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CHAPTER 7 & CHAPTER 13

This form was written by Nathan R. Lynch, Esquire for his Law Firm Nathan R. Lynch PLLC

This form has been designed to give you, the consumer, a better understanding of the Bankruptcy Process and to simplify the amount of work that both you and I will need to do in order to complete a Bankruptcy.

This form is very long and I appreciate the fact it will be a lot of hard work to complete. However, without this form completed it will simply not be possible for me to help you. Thank you in advance for your efforts.

When you have this form completed I will ask you to bring it to my office. You can try faxing the document, but it is more than likely that I will not receive all of the pages or they might be hard to read.

Bankruptcy is a right provided by the United States Government and Bankruptcy is designed to give people who are seriously in debt a fresh start or in some cases a plan that will help them pay some of their debts and reorganize. Bankruptcy will discharge many of your debts, which means that you will no longer be responsible for repaying them. However, you may have to repay secured debts for the purchase of particular merchandise or debts on which you gave a mortgage or put up other property as collateral.

For example, if you own a car and you have an outstanding loan on the car you will have to keep making payments on the car loan if you want to keep the car.

The law does provide many exemptions and you will be allowed to keep some money and most types of necessary property in bankruptcy. You must list all of your property in a Bankruptcy to ensure that the property will be exempted by law. In some cases your property may not be exempted, but those issues will be discussed fully if we meet in person.

Honesty is everything if you are to take advantage of the Bankruptcy Procedure and please note that **any item that is not listed will not be protected in bankruptcy**. You must also list everyone to whom you owe money. If you leave out any of your creditors, you may have to repay the creditor or you may lose your right to

bankruptcy. It may also be considered a crime if you intentionally give false information or leave out information. If you have any questions about whether you can keep certain property or whether you should list a debt, write down those questions and any others that may arise as you fill out the following pages so that you can ask me at our initial consultation.

The filing fee for Chapter 7 is \$299.00; the filing fee for Chapter 13 is \$274.00. The court requires that you attend at least one hearing, which is called a Meeting of Creditors. This hearing is usually about 20 days after your bankruptcy has been filed. In some cases you may be asked to attend additional hearings

I know that this questionnaire is long. Preparing your bankruptcy paperwork properly takes a lot of time and requires a lot of information. Please fill out the following pages as well as you can. I will help with any questions that you do not understand. If we work together on this, we can protect your family from great hardship and give you the new start the law intends you to have. My office can be reached at (425) 252-5567.

Sincerely

Nathan R. Lynch, Esquire

260 March Hill Road
PO Box 573
Walpole, NH 03608

Phone 603-756-4700
Fax 888-766-5601

The Law Office of Nathan R. Lynch PLLC is now considered to be a Federal Debt Relief Agency by an Act of Congress and the President of the United States that went into effect in 2006 known as **BAPCA**, this firm has assisted consumers seeking relief under the U.S. Bankruptcy Code since 2003.

INSTRUCTIONS: PLEASE READ and COMPLETE IN FULL.

1. Please write clearly or type your answers. I **MUST** be able to read them. If I am unable to read your writing I will need to call you and perhaps have you come into my office for extra appointments.
2. Wherever you need more room, just attach another sheet of paper and number the question so that I can find the rest of your answer.
3. Fill out **EVERY** question on all of the pages. Wherever you are given a choice of YES or NO on these forms, check either **YES** or **NO**, whichever is correct.
4. Wherever the name of a person or firm is required, give the **FULL ADDRESS** (including street, city, state, and zip code). Your discharge from each debt depends upon whether you give a complete and accurate address. If you are unable to give a complete address, said creditor may not be notified. It is your responsibility to give a complete and full listing of creditors, addresses and account numbers. (Please note that in Vermont and New Hampshire the zip code may actually be a different town than the one you live in. Please explain this clearly to me if this is the case.
5. If you do not know the exact amount you owe, fill in a **HIGH** estimate. Do **NOT** leave the amount blank and do **NOT** say "don't know" or "unknown."
6. List **EVERY CREDITOR AND EVERYONE** that has had anything to do with your debts, including cosigners, friends, and family, in addition to regular creditors. It does not matter if the bill is paid current or is past due—list it! If a bill you owe has been sent to a collection agency or any attorney, list **BOTH** the person you originally owed **AND** the collection agency or attorney, giving the **FULL ADDRESS** of each. If the collection agency has an attorney, list the person you originally owed, the collection agency, **AND** the attorney, giving the full address of each. Please get me copies of your actual bills.
7. If you already have a credit report, provide it to us. However, we will need a credit report dated within 30 days of filing your Petition. The reason for this is so we do not leave off a bill you have forgotten about.

8. Whenever a question asks you to be prepared to give details, gather all papers concerning the matter, including bills and collection letters, and bring them with you when returning this form. In any event, be sure to bring copies of the following items with you. **Bring copies that we may keep—NOT ORIGINALS--**of those documents you do have to your appointment—if you bring us your “originals” to make copies of for our use, there will be a \$50 charge. **If you do not have all of the information, bring what you can find to your initial appointment:**

- ☐ **Copies** of any deeds or Deeds of Trust and Trustee Sale Notices for properties you have owned during the past two years.
- ☐ **Copies** of records for any secured transactions within the past 910 days (2½ years). A secured transaction is the financing of a purchase that is secured collateral, for example, a car loan.
- ☐ **Copies** of current records of all open bank accounts, including IRA Accounts
- ☐ **Copies** of all bank statements for the past six months.
- ☐ **Copies** of all insurance policies, *i.e.*, homeowners, automobile, whole life, term life, accidental death, credit insurance, etc.
- ☐ **Copies** of the Complaint of all pending lawsuits in which you are a plaintiff or defendant.
- ☐ **Copies** of current statements for any educational Individual Retirement Accounts, state tuition program, or medical savings plan.
- ☐ **Copies** of all bills for the past 90 days.
- ☐ **Copies** of any court orders creating any current domestic support obligations.
- ☐ **Copies** of all checkbook transactions for the past six months.
- ☐ **Copies** of pay stubs for past six months.
- ☐ **Copies** of proof of income from all other sources, *i.e.*, SSI, L&I, pension, child support, etc., for the past six months.
- ☐ **Copies** of Proof of identity: driver’s license or photo ID, and proof of Social Security number.
- ☐ **Copies** of past two years federal tax returns.
- ☐ **Copies** of any lease or installment sale (“lease purchase”) agreements for housing (apartment, house, mobile home) or other property (cars, TV, etc.) that you have signed and that are still in effect or not fully paid.
- ☐ **Copy** of Kelly Blue Book or NADA retail value for any automobiles you own.
- ☐ **Copy** of any documentation regarding any inheritance within the past year, or an expected inheritance yet to come.

PLEASE NOTE: We can only accept COPIES of the above documents, NOT ORIGINALS. Please provide us with copies that we may keep. If you bring us your “originals,” there will be a \$50 charge to make copies.

I. NAME AND RESIDENCE INFORMATION

1. Your full name (including middle name):

1-A. Your spouse’s full name (including middle name):

2. List any other names (including maiden name) you have used in the last 6 years:

2-A List any other names (including maiden name) your spouse has used in the last 6 years:

3. Your social security number:

4. Your date of birth: Age:

3-A Your spouse’s social security number:

4-A Your spouse’s date of birth: Age:

5.. Marital Status: Single ☐ Married ☐ Divorced ☐ Separated ☐* Widow/Widower ☐

*If you are separated and maintaining separate households, each person must complete a separate questionnaire, but only **ONE** needs to list your creditors.

6.. Current Address: _____
(STREET)

(CITY)

(COUNTY)

(STATE)

(ZIP CODE)

7. Mailing Address (if different from above): _____

- 8.. Telephone Numbers: (Home)_____ (Work)_____ Cell Phone:_____
9. Spouse's Work No. _____ Spouse's Cell Phone: _____
10. Email address: _____ Spouse's Email Address: _____
11. Have you resided in the State of Washington for the past 180 days? YES ☐ NO ☐ If No, where? _____
12. Have you resided in the State of Washington for the past two years? YES ☐ NO ☐ If No, where? _____
13. List all addresses (include street, city, state and zip code) you have had in the last FOUR years:

ADDRESS	DATES OF OCCUPANCY	NAME(S) USED

14. Do you or your spouse currently own a business? YES ☐ NO ☐ Have you or your spouse been in business by yourself or with others during the last six years? YES ☐ NO ☐ **If YES to either question, please state business name, address, and telephone number, dates, and names of others in business with you or your spouse:**

(A) Tax ID # _____

(B) Name/Address of Bookkeeper/Tax Preparer: _____

(C) Value of Inventory:_____ Nature of Business _____

(D) Date business opened _____ Date business closed _____

15. PRIOR BANKRUPTCY*. Were you ever involved in any prior bankruptcy action or Chapter 13 case (Wage Earner Plan)? YES ☐ NO ☐ If YES, please state the name you used, the year it was filed, where it was filed, and the case number:

*Please bring copies of all papers relating to the prior bankruptcy to our office.

II. ASSETS

A. REAL PROPERTY:

(1) **Do you have a Trustee Sale Date?** YES ☐ NO ☐ If YES, When? _____

(2) Have you owned any real property in the past 10 years, either in the U.S. or in another country? YES ☐ NO ☐ If YES, describe and give the location of all real property (lot, house, land, burial plot, etc.) in which you hold an interest:

(3) Co-Owners (name and address):_____

(4) Outstanding mortgage balance: _____ Amount in arrears: _____

Monthly Mortgage Payment _____ Are Real Estate Taxes & Insurance Included? _____

Interest Rate: _____ Fixed _____ or Adjustable _____ Any Real Estate tax arrears? _____

(5) Mortgage Company (**name and address**): _____

Mortgage Acct # _____ Date of Deed of Trust _____

(6) Purchase Price: _____ Year Purchased: _____

(7) What company (if different than mortgage company) is financing your house? Give name and address:

(8) Present value of your house: _____ Please check one: ☐ Assessed value ☐ Fair market value ☐ Appraised value. (Bring in fair market analysis of realtor, or appraisal, if available.)

(9) Is there a second mortgage or equity line of credit? YES ☐ NO ☐ If YES, give the name and address of the company, and outstanding second mortgage or line of credit balance:

Monthly Mortgage Payment: _____ Are Real Estate taxes & Insurance Included? _____

Interest Rate: _____ Fixed _____ or Adjustable _____ Any Real Estate tax arrears? _____

Mortgage Acct # _____ Date of Deed of Trust _____

Outstanding mortgage balance: _____ Amount in arrears: _____

(10) Is any mortgage insured by the FHA, VA or a private mortgage insurance company? YES ☐ NO ☐ If YES, give details:

Please answer the same questions on the back of this page if you have additional mortgages.

B. PERSONAL PROPERTY:

(1) Cash on hand: _____

(2) Do you have **any** deposits of money (checking, savings, and trust accounts) in banks, savings and loan associations, or credit unions? YES ☐ NO ☐ If YES, list the name and address of the company, type of account, and *if the account is with others*, give their names, give the name of every person who can make withdrawals from the account, and the amount currently in the account: *(Please list all open accounts even if the amount is zero.)*

NAME	ADDRESS	TYPE OF ACCOUNT (SAVINGS/CHECKING/ETC.)	NAME OF OTHERS ON THE ACCOUNT	BALANCE

(3) Do you have any debt at the bank where you have your bank account(s)? _____

- (4) Have you closed any banking accounts in the past two years? YES ☐ NO ☐ If YES, give the name and address of the bank, what type of account it was, and if the account was with others, give their names and the names of every person who could make withdrawals from the account, and the date it was closed.

NAME	ADDRESS	TYPE OF ACCOUNT (SAVINGS/CHECKING/ETC.)	NAME OF THE OTHERS ON THE ACCOUNT	DATE CLOSED

- (5) Have you given a security deposit to any landlord, utility, or anyone else? YES ☐ NO ☐ If YES, list the name and address of the person or company and the amount:

- (6) Do you have any health savings accounts? _____

- (7) Do you have any educational savings accounts? _____

- (8) Have you receive disbursements from or cashed in a 401-k, received an inheritance, or received any lump sums of money in the past year? YES ☐ NO ☐ If YES, when and how much: _____

- (9) Give the approximate age and value (what it would cost you to replace the item with the **same age and quality of item**) of the major property items listed below. *These goods can be protected, but you must list them to protect them.* (If any item is worth more than \$400.00, please list the specific item and value on the back of this page.) **We do NOT need a list of every household item you own—value by the groups listed below. List any antiques valued at over \$450 separately.**

ITEM	AGE	VALUE
Furniture (if any one item is worth more than \$400.00 in value list separately on the back of this page)	_____	_____
Major Appliances:	_____	_____
Refrigerator	_____	_____
Stove	_____	_____
Washer/Dryer	_____	_____
Dishwasher	_____	_____
Freezer	_____	_____
Minor appliances (microwave, toaster, etc.)	_____	_____
Electronics:	_____	_____
Television	_____	_____
Stereo/CD Player	_____	_____
Video/Digital Camera	_____	_____
VCR/DVD Player	_____	_____
Computer & equipment	_____	_____
Household goods (dishes, utensils, food, etc.)	_____	_____
Sewing machine	_____	_____
Musical Instruments	_____	_____
Clothing	_____	_____
Jewelry (wedding rings; heirlooms; Rolex watches, etc.)	_____	_____
Tools	_____	_____
Guns	_____	_____
Lawn Care Equipment	_____	_____
Other: _____	_____	_____
_____	_____	_____

- (10) Are any of the items listed above being financed through a company or bank? YES ☐ NO ☐ If YES, give description of property, name and address of company or bank and the amount owed:

DESCRIPTION OF PROPERTY

NAME & ADDRESS OF FINANCING COMPANY/BANK

AMOUNT OWED

- (11) Do you have any books, prints or pictures, stamps or coins, record/tape/CD's, and/or other collections or collectibles of any value? YES ☐ NO ☐ If YES, describe and estimate their value:

- (12) Do you have any firearms (guns), sporting equipment, photography equipment or other hobby equipment of any value? YES ☐ NO ☐ If YES, describe and estimate their value:

(13) INSURANCE.

Do you own any life insurance policies? YES ☐ NO ☐ Is it term or whole life? _____

Company/Address: _____

How long have you had each policy: _____

Cash surrender value: _____

Do you have any other insurance, including credit insurance? YES ☐ NO ☐ If YES, describe: _____

Do you expect to receive any money from any insurance in the near future? YES ☐ NO ☐ If YES, give details: _____

(14) INVESTMENTS.

Do you own stock? YES ☐ NO ☐ If YES, what is the name and value of stock? _____

Do you own bonds (including U.S. Savings Bonds)? YES ☐ NO ☐ If YES, what is the total value? _____

Do you have any other investments such as mutual funds or certificates of deposits with an investment firm? YES ☐ NO ☐ If YES, describe the investment and value, and the name and address of investment firm:

- (15) RETIREMENT PLANS. Do you have a retirement plan, 401K and/or pension? YES ☐ NO ☐ If YES, describe the retirement and value, and give the name and address of company/investment firm. Please bring a copy of your account statement with you to our meeting, in addition to providing the information here:

(16) AUTOMOBILES/TRUCKS- MOTORCYCLES-MOBILE HOMES-BOATS-TRAILERS: Do you have any cars, trucks, mobile homes, boats, trailers, or motorcycles? YES ☐ NO ☐ If YES, provide a Kelly Blue Book or NADA retail value for each vehicle, and the following information:

Year / Make / Model: _____ Mileage: _____ Value _____

Name & Address of Financing Co/Bank: _____

Amt Owed _____ Acct No. _____ Mo. Pymt Amt _____ Interest Rate _____

Year / Make / Model: _____ Mileage: _____ Value _____

Name & Address of Financing Co/Bank: _____

Amt Owed _____ Acct No. _____ Mo. Pymt Amt _____ Interest Rate _____

Year / Make / Model: _____ Mileage: _____ Value _____

Name & Address of Financing Co/Bank: _____

Amt Owed _____ Acct No. _____ Mo. Pymt Amt _____ Interest Rate _____

Year / Make / Model: _____ Mileage: _____ Value _____

Name & Address of Financing Co/Bank: _____

Amt Owed _____ Acct No. _____ Mo. Pymt Amt _____ Interest Rate _____

Year / Make / Model: _____ Mileage: _____ Value _____

Name & Address of Financing Co/Bank: _____

Amt Owed _____ Acct No. _____ Mo. Pymt Amt _____ Interest Rate _____

Year / Make / Model: _____ Mileage: _____ Value _____

Name & Address of Financing Co/Bank: _____

Amt Owed _____ Acct No. _____ Mo. Pymt Amt _____ Interest Rate _____

(17) Did you purchase or refinance a car or truck or other vehicle in the past year? YES ☐ NO ☐ If YES, PLEASE BRING A COPY OF YOUR VEHICLE FINANCING DOCUMENTATION AND TITLE WITH YOU. Please list the creditor's name, address, and telephone number:

NAME

ADDRESS

ACCOUNT #

DATE OF PURCHASE
OR REFINANCE

(18) Do you own any machinery, tools, or fixtures used in your business or work? YES ☐ NO ☐ If YES, describe and give the value:

(18) Do you have any stock in trade (inventory)? YES ☐ NO ☐ If YES, list the number of shares and describe and estimate the value:

(19) Do you have any right to receive commissions or other payments from any previous job you have held? YES ☐ NO ☐ Does anyone owe you any money? YES ☐ NO ☐ If YES to either question, state names, addresses, and amounts owed:

- (20) Is any of your property in the possession of a pawnbroker, storage company or repairman? YES ☐ NO ☐ If YES, describe and give its value, and provide any pawn shop receipts: _____

Name the Company or Place where the property is: _____

- (21) Are you the beneficiary of a trust or future interest? YES ☐ NO ☐ If YES, give details and provide documentation:

- _____
(22) Do you expect to receive more than a small amount of money or property anytime in the near future by way of gift? YES ☐ NO ☐ If YES, give details:

- _____
(23) Do you expect to inherit any money or property in the near future? YES ☐ NO ☐ If YES, give details and documentation:

- _____
(24) Has anyone died and left you anything (including insurance benefits)? YES ☐ NO ☐

- (25) Do you expect to be involved in a property settlement with your spouse in the near future? YES ☐ NO ☐

- (26) Do you expect to be compensated for a personal injury resulting from an accident or other event, including an L&I injury, or restitution from Crime Victims, etc? YES ☐ NO ☐

If YES, give explain and give amount expected and from whom: _____

- _____
(27) Do you own anything else not mentioned above? YES ☐ NO ☐ If YES, describe and give value:

- _____
(28) Have you paid or transferred money or property to any family member or business partner in the past year? YES ☐ NO ☐ If YES, describe and give name and amount:

III. SECURED DEBTS. (Please provide this information on the attached sheet labeled “SECURED DEBTS”)

Do you owe any money for goods which can be repossessed if you fail to make payments? Have you agreed with any creditor that it can take any of your possessions from you, such as your car or your furniture, etc., if you do not keep up with your payments? Do you have any mortgages or liens on your property? YES ☐ NO ☐ For all these debts, list the full name and address of the creditor, when you got the money or property (month and year), and what the debt was for. If the debt is for a loan of money, state how the money was used, and what property (security) can be taken if you fail to repay the loan, what the fair market value of the property is, and how much you owe now including interest fees and charges for late payments (make a high estimate). If the purchased goods or collateral are not at your home, where are they located?

IV. TAXES, TAX RETURNS AND REFUNDS/MONEY OWED TO GOVERNMENT AGENCIES

***Bring a copy of your complete federal income tax forms (1040's or others) filed for the last 2 years with you to our office.**

1. Where did you send personal income tax returns for the last two years? Give the city and state to which each form was mailed, if known. Many states do NOT require personal income taxes be paid. If you lived in a state that DID require personal income taxes to be paid, list them below. The federal government requires that you file a tax return each year with the Internal Revenue Service (IRS).

Last year State: _____

Federal (IRS): _____

Two years ago State: _____

Federal (IRS): _____

2. Have you received any tax refunds this year? YES ☐ NO ☐

State \$ _____ Federal \$ _____

3. What income tax refunds do you expect to receive this year?

State \$ _____ Federal \$ _____

4. Does this amount include an Earned Income Credit? YES ☐ NO ☐ If YES, how much? _____

5. Is any other person (your spouse?) entitled to part of your refund? YES ☐ NO ☐

6. Have you filed income tax returns every year for the last seven years? YES ☐ NO ☐ Do you owe any taxes to the United States? YES ☐ NO ☐ If YES to either question, give the department or agency to which the tax is owing, the address of the department of agency, the kind of tax that is owing, the years for which the tax is owing, and the amount owed:

7. Do you owe any taxes to any states? YES ☐ NO ☐ If YES, give the name of the state and the department or agency therein, the address of the department or agency, the kind of tax that is owing, the years for which the tax is owing, and the amount owed:

8. Have any tax liens been filed against you? YES ☐ NO ☐. If YES, please provide a copy.

9. Do you owe any taxes to county, district, or city? YES ☐ NO ☐ If YES, give the name of the county, district, or city, the kind of tax that is owing, the years for which the tax is owing, and the amount owed:

10. Besides taxes, do you owe any other money to any branch of the United States Government (*e.g.* FHA, VA, repossessions or loans, withholding taxes [if you were in business], or money owed to the Small Business Administration)? YES ☐ NO ☐ If YES, give the name of the branch, its address, the amount owing, and why it is owed:

11. Have you ever received or been told you have received more money from the government than you were supposed to (such as social security, unemployment compensation, foods stamps, etc.) YES ☐ NO ☐ If YES, give details:

V. UNSECURED DEBTS. (Please provide this information on the attached sheets labeled “UNSECURED DEBTS”)

1. List **all** creditors, including creditors who have judgments or whose claim you dispute. Anyone who you think may have a claim against you must be listed even if the claim is old. IT IS ESSENTIAL that you provide the name and address of the creditor, date debt was incurred, what the debt was for, and name and address of collection agency (if applicable) and attorney (if applicable) to which debt has been referred, and how much is owed.

Please review all the debts you have listed on the attached sheet labeled “UNSECURED DEBTS.” Have you forgotten any creditors? It is important that all creditors be listed. Below is a partial list of common debts/creditors.

Medical bills	Loan companies	Credit card bills	Payday loans	Book clubs
Loans from relatives	Judgments	Store charges	Mail order bills	Bank fees
Student loans	Back rent	Schools	CD clubs	
Rent-to-own	Dishonored checks	Money owed to creditors who have repossessed property		
Telephone bills	Taxes	Bills for goods or services provided to dependents		
Utility bills	Welfare debt	Loans from family	Loans from friends	

2. EDUCATIONAL/STUDENT LOANS. Please bring in copies of all information regarding your student loan.

(a) Do you currently have a student loan? YES ☐ NO ☐

(b) Are you a co-signer on anyone else's student loan? YES ☐ NO ☐ Details: _____
Is anyone else a co-signer on your student loan? YES ☐ NO ☐ Details: _____

(c) If YES to either A or B above: Monthly Payment: _____ Interest Rate _____

1. Who lent the money? BANK ☐ SCHOOL ☐ GOVT AGENCY ☐ OTHER ☐

2. Name & address of lender: _____

3. Name & address of school you attended: _____

4. Did you graduate? YES ☐ NO ☐ If YES, when did you graduate? _____

5. What is the principal (amount originally borrowed)? _____

6. When was the educational loan taken out? _____ When was the first payment due? _____

7. What is the current balance of debt (including interest)? _____

8. Who is currently trying to collect the debt? State name & address: _____

9. Have you stopped making payments on the debt? YES ☐ NO ☐ If YES, state date of last payment: _____

VI. OCCUPATION & INCOME/DEPENDENTS *(Please bring copies of your paystubs for the last six months to our office.)*

1. Your occupation / Title:

2. Name and address of employer:

3. Work telephone number:

4. How long have you been at your current job:

1-A Your spouse's occupation / Title:

2-A Name and address of spouse's employer:

3-A Spouse's work telephone number:

4-A How long has your spouse been at his/her current job:

5. When do you receive your pay or other income? (Please check one)

	HUSBAND	WIFE
WEEKLY	<input type="checkbox"/>	<input type="checkbox"/>
BI-WEEKLY (i.e., every other Friday)	<input type="checkbox"/>	<input type="checkbox"/>
SEMI-MONTHLY (i.e., 1 st and 15 th of the month)	<input type="checkbox"/>	<input type="checkbox"/>
MONTHLY	<input type="checkbox"/>	<input type="checkbox"/>
OTHER: _____	<input type="checkbox"/>	<input type="checkbox"/>

Please explain here if you expect a change in your income: _____

6. Please provide the following information regarding your income. You must fill out this portion of the form—do NOT give us paystubs instead of filling in the information; we need YOU to fill in the information requested below:

	HUSBAND	WIFE
Current monthly gross wages, salary, and commissions	\$	\$
Estimated monthly overtime	\$	\$
SUBTOTAL	\$	\$
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$	\$
b. Insurance	\$	\$
c. Union dues	\$	\$
d. Other:	\$	\$
SUBTOTAL OF PAYROLL DEDUCTIONS	\$	\$
TOTAL NET MONTHLY TAKE HOME PAY	\$	\$
Regular income from operation of business or profession or farm	\$	\$
Income from real property	\$	\$
Interest and dividends	\$	\$
Alimony, maintenance or support payments payable to the debtor's use or that of dependents listed above. (Also complete form at end of questionnaire.)	\$	\$
Social security or other government assistance (Specify)	\$	\$
Pension or retirement income	\$	\$
Other monthly income	\$	\$
TOTAL MONTHLY INCOME	\$	\$

7. Is your job subject to seasonal changes?

HUSBAND YES ☐ NO ☐

WIFE YES ☐ NO ☐

If YES for either, please explain: _____

8. List all income received in the last two years by you and your spouse:

	INCOME RECEIVED (Give gross income as reported on tax returns)	SOURCE (Names and addresses of employers or specify social security, welfare, unemployment, etc.)	BY WHOM (Self or spouse)
(This Year Year-to-date)	_____	_____	_____
Last Year	_____	_____	_____
Two Years ago	_____	_____	_____

9. Do you or your spouse or your children receive income from any sources other than employment or operation of a business (*i.e.*, welfare, SSI, alimony, child support)? YES ☐ NO ☐ If YES, state source and amount:

10. Do you or your spouse or your children expect to receive any government benefits soon for which you have applied (such as Social Security, SSI, disability, etc.)? YES ☐ NO ☐ If YES, give details:

11. Do you expect your income to increase or decrease within the next year? YES ☐ NO ☐ If YES, give details:

12. PREVIOUS MARRIAGES & SPOUSAL/CHILD SUPPORT.

(a) Have you or your spouse had any previous marriages? YES ☐ NO ☐ If YES, what is the name of your former spouse(s)?

(b) Do you or your spouse pay or receive alimony, maintenance or support? YES ☐ NO ☐ If YES, state:

Which spouse? _____

Support is ☐ Paid ☐ Received. Amount: _____

For whose support? _____

(c) If you or your spouse is paying alimony, maintenance or support, are you behind on your payments? YES ☐ NO ☐ If YES, how much?

\$ _____

(d) If you or your spouse is receiving alimony, maintenance or support, is the person paying the support behind on payments? YES ☐ NO ☐ If YES, how much?

\$ _____

13. DEPENDENTS.

List all dependents of either spouse:

	NAME	AGE	RELATIONSHIP
HUSBAND	_____		

WIFE	_____		

13-A ARE ANY OF YOUR CHILDREN "SIGNERS" ON YOUR CREDIT CARDS? If so, provide their names and addresses:

14. Are you a member of any type of cooperative (housing, food, agriculture)? YES ☐ NO ☐ If YES, give details:

VII. BUDGET INFORMATION/EXPENDITURES

1. What are your monthly expenses for:
(You will need to provide the bankruptcy court with documentation of your expenses.)

Rent or mortgage (1st, 2nd, etc., TOTAL) \$ _____

1st Monthly Payment _____ Interest Rate _____

2nd Monthly Payment _____ Interest Rate _____

Real estate taxes included? YES ☐ NO ☐

Property insurance included? YES ☐ NO ☐

Electric, gas & heating fuel \$ _____

Water & sewer \$ _____

Telephone \$ _____

Internet \$ _____

Home maintenance (repairs & upkeep) \$ _____

Food (including food stamps) \$ _____

Clothing \$ _____

Laundry & dry cleaning \$ _____

Medical & dental expenses/medication (include 1/12th of
(the annual deductible, plus actual medical/dental expense) \$ _____

Public transportation \$ _____

Automobile maintenance (repairs & upkeep) \$ _____

Gasoline & oil \$ _____

Recreation, clubs, movies, cable, newspapers, magazines \$ _____

Charitable contributions \$ _____

Insurance (not deducted from wages):

Homeowner's or renters \$ _____

Life \$ _____

Health \$ _____

Auto \$ _____

Other: _____ \$ _____

Taxes (not taken from paycheck) \$ _____

Briefly explain: _____

Health Savings \$ _____

Retirement Savings \$ _____

Educational Savings \$ _____

Installment payments:

Auto \$ _____

Other (please specify): _____ \$ _____

Alimony maintenance/child support \$ _____

Payments to any dependents not living at home \$ _____

Other miscellaneous expenses

Childcare/Daycare	\$ _____
Haircuts	\$ _____
Education	\$ _____
Union dues (not deducted from wages)	\$ _____
Registration Tabs	\$ _____
Storage Unit	\$ _____
Pet Care/Food Parking Tobacco Products (Please circle which of the above applies)	\$ _____
Protection/Security Systems, and telecommunication devices used for protection	\$ _____
Other (please specify): _____	\$ _____

Note any other expenses that do not fit in the above categories on the back of this page—include any future anticipated expenses for home repair, car repair, rent increase, medical expense increase, etc.

VIII. MISCELLANEOUS INFORMATION.

1. PAYMENTS TO CREDITORS/SETOFFS

- A. Have you made any payments to any one creditor totaling more than \$600.00 in the past 90 days? YES ☐ NO ☐ If YES, state name of creditor and the amount and the dates that the wages were garnished or payments were made. Please provide copies of pay stubs or receipts reflecting garnishment or payment.

- B. Have you used any of your credit cards in the past 90 days? YES ☐ NO ☐ If YES, provide the following information and attach copies of your credit card statements:

Credit Card	Account No.	Amount Charged
-------------	-------------	----------------

- C. Have you made any payments to creditors, such as friends and relatives, who knew you were going to file bankruptcy? YES ☐ NO ☐ If YES, please state name of creditor, relationship to you, and amount:

- D. Have you made any balance transfers to any credit cards within the last 90 days? YES ☐ NO ☐ If YES, specify which credit cards, giving the account number, and the amounts transferred.

- E. Has any creditor made a setoff against you or your bank accounts in the past 90 days? YES ☐ NO ☐ If YES, state date, name of creditor, and amount of setoff: (A setoff is, for example, where the creditor deducts directly from a bank account, without your permission, because you did not make a payment; or when a bank takes your credit card payment from your savings account because you did not make a payment.)

2. LAWSUITS/POTENTIAL LAWSUITS/GARNISHMENTS

- A. Are you a party to **any** kind of lawsuit, including for a personal injury? YES ☐ NO ☐ If YES, state case number, court, and nature of proceeding:

- B. Has money from your paycheck or bank account been garnished, taken or frozen by a creditor, including your bank or credit union, because of debt? YES ☐ NO ☐ If YES, state the following:

WHO RECEIVED THE MONEY	AMOUNT GARNISHED	DATES (FROM - TO)
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>

- C. Have you been involved in a motor vehicle accident in the last two years? YES ☐ NO ☐

- D. Has your motor vehicle been involved in an accident in the last two years? YES ☐ NO ☐

- E. Have your children ever injured anyone else or their property? YES ☐ NO ☐

- F. Do you have any reason for suing someone for damage to your property, for injuries to yourself or other members of your family? YES ☐ NO ☐ If YES, give details:

3. REPOSSESSIONS/FORECLOSURES/RETURNS

Has any of your property been repossessed? YES ☐ NO ☐ If YES, list the following: (If vehicle, give year, make & model)

DESCRIPTION OF PROPERTY	MONTH & YEAR OF REPOSSESSION	WHO REPOSSESSED ITEM (NAME & ADDRESS)
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>

4. ASSIGNMENTS/RECEIVERSHIPS/TRANSFERS

- A. Have you given or made an assignment of any of your property for the benefit of your creditors or any settlements with your creditors within the past two (2) years? YES ☐ NO ☐ If YES, give the name and address of the creditor, and the terms and conditions under which you gave the property to the creditor or made an agreement with the creditor:

- B. Have you transferred any money or property (i.e., vehicles/boats, jewelry, real estate of any kind) in the last two years to anyone for any reason? YES ☐ NO ☐ If YES, provide the following information:

Date Transferred	Transferred to	Description of Property Transferred	Amount of \$ Value Received
------------------	----------------	-------------------------------------	-----------------------------

<hr/>	<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>	<hr/>

- C. Does anyone else have any of your property? YES ☐ NO ☐ If YES, list the following:

TYPE OF PROPERTY	VALUE	BEING HELD BY (NAME & ADDRESS)	REASON FOR THE PERSON HOLDING PROPERTY
<hr/>	<hr/>	<hr/>	<hr/>

D. Is any of your property in the hands of a court-appointed person (a receiver), or in the hands of a person who is holding it for your benefit and use (a trustee)? YES ☐ NO ☐ If YES, be prepared to give details.

5. GIFTS. Have you made any gifts or charitable contributions in an amount over \$200.00 in the past year? YES ☐ NO ☐ If YES, state the date, to whom the gift was made, and amount:

6. LOSSES. Have you incurred any losses from fire, theft, or other casualty or gambling in the past year? YES ☐ NO ☐ If YES, state date of loss, description and value of property lost, and circumstances:

7. PAYMENTS RELATING TO BANKRUPTCY/PAYMENTS TO ATTORNEYS

- A. Have you made any payments relating to debt counseling or bankruptcy in the past year? YES ☐ NO ☐ If YES, state the date, to whom the payments were made, and amount:

- B. Give the date, and name and address of any attorney you have consulted during the past year:_____

- C. Give the reason why you consulted the attorney:_____

8. PROPERTY HELD FOR ANOTHER PERSON: Do you have any money, property, furniture, etc., that belongs to another person or that you are holding for the benefit of someone else (in trust)? YES ☐ NO ☐ If YES, what is the property, and who owns it and what is it worth? Include name and address of the owners:

TYPE OF PROPERTY	VALUE	OWNED BY	ADDRESS	RELATIVE (YES OR NO)
---------------------	-------	----------	---------	-------------------------

9. SAFETY DEPOSIT BOX. Do you own a safety deposit box? YES ☐ NO ☐ If YES, give name and address of bank and description of contents:

10. Do you owe anyone (such as regular employees, cleaning people, gardeners, babysitters) wages? YES ☐ NO ☐ If YES, give name and address of employee, dates worked, work done, and amount owed:

11. COSIGNERS.

- A. Are there any cosigners on any of the debts you have listed in these forms? YES ☐ NO ☐ If YES, give the cosigner's name and address, and which debts were cosigned:

- B. Have you ever been the cosigner on someone else's loan or debt, or borrowed money for someone else's benefit, which has not been paid off? YES ☐ NO ☐ If YES, give name and address of person whose benefit you cosigned or borrowed money, name and address of creditor, date of debt, and current amount of claim:

12. DRIVER'S LICENSE. Is your driver's license currently suspended or revoked? YES ☐ NO ☐ If YES, give details: _____

13. Have you had a rent-to-own or rental-purchase transaction in the past 4 years? YES ☐ NO ☐ If YES, give details:

DOMESTIC SUPPORT OBLIGATIONS

1. Case Nos.: 1. _____ 2. _____
3. _____ 4. _____

2. Your Name: _____

3. Your Address: _____

4. Your Phone Number: _____

5. Name, address, and phone number of all persons to whom you pay support, and the monthly amount:

Name	Address	Phone	Mo. \$\$	Direct Pay <i>OR</i> Withheld from Paycheck
-------------	----------------	--------------	-----------------	--

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

6. Name, address, and phone number of agency to whom you pay support, and the monthly amount:

Name	Address	Phone	Mo. \$\$	Direct Pay <i>OR</i> Withheld from Paycheck
-------------	----------------	--------------	-----------------	--

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

SECURED DEBTS

(Secured Debts are debts with collateral, i.e., car loans, home loans, personal property loans, judgments)
In addition to regular debts, include debts owed to friends and family

CREDITOR'S FULL NAME: _____

Address: _____

Collection Agency (if any): _____

Address: _____

*Date Debt Incurred (if known): _____ Amount Owing: _____

Co-Signer (if any): _____ Account Number: _____

Market Value _____ Monthly Payment _____ Interest Rate _____

Describe what debt was for: _____

CREDITOR'S FULL NAME: _____

Address: _____

Collection Agency (if any): _____

Address: _____

*Date Debt Incurred (if known): _____ Amount Owing: _____

Co-Signer (if any): _____ Account Number: _____

Market Value _____ Monthly Payment _____ Interest Rate _____

Describe what debt was for: _____

CREDITOR'S FULL NAME: _____

Address: _____

Collection Agency (if any): _____

Address: _____

*Date Debt Incurred (if known): _____ Amount Owing: _____

Co-Signer (if any): _____ Account Number: _____

Market Value _____ Monthly Payment _____ Interest Rate _____

Describe what debt was for: _____

CREDITOR'S FULL NAME: _____

Address: _____

Collection Agency (if any): _____

Address: _____

*Date Debt Incurred (if known): _____ Amount Owing: _____

Co-Signer (if any): _____ Account Number: _____

Market Value _____ Monthly Payment _____ Interest Rate _____

Describe what debt was for: _____

CREDITOR'S FULL NAME: _____

Address: _____

Collection Agency (if any): _____

Address: _____

*Date Debt Incurred (if known): _____ Amount Owning: _____
Co-Signer (if any): _____ Account Number: _____
Market Value _____ Monthly Payment _____ Interest Rate _____
Describe what debt was for: _____

***Approximate date: for example, "8/99," or "1975," "before 2000," "2000-2003."**

UNSECURED DEBTS

In addition to regular debts, include debts owed to friends and family

CREDITOR'S FULL NAME: _____

Address: _____

Collection Agency (if any): _____

Address: _____

*Date Debt Incurred (if known): _____ Amount Owning: _____

Co-Signer (if any): _____ Account Number: _____

Husband's _____ Wife's _____ Joint _____ N/A _____

Describe what debt was for _____

CREDITOR'S FULL NAME: _____

Address: _____

Collection Agency (if any): _____

Address: _____

*Date Debt Incurred (if known): _____ Amount Owning: _____

Co-Signer (if any): _____ Account Number: _____

Husband's _____ Wife's _____ Joint _____ N/A _____

Describe what debt was for _____

CREDITOR'S FULL NAME: _____

Address: _____

Collection Agency (if any): _____

Address: _____

*Date Debt Incurred (if known): _____ Amount Owning: _____

Co-Signer (if any): _____ Account Number: _____

Husband's _____ Wife's _____ Joint _____ N/A _____

Describe what debt was for _____

CREDITOR'S FULL NAME: _____

Address: _____

Collection Agency (if any): _____

Address: _____

*Date Debt Incurred (if known): _____ Amount Owning: _____

Co-Signer (if any): _____ Account Number: _____

Husband's _____ Wife's _____ Joint _____ N/A _____

Describe what debt was for _____

CREDITOR'S FULL NAME: _____

Address: _____

Collection Agency (if any): _____

Address: _____

*Date Debt Incurred (if known): _____ Amount Owning: _____

Co-Signer (if any): _____ Account Number: _____

Husband's _____ Wife's _____ Joint _____ N/A _____

Describe what debt was for _____

***Approximate date: for example, "8/99," or "1975," "before 2000," "2000-2003."**

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Address: _____

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Co-Signer (if any): _____ Account Number: _____

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Address: _____

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Collection Agency (if any): _____

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Co-Signer (if any): _____

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Husband's _____ Wife's _____ Joint _____ N/A _____

Describe what debt was for _____

***Approximate date: for example, “8/99,” or “1975,” “before 2000,” “2000-2003.”**

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Describe what debt was for _____

***Approximate date: for example, "8/99," or "1975," "before 2000," "2000-2003."**

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Describe what debt was for _____

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Co-Signer (if any): _____ Account Number: _____

Husband's _____ Wife's _____ Joint _____ N/A _____

Describe what debt was for _____

***Approximate date: for example, "8/99," or "1975," "before 2000," "2000-2003."**

**DRIVING DIRECTIONS TO
THE OFFICE OF NATHAN R. LYNCH PLLC
40 MAIN STREET PO BOX 573,
WALPOLE, NH 03608**

**WE ARE LOCATED ON THE FIRST FLOOR OF THE ONLY YELLOW BUILDING ON MAIN
STREET IN WALPOLE, NEW HAMPSHIRE.**

PLEASE NOTE THAT YOU WILL NOT ACTUALLY SIGN THIS NOTICE UNTIL YOU HAVE ACTUALLY MET WITH
ATTORNEY NATHAN R. LYNCH IN PERSON.

INITIAL CONSULTATION AGREEMENT AND REQUIRED NOTICES

***Please Note:** These documents and disclosures are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, they are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief. These Notices are based on the false assumption that all people who consider bankruptcy relief are dishonest. Please rest assured—so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing for bankruptcy, so long as you provide us accurate and complete information.*

Today, I had an initial consultation with Nathan R. Lynch PLLC (the “Firm”). I was advised that the Firm is a debt relief agency as defined in the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (“BAPCPA”), and that it helps people file for relief under the bankruptcy code.

There is no charge for the initial consultation. The Firm provides the following services at the initial consultation:

- A description of the relief available, the benefits and the risks of filing for bankruptcy under sections 7, 11, 12 and 13 of the Bankruptcy Code.
- An analysis, based on the information and documents provided by me, if any, of my income, expenses, assets and liabilities. This analysis is only preliminary, since the Firm does not have all of the information and documents that will be required to fully evaluate my situation.
- If it has appeared from this analysis that bankruptcy may be an appropriate remedy for me, a discussion of the information and documents I will need to provide the Firm. If it has appeared from today’s analysis that bankruptcy may not be an appropriate remedy for me, a discussion of other possible alternatives.

I have been informed and agree that the Firm will not provide any services or bankruptcy assistance to me at this time, other than specifically stated in this Agreement. It is understood that the Firm will not provide any other legal services to me and will not file bankruptcy for me unless and until the Bankruptcy Questionnaire has been completed, all documents and information requested have been provided, and I have received a certification and budget analysis from an approved credit counseling agency. Should I wish the Firm to provide additional services, including the filing of bankruptcy, I will sign a separate retainer agreement detailing such services and their cost.

BAPCPA REQUIRED NOTICE NO. 1 (§ 342(b)(1) and 527(a)(1) of the Bankruptcy Code)

PURPOSES, BENEFITS AND COSTS OF BANKRUPTCY

This discussion is intended only as a brief overview of the types of bankruptcy. You should not decide whether or not to file for bankruptcy relief solely on this information. Bankruptcy law is complex, and there are many considerations that must be taken into account in making the determination whether or not to file. Anyone considering bankruptcy is encouraged to make a decision only after seeking the advice and assistance of an experienced bankruptcy attorney.

To put it bluntly, bankruptcy is a legal way to avoid paying people what you owe them. Bankruptcy has biblical antecedents, however. Look at the "Jubilee Year" and the forgiveness of debt in Leviticus 25. (For a more detailed discussion, ask us for a copy of the article, "The Bible and Bankruptcy.") Since there is no Jubilee Year today, in many situations bankruptcy is the only way that you can keep your home from foreclosure, your car from repossession, your possessions from auction and creditors from making your life miserable.

When a person is discharged in bankruptcy, he or she is relieved from liability for most debts incurred before the bankruptcy was filed and protected from future collection of those debts. The purpose of bankruptcy is to give you a "fresh start," and the bankruptcy code is interpreted by the Courts to give effect to these words.

Types of Bankruptcy

The Bankruptcy Code is divided into chapters. The chapters that usually apply to consumers are Chapter 7, where most or all of your debt is wiped out, and Chapter 13, which involves a repayment plan.

In most cases, once you file your case, the “Automatic Stay” immediately goes into effect. The Automatic Stay means that a bankruptcy filing automatically stops, or stays, and brings to a halt most lawsuits, repossessions, foreclosures, evictions, garnishments, attachments, utility shut-offs, and debt collection harassment. Generally, creditors cannot take any further action against you or your property without permission from the Bankruptcy Court.

Chapter 7. Chapter 7 is designed for people who are having financial difficulties and are not able to re-pay their debts.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you can usually qualify for a Chapter 7 if your average gross monthly income for the last six months is below your state’s Median Income, your gross income less certain expenses is below your state’s Median Income, or you can show “special circumstances” that would allow you to qualify for Chapter 7. The filing fee for a Chapter 7 is \$335.00.

Under Chapter 7, you can usually exempt, or keep, most or all of your assets under Maryland law, or, if you have not lived in Maryland for the past two years, under the state’s exemption law that applies to your case. Most retirement accounts and pensions are also exempt. Secured property, normally your car and house, may not have any net equity, in which case you can keep it as well. The Trustee liquidates most non-exempt property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

Once your Chapter 7 case is over, you receive a Discharge. The discharge prevents your creditors from taking any steps to try to collect their unsecured debt. They cannot call you, write you, sue you, or take any steps that could be

considered an attempt to collect its debt. If you want to keep property that has a lien on it, you must keep your payments current, and may be required to reaffirm your debt. Some debts can not be discharged. Typical examples are child support, alimony, and other domestic support obligations, some taxes, student loans, criminal restitution, and debts for death or personal injury caused by operating vehicles while intoxicated with alcohol or drugs.

Chapter 13. Chapter 13 is a valuable tool that lets you catch up overdue mortgage or car payments, taxes and domestic support obligations. It also applies where you have the ability to repay some or all of your debts over time. You must have less than \$307,675 in unsecured debt (such as credit cards and doctor's bills) and less than \$922,975 in secured debt (such as mortgages and car loans) to qualify for Chapter 13. The filing fee for a Chapter 13 is \$ 310.00.

Under Chapter 13, you keep all of your property, both exempt and non-exempt, as long as you resume making your regular payments on secured debt and keep current under the repayment plan that you propose. A repayment plan can last for up to five years. After finishing your payments, most of your unsecured debts are discharged.

Chapter 11. Chapter 11 is designed primarily for business reorganization, but is also available to consumer debtors. Its provisions are quite complex. In the vast majority of cases, Chapter 11 is unnecessary and too expensive for most consumer debtors. The filing fee for Chapter 11 is \$1,717.00.

Chapter 12. Chapter 12 lets family farmers repay their debts over a period of time, and is in many ways similar to a Chapter 13. The filing fee for a Chapter 12 is \$275.00.

Credit Counseling. Reputable credit counselors can advise you on managing your money and your debts. They may also be able to develop a plan to repay your debts. Unfortunately, many credit counselors are not reputable and charge high fees and contributions that will cause you to fall deeper into debt and damage your credit rating.

Furthermore, many misrepresent their non-profit status and/or their affiliations with religious or charitable organizations, and are little more than collection agents for the credit card companies.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you are required to take two short credit counseling courses, one before you file bankruptcy, and one after you have filed. We will refer you to a reputable credit counselor who has been approved by the United States Trustee Department for these courses.

BAPCPA REQUIRED NOTICE NO. 2 (§ 527(a)(2) of the Bankruptcy Code)

NOTICE OF MANDATORY DISCLOSURE TO CONSUMERS WHO CONTEMPLATE FILING BANKRUPTCY

Please Note: These Notices are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, these notices are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief. These Notices are based on the false assumption that all people who consider bankruptcy relief are dishonest. Please rest assured—so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing bankruptcy, so long as you provide us accurate and complete information.

1. All information that the assisted person is required to provide with a petition thereafter during a case under this title is required to be complete, accurate and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.
3. Current monthly income, the amounts specified in section 707(b)(2) and, in a case under chapter 13 of this title, disposable income (determined in accordance with section 707(b)(2)), are required to be stated after reasonable inquiry; and

4. Information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

BAPCPA REQUIRED NOTICE NO. 3 (§ 342(b)(2) of the Bankruptcy Code)

FRAUD & CONCEALMENT PROHIBITED

If you decide to file bankruptcy, it is important that you understand the following:

1. Some or all of the information you provide in connection with your bankruptcy will be filed with the bankruptcy court on forms or documents that you will be required to sign and declare as true under penalty of perjury.
2. A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a bankruptcy case shall be subject to fine, imprisonment, or both.
3. All information you provide in connection with your bankruptcy case is subject to examination by the Attorney General.

BAPCPA REQUIRED NOTICE NO. 4 (§ 527(b) of the Bankruptcy Code)

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES

Please Note: These Notices are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, these notices are designed to scare and intimidate good people who have had bad things happen to them, and need debt relief. These Notices are based on the false assumption that all people who consider bankruptcy relief are dishonest. Please rest assured—so long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing bankruptcy, so long as you provide us accurate and complete information.

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 a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine. An attorney can help guide you through this intricate process, making it easier and less stressful for you.

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 the required first meeting of creditors where you will be questioned by a court official called a "trustee" and, much more rarely, 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. It may not be in your best interest to reaffirm a debt.

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, if held, 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. However, please be advised that in most cases, you will only be concerned with chapter 7 and chapter 13.

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.

ACKNOWLEDGMENT OF RECEIPT

I acknowledge that I have received from Nathan R. Lynch PLLC, a copy of all of the following documents:

1. **Consultation Agreement**
2. **Notice Mandated By Section 342(b)(1) and 527(a)(1) of the Bankruptcy Code**
3. **Notice Mandated By Section 527(a)(2) of the Bankruptcy Code**
4. **Notice Mandated By Section 527(b) of the Bankruptcy Code**
5. **Notice Mandated By Section 342(b)(2) of the Bankruptcy Code**

If my spouse was not present when I received a copy of these notices, I hereby also acknowledge receipt of said notices on behalf of my spouse, and promise to provide my spouse with either a copy of these notices or the opportunity to read and review the copy I received.

Dated: _____

Prospective Client

Prospective Co-Client (if present)