / Other (Specify)	
EXPENSES	Home Repairs / Maintenance	
	Food	
	Clothing	
	Laundry / Dry Cleaning	
	Medical Expenses	
	Transportation (NOT Car Payment) (i.e. gas, bus fare, etc.)	
	Recreation, Clubs, Newspapers, Magazines, Entertainment	
	Charitable Contributions	
	INSURANCE:	Homeowners or Renters (Only if Not included in Mortgage Payment)
	Life Insurance	
	Health Insurance (Only if not deducted from wages on Income Sheet)	
	Auto Insurance	
	Other Insurance (Specify)	
TAXES:	Property Taxes (Only if Not included in Mortgage Payment)	
	Other Tax Payments	
LOANS	Automobile Payment - Vehicle:	
	Automobile Payment - Vehicle:	
	Other (Specify - <b>NOT</b> medical bills, credit cards, consumer debts)	
SUPPORT	Alimony	
	Support	
	Child Care	
OTHER:	Regular Business Expenses	
	Other Monthly Expenses (Specify)	
	Other Monthly Expenses (Specify)	
<b>TOTAL MONTHLY EXPENSES</b>		

## Creditor Information Worksheet

**We need an accurate and complete list of everyone to whom you owe money.** We have prepared this form to assist you in providing us with the required information. **You must list ALL of your debts.** List **all** debts, including, but not limited to, car loans, home loans, furniture loans, credit cards, department store cards, bank loans, personal loans, loans from family, utility bills, medical bills, taxes, student loans, debts to courts or other government agencies, past due child support or family support obligations, or any other type of debt or bill that you may have.

**Remember, you are the only source of the information regarding your debts.** We do not verify this information, and we do not contact other sources to obtain this information. If you have received a bill from the creditor in the last 90 days (3 months), you must use the address on the most recent bill. **If you do not list a creditor in this sheet and provide us with the necessary information, that creditor will not get notice if you file a bankruptcy and the debt to that creditor may not be discharged.**

### SECURED DEBT

#### Home and Real Estate Loans

Creditor Name (Mortgage Holder)	Creditor Address	Account Number	Balance Due <i>(not monthly payment)</i>	Joint Debtors <i>(name and address of all persons responsible to pay this bill – other than you)</i>

#### Car, Truck, Motorcycle, Trailer, Boat, and other Vehicle Loans

Creditor Name (Lender)	Creditor Address	Account Number and Vehicle Description	Balance Due <i>(not monthly payment)</i>	Joint Debtors <i>(name and address of all persons responsible to pay this bill – other than you)</i>

**Furniture or Equipment loans**

<b>Creditor Name (Lender)</b>	<b>Creditor Address</b>	<b>Account Number and Description of Collateral</b>	<b>Balance Due (not monthly payment)</b>	<b>Joint Debtors (name and address of all persons responsible to pay this bill – other than you)</b>

**PRIORITY DEBT**

**Support Obligations**

<b>Name of Payee (normally former spouse or child)</b>	<b>Address</b>	<b>Amount Past Due</b>	<b>Current Monthly Obligation</b>

**Income Taxes, Property Taxes, Other Taxes**

<b>Creditor Name and Address</b>	<b>Balance Owed</b>	<b>Tax Year Owed</b>	<b>Type of Tax (Income Tax, Payroll Tax, Property Tax, Excise Tax, etc.)</b>	<b>Joint Debtors (name and address of all persons responsible to pay this bill – other than you)</b>
Internal Revenue Service Post Office Box 7346 Philadelphia, PA 19101-7346				
Oregon Dept of Revenue 955 Center NE #353 Salem, OR 97301				





