

§527(a) Disclosures

I am considering retaining ERIC J. DIRGA, P.A. to represent me in connection with a bankruptcy case that may be filed on my behalf. I understand and agree to the following:

- (1) All information that I am required to provide with a petition and thereafter during a case under this title must be **complete, accurate** and **truthful**.

- (2) All of my property, whether I possess it or not, and all of my assets and all of my liabilities must be **completely** and **accurately disclosed** in the documents filed to commence the case, and I must disclose the replacement value of each asset as defined in §506 of the Bankruptcy Code in the documents I file where requested after I have made a reasonable inquiry to establish such value.

- (3) My current monthly income, my actual living expenses (the amounts specified in §707(b)(2)), and, in a case under Chapter 13 of this title, all of my disposable income (which will be determined in accordance with §707(b)(2)) must be fully and accurately stated after I have made reasonable inquiry.

- (4) I understand that information I provide during my case may be audited pursuant to this title, and the failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

- (5) A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a case under Title 11 of the U.S. Code shall be subject to fine, imprisonment; or both.

- (6) All information supplied by a debtor in connection with a case under this title is subject to examination by the Attorney General.

By signing this, I assert that I have read and understand the above information provided to me.

Client

Date

Client

Date

§527(b) Disclosures

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend a required first meeting of creditors where you may be questioned by a court official called a “trustee” and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers can give you legal advice.

By signing this, I assert that I have read and understand the above information provided to me.

Client

Date

Client

Date

SUMMARY LIST OF NON-DISCHARGEABLE DEBTS

1. Certain types of tax debts, including income tax debt
2. Any debt incurred through fraud
3. Undisclosed debt
4. Debt owed for fraud or delation while acting in a fiduciary capacity
5. Debt owed to spouse, former spouse or child
6. Debt owed for willful and malicious injury to another or property of another
7. Government fine, penalty or forfeiture
8. Debt owed for death or personal injury due to operating of a vehicle while intoxicated
9. Debt that could have been discharged in another prior case of the debtor, or was denied discharge in a prior bankruptcy case of debtor
10. Debt owed for fraud or delation while acting in a fiduciary capacity, associated with a depository
11. Debt owed for malicious or reckless failure to fulfill any commitment owed to a federal depository institution
12. Restitution owed under title 18, United States Code
13. Any debt owed that was incurred in order to pay tax debts
14. Debt related to court costs
15. Student loan debt

LIST OF ASSETS

REAL ESTATE/REAL PROPERTY

Identify each and every parcel of real estate in which you have an interest. IF YOU OWN AN INTEREST IN MORE THAN ONE PARCEL, MAKE MORE COPIES OF THIS SHEET AND PROVIDE THE INFORMATION REQUESTED FOR EACH PARCEL.

Property Address: _____

Tax assessed value of property as it appears on your tax bill: _____

PIN (personal identification number) as it appears on your tax bill: _____

Provide a copy of the Deed, the Note, and the recorded Deed of Trust (mortgage) for the property.

Are there any co-owners: YES NO

If yes, please provide the following information of the co-owner:

Name: _____

Address: _____

Address: _____

Percentage of their ownership of the property: _____ %

Is this property occupied by someone other than you? YES NO

If yes, please provide the following information of the occupant:

Name: _____

Relationship: _____

How many Deeds of Trust (mortgages) on the property? _____

Please bring copies of the Deeds of Trust with you to your consultation.

Print a copy and fill out this page for each piece of real estate/real property you own.

1. What is the total of all **cash** you have on you that is not deposited in an account?

D (debtor) _____ S (spouse) _____

2. Identify each and every **account** from which you now have ability to withdraw funds:

Name of Bank: _____

Address of Bank: _____

Type of account: _____

Account number: _____

Who owns the account: _____

Balance in this account: \$ _____ as of what date: ____/____/____

Name of Bank: _____

Address of Bank: _____

Type of account: _____

Account number: _____

Who owns the account: _____

Balance in this account: \$ _____ as of what date: ____/____/____

Name of Bank: _____

Address of Bank: _____

Type of account: _____

Account number: _____

Who owns the account: _____

Balance in this account: \$ _____ as of what date: ____/____/____

3. Identify each and every unrefunded **deposit with public utilities, telephone companies, landlords, and other.**

Name of holder: _____

Address: _____

Type of account (i.e. landlord, utility, lay-a-way, escrow): _____

Who deposited the funds: _____

Balance in this account: \$ _____ as of what date: ____/____/____

Name of holder: _____

Address: _____

Type of account (i.e. landlord, utility, lay-a-way, escrow): _____

Who deposited the funds: _____

Balance in this account: \$ _____ as of what date: ____/____/____

Name of holder: _____

Address: _____

Type of account (i.e. landlord, utility, lay-a-way, escrow): _____

Who deposited the funds: _____

Balance in this account: \$ _____ as of what date: ____/____/____

Name of holder: _____

Address: _____

Type of account (i.e. landlord, utility, lay-a-way, escrow): _____

Who deposited the funds: _____

Balance in this account: \$ _____ as of what date: ____/____/____

4. Please list below all household goods and furnishings (including audio, video and computer equipment)

LIST LIVING ROOM/DEN FURNISHINGS:

<u>Items</u>	<u>Quantity</u>	<u>Original Purchase Price</u>	<u>Year of Purchase</u>	<u>Replacement Value</u>	<u>Who Owns It?</u> <u>Circle One</u> Debtor (D) Spouse (S) Joint (J)
Chairs					D S J
Sofas					D S J
Loveseats					D S J
End Tables					D S J
Coffee Tables					D S J
Televisions					D S J
VCRs					D S J
DVD Players					D S J
Stereo Equipment					D S J
Telephones					D S J
Clocks					D S J
Lamps					D S J
Armoires					D S J
Bookcases					D S J
Window Dressings/Curtains					D S J
Other					D S J

LIST OTHER DECORATIVE ITEMS (rugs, wall hangings, curios, etc.):

<u>ITEM</u>	<u>RESALE VALUE OR OTHER METHOD</u>	<u>OWNERSHIP</u>
_____	\$ _____	D S J
_____	\$ _____	D S J
_____	\$ _____	D S J
_____	\$ _____	D S J
_____	\$ _____	D S J
_____	\$ _____	D S J

LIST KITCHEN AND DINING ROOM FURNISHINGS:

<u>Items</u>	<u>Quantity</u>	<u>Original Purchase Price</u>	<u>Year of Purchase</u>	<u>Replacement Value</u>	<u>Who Owns It?</u> <u>Circle One:</u> Debtor (D) Spouse (S) Joint (J)
Kitchen Table & Chairs					D S J
Dining Room Table & Chairs					D S J
Hutch					D S J
China Cabinet/Closet					D S J
Washer					D S J
Dryer					D S J

<u>Items</u>	<u>Quantity</u>	<u>Original Purchase Price</u>	<u>Year of Purchase</u>	<u>Replacement Value</u>	<u>Who Owns It?</u> <u>Circle One:</u> Debtor (D) Spouse (S) Joint (J)
Oven/Range					D S J
Microwave/Convection					D S J
Oven					D S J
Refrigerator					D S J
Freezer					D S J
Window Dressings/Curtains					D S J
Glass Dishes					D S J
China Dishes					D S J
Crystal					D S J
Other Items					D S J
Pots and Pans					D S J
Other Items					D S J

LIST BEDROOM FURNISHINGS:

<u>Items</u>	<u>Quantity</u>	<u>Original Purchase Price</u>	<u>Year of Purchase</u>	<u>Replacement Value</u>	<u>Who Owns It?</u> <u>Circle One:</u> Debtor (D) Spouse (S) Joint (J)
Beds and Bedding					D S J
Night Tables					D S J
Dressers					D S J
Window Dressings/Curtains					D S J
Other Items					D S J

5. List books; pictures and other art objects; antiques; stamp, coin record, tape, compact disc, and other collections or collectibles:

<u>Items</u>	<u>Quantity</u>	<u>Original Purchase Price</u>	<u>Year of Purchase</u>	<u>Replacement Value</u>	<u>Who Owns It?</u> <u>Circle One:</u> Debtor (D) Spouse (S) Joint (J)
Books					D S J
Pictures					D S J
Other Art Objects					D S J
Antiques					D S J
Other Items					

7. List Jewelry

Wedding Rings \$ _____ Debtor
 Wedding Rings \$ _____ Spouse

LIST ADDITIONAL JEWELRY:

<u>Items</u>	<u>Quantity</u>	<u>Original Purchase Price</u>	<u>Year of Purchase</u>	<u>Replacement Value</u>	<u>Who Owns It?</u> <u>Circle One:</u> Debtor (D) Spouse (S) Joint (J)
					D S J
					D S J
					D S J
					D S J
					D S J
					D S J

8. LIST FIREARMS AND SPORTS, PHOTOGRAPHIC AND OTHER HOBBY EQUIPMENT

<u>Items</u>	<u>Quantity</u>	<u>Original Purchase Price</u>	<u>Year of Purchase</u>	<u>Replacement Value</u>	<u>Who Owns It?</u> <u>Circle One:</u> Debtor (D) Spouse (S) Joint (J)
					D S J
					D S J
					D S J
					D S J
					D S J

9, List interest in insurance policies. Name of insurance company of each policy, itemize cash surrender value of each policy and indicate whether your policy allows you to change the beneficiary.

Owner of the policy: _____

Name of insurance company: _____

Type of policy: _____

Face value of policy (amount payable upon death): \$ _____

Cash surrender value of policy: \$ _____ as of what date ____/____/____

Is the beneficiary irrevocable: _____



Owner of the policy: _____

Name of insurance company: _____

Type of policy: _____

Face value of policy (amount payable upon death): \$ _____

Cash surrender value of policy: \$ _____ as of what date ____/____/____

Is the beneficiary irrevocable: _____

10. Annuities. Itemize and name each issuer:

Owner of annuity: _____

Name of issuer: _____

Account number: _____

Value of annuity: \$ _____ as of what date ____/____/____



Owner of annuity: _____

Name of issuer: _____

Account number: _____

Value of annuity: \$ _____ as of what date ____/____/____

11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.

Itemize Name and/or type of retirement plan.

Name and/or type of retirement plan: _____

Who Owns it: Debtor Spouse

Account Number: _____

Is the plan "ERISA" qualified (Employee Retirement Income Security Act of 1974)? _____
(Your employer, trustee, or plan administrator will be able to answer this question.)

What is the accumulated value of the plan? \$ _____ as of what date ____/____/____

Name and/or type of retirement plan: _____

Who Owns it: Debtor Spouse

Account Number: _____

Is the plan "ERISA" qualified (Employee Retirement Income Security Act of 1974)? _____
(Your employer, trustee, or plan administrator will be able to answer this question.)

What is the accumulated value of the plan? \$ _____ as of what date ____/____/____

Name and/or type of retirement plan: _____

Who Owns it: Debtor Spouse

Account Number: _____

Is the plan "ERISA" qualified (Employee Retirement Income Security Act of 1974)? _____
(Your employer, trustee, or plan administrator will be able to answer this question.)

What is the accumulated value of the plan? \$ _____ as of what date ____/____/____

12. List stock and interests in incorporated and unincorporated businesses.

Name of business: _____

Who owns it: Debtor Spouse

What type of business is it: _____
(S or C corp., LLC, sole proprietorship, etc.)

What is the percentage of your interest in the business: _____ %

How many shares do you hold: _____

Is the stock publicly traded: YES NO

If yes, provide trade name and symbol: _____

Replacement value? \$ _____ as of what date ____/____/____

What method did you use to estimate the value? _____

(Provide a Balance Sheet if available)

Print and complete this sheet for stocks and interest held in incorporated and unincorporated businesses.

13. Interests in partnerships or joint ventures:

Name of partnership or joint venture: _____

Who owns it? Debtor Spouse

Type of partnership (general or limited): _____

Percentage of your interest in the partnership: _____ %

What type of interest do you hold (general or limited): _____

Name of partnership or joint venture: _____

Who owns it? Debtor Spouse

Type of partnership (general or limited): _____

Percentage of your interest in the partnership: _____ %

What type of interest do you hold (general or limited): _____

Name of partnership or joint venture: _____

Who owns it? Debtor Spouse

Type of partnership (general or limited): _____

Percentage of your interest in the partnership: _____ %

What type of interest do you hold (general or limited): _____

14. Government or corporate bonds and other negotiable and non-negotiable instruments:

What type of bond? _____

Who owns it? Debtor Spouse

OR whose Social Security number is on the face of the bond? _____

Face value of the bond: \$ _____

If you cashed it today, what amount would you receive? \$ _____

What type of bond? _____

Who owns it? Debtor Spouse

OR whose Social Security number is on the face of the bond? _____

Face value of the bond: \$ _____

If you cashed it today, what amount would you receive? \$ _____

What type of bond? _____

Who owns it? Debtor Spouse

OR whose Social Security number is on the face of the bond? _____

Face value of the bond: \$ _____

If you cashed it today, what amount would you receive? \$ _____

15. Accounts receivable:

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

\$ _____ as of what date ____/____/____

15. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.

_____ Who is entitled? Debtor Spouse

_____ Who is entitled? Debtor Spouse

_____ Who is entitled? Debtor Spouse

16. Other liquidated debts owing debtor including tax refunds (tax return filed but the refund has not been received). Give particulars.

_____ Debtor

_____ Spouse

_____ Joint

17. Contingent and non-contingent interest in estate of a decedent, death benefit plan, life insurance policy or trust.

_____ Debtor

_____ Spouse

_____ Joint

18. Other contingent and unliquidated claims of every nature, including tax refunds (pro rated tax refund), counterclaims of the debtor and rights to setoff claims. Give estimated values of each.

Possible Inheritance _____ Debtor

Possible Inheritance _____ Spouse

Other _____

Describe _____

19. Automobiles, trucks, trailers, and other vehicles and accessories:

Year: _____ Make: _____ Model: _____

VIN #: _____ Mileage: _____

Whose name is the vehicle registered: _____

Is there a lien on the vehicle: YES NO

Was the lien/money used to purchase the vehicle: YES NO

If there is a lien, provide the name and address of the creditor:

Name: _____

Address: _____

City, State Zip: _____

Account #: _____

Account Balance: \$ _____

Do you intend to keep this vehicle: YES NO

Print out a copy and fill out this sheet for each vehicle you are reporting.

20. Boats, Motors and Accessories:

Who Owns It (Whose name is it registered in): _____

Is there a lien on the vehicle: YES NO

Was the lien/money used to purchase the vehicle: YES NO

If there is a lien, provide the name and address of the creditor:

Name: _____

Address: _____

City, State Zip: _____

Account #: _____

Account Balance: \$ _____

Do you intend to keep this vehicle: YES NO

Print out a copy and fill out this sheet for each boat, motor or accessory you are reporting.

21. Office Equipment, Furnishings and Supplies:

Provide a description or attach a list: _____

Who Owns It: _____

Provide the Book Value: _____

What method of depreciation did you use: _____

If book value is not applicable, provide a replacement value: _____

21. Animals

Describe: _____

Are they pets: YES NO If the animals are not pets, please describe: _____

What is the replacement value: \$ _____

What is the basis of the valuation: _____

22. Other Personal Property of any kind not already listed. Itemize.

Give a description or provide a list: _____

Who Owns It: _____

Provide the Value: \$ _____

Is there a lien: YES NO

If there is a lien, provide the name and address of the creditor:

Name: _____

Address: _____

City, State Zip: _____

Account #: _____

Account Balance: \$ _____

Print out a copy and complete this sheet for all other personal property you are reporting.

LIST OF LIABILITIES

<u>Creditor</u>	<u>Address of Creditor</u>	<u>Amount of Debt Owed</u>	<u>Property, if any, associated with the debt</u>	<u>Property Value</u>	<u>Type of lien, if any</u>	<u>Disputed, unliquidated or contingent?</u>
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						