

Do either of you owe any back taxes to the IRS or Iowa Department of Revenue? Yes No
If so, what years?

Do either of you have any unpaid student loans (provide details of lender's name, address, balance, monthly payment):

To assist both of us with organization, please make a list below of the names of each creditor you have (secured, unsecured, mortgage, credit card, medical, utility, lender, friends, family, etc). Names and dates only. (You need not write down addresses, account numbers or balances. Use additional sheet if necessary.)

<u>Creditor Name</u>	<u>Year(s) debt was incurred</u>	<u>Creditor Name</u>	<u>Year(s) debt was incurred</u>
----------------------	--------------------------------------	----------------------	--------------------------------------

Business Owners

(To be completed only by persons who have owned or operated a business within the past 6 years)

Have you owned or operated a business in the past 6 years?

If Ayes@, please provide the following information on separate paper: *(if no, disregard this request):*

Name of business, Tax ID #, Type of business (corporation, partnership, sole proprietorship, LLC), Attorney, Accountant, Bookkeeper, Owner names and percentage of ownership, beginning and ending dates of the business, goods or services provided by business, whether financial statements were prepared and given (and when), audit information, inventories, inventory list, current equipment list (items and fair market value) and a list of all other business assets, current accounts Receivable (names and amounts), current accounts payable (names, addresses and amounts), business and individual tax returns for the last 3 years with all supporting schedules and depreciation schedules, compensation paid to you, your family members and other business owners from the business over the past year (including dates and amount paid), list of payments to all your business creditors from the business accounts over the last 90 days (including amounts paid, dates of payment and to what the payment related to), list of each secured creditor, the item(s) secured by the loan, and copies of the loan paper work including promissory notes and security instruments, itemized list and amounts of all dividends, income draws, and personal expenses paid to you or on your behalf from business accounts or assets for the past 6 months, business accounts, account numbers, balances.

Assets secured by the loan (what did you put up as collateral for the loan):

Do you want to pay this loan back and keep the assets secured by it ("reaffirm"), or do you want to give back the assets and stop paying on the loan ("surrender")? Reaffirm Surrender

Did you purchase any insurance with the loan (like credit life, disability, mortgage insurance)? Yes No

Are you in default on the loan? Yes No

(If not, you may skip the rest of these questions).

If so, how many months are you behind?

What is the total amount of back payments, interest, late charges and penalties you owe to bring this loan current?

Have you received confirmation from your creditor that this amount will bring the loan current?

If so, when? Contact person at company?

LOAN # 3

Loan Company Name:

Address of Creditor

Account Number:

Date of Loan:

Original Loan Amount:

Interest Rate:

Years to repay:

Monthly Payment Amount:

Payment due date (each month):

Payoff (balance of loan):

Date last payment was made:

Number of missed payments that have not been made up:

Purpose of the loan (for example, to purchase a home, auto, furniture):

Assets secured by the loan (what did you put up as collateral for the loan):

Do you want to pay this loan back and keep the assets secured by it ("reaffirm"), or do you want to give back the assets and stop paying on the loan ("surrender")? Reaffirm Surrender

Did you purchase any insurance with the loan (like credit life, disability, mortgage insurance)? Yes No

Are you in default on the loan? Yes No

(If not, you may skip the rest of these questions).

If so, how many months are you behind?

What is the total amount of back payments, interest, late charges and penalties you owe to bring this loan current?

Have you received confirmation from your creditor that this amount will bring the loan current?

If so, when? Contact person at company?

Personal Property List

Please indicate if you own any of the following by entering a "x" next to the item.

- | | |
|------------------------------------|---|
| 1. Checking Accounts | 16. Cooking utensils |
| 2. Savings Accounts | 17. Hand tools |
| 3. Certificates of Deposit | 18. Washer and dryer |
| 4. Stocks, mutual funds | 19. Microwave |
| 5. Bonds | 20. Stove and oven |
| 6. Brokerage account | 21. Dishwasher |
| 7. Life Insurance | 22. Vacation house, trailer or lot |
| 8. Annuities | 23. Automobiles, trucks, trailers, vehicles |
| 9. Qualified Retirement Plans | 24. Boats, motors and accessories |
| 10. IRA, Keogh, Pension, 401k | 25. ATVs, snowmobiles, motorcycles |
| 11. Jewelry | 26. Aircraft and accessories |
| 12. Camcorder | 27. Office equipment, furnishings, & supplies |
| 13. Lawnmower | 28. Jet skis, waverunner, water toy |
| 14. Snowblower | 29. 4-wheeler; 3-wheeler; motorbike, go-cart |
| 15. Flatware, silverware & cutlery | 30. Camper, trailer, motorhome, R.V. |

Please enter the number of items you own of the below items. If none (0), leave it blank.

- | | |
|--------------------------|--|
| 31. Beds or Bedroom sets | 38. Stereos |
| 32. Living room sets | 39. Computers |
| 33. Dining room sets | 40. Firearms |
| 34. Televisions | 41. Furs |
| 35. CD players | 42. Refrigerators |
| 36. DVD players | 43. Dressers, chest of drawers, cedar chests |
| 37. VCRs | |

Do you have (answer "yes" or leave blank if "no"):

- Interest in partnerships or joint ventures
- Patents, copyrights, and other intellectual property, licenses, franchises or other intangibles
- Machinery, fixtures, equipment, or supplies used in business
- Inventory
- Income producing animals
- Crops-growing or harvested
- Farming equipment, implements, supplies, chemicals or feed
- Do you have a claim against anyone for any reason (debt collection, personal injury, workers comp?)
- Are you currently serving as a Trustee or Executor of an estate or trust?
- Do you expect to inherit any assets within the next year?
- Have you paid any creditor more than \$600 within the last 90 days?
- Have you taken any cash advances or charged anything on a credit card within the last 90 days?
- If "yes" to the last question, how much money have you charged, taken in the form of cash advances or balance transfers within the past 90 days?
- Have you paid or repaid any money to a family member, friend or business partner in the last year?
- Have you been a party to any lawsuit, garnishment, levy, execution, attachment, repossession, foreclosure, return, assignment or receivership within the past year?
- Do you have any judgments against you? (The Judgment Lien can be released at an additional charge of \$275 per lien.)
- Have you made any gifts to charity, churches, family or friends of more than \$100 in the last year?
- Have any bank or brokerage accounts been closed in the last year?

61. Have you had a safe deposit box in the last year?
62. Are you in possession of any property that belongs to someone else?
63. Are you a beneficiary to any trust or estate?
64. Are you a party to any contracts or leases (i.e., car, apartment, cell phone, office equipment)?
65. Do you have any co-debtors or co-signers on any debts you have (other than your spouse)?
66. Are you behind on any rent/house payments?
67. Have you transferred any assets to a trust in your lifetime?
68. Are you receiving money from a past lawsuit or structured settlement?
69. Are you receiving any money/benefits from an annuity?
70. Have you lived outside of Iowa during the past 3 years?
71. Have you sold, traded, or given away any assets (property, money, etc.) within the last 2 years?
If yes, please list all assets transferred within two years?

Please provide the following information about the vehicle(s) you own:

Vehicle #1

Year: Make: Model: Miles:
Name of owner(s) on title: Condition of vehicle:

Vehicle #2

Year: Make: Model: Miles:
Name of owner(s) on title: Condition of vehicle:

Vehicle #3

Year: Make: Model: Miles:
Name of owner(s) on title: Condition of vehicle:

List any other personal property you own that is not listed:

- | | |
|----|----|
| 1. | 3. |
| 2. | 4. |

If you rent or lease property, please provide the name and address of your landlord, amount of the monthly rent and security deposit:

If you have bank accounts, brokerage or stock accounts, annuities, investments, or qualified retirement plans such as IRA's or 401(k)'s, please complete the following for each account (use additional paper if necessary):

Checking Account:

1. bank/company: Account # Account balance:
titleholder (husband, wife, joint): H W J Beneficiary:

Savings Account:

2. bank/company: Account # Account balance:
titleholder (husband, wife, joint): H W J Beneficiary:

Other (IRA, 401(k), etc.):

3. Type of Account: Account # Account balance:
titleholder (husband, wife, joint): H W J Beneficiary:

Take time to complete this next section accurately. It may determine whether you are eligible for bankruptcy, and if so, whether you are eligible for a Chapter 7 or a Chapter 13 bankruptcy. Take time to determine what your average monthly expenses are for each expense category by examining your checkbook and credit card statements. Please add expense categories that I have not included in the worksheet if they apply to your situation. An accurate expense budget is crucial to a successful bankruptcy filing. Make sure you include ALL of your expenditures. If you leave some out, or UNDER estimate certain expenses, it will hurt you in your bankruptcy proceedings. Better to err on the side of including too many expenses, and overestimating your expenses, than it is to forget to include expenses. I can always eliminate expenses that are too high or that are not permitted, but I have to know about all of them in order to best represent you.

Monthly Average Expenditures

Rent or Mortgage payment:	
Real estate taxes included?	Home repairs, upkeep, lawn care snow removal (monthly average):
Property insurance included?	Household supplies (i.e. cleaning supplies, toiletries, Target / Wal-Mart):
Electricity and heating fuel:	Food (at home and dining out for entire family):
Water and Sewer:	Clothing (you and your family / dependants):
Telephone and cell phone:	Laundry and dry cleaning:
Cable, garbage collection, and internet:	
Medical and dental expenses, Optometry and health aids (aside from insurance premiums, i.e. monthly out-of-pocket expenses and co-payments, NOT premium payments)	
Health insurance premiums deducted from pay check:	
Health insurance premiums paid out of pocket (not deducted from pay stub, or paid by employer):	
Gasoline, oil changes, auto maintenance, public transportation:	
Recreation, clubs and entertainment, movies, subscriptions:	
Cigarettes / Tobacco:	
Charitable contributions / Church tithe:	
Monthly car payments:	
Real Estate taxes (monthly average)	Child care:
Monthly payment plans for other taxes or back taxes (IRS, Dept. of Revenue):	Pet expenses:
Homeowners or renters insurance:	Bank fees / license, registration fees, misc. fees:
Life Insurance:	School, school lunches, and extra curricular expenses for children:
Health Insurance:	Personal grooming (haircuts, supplies):
Auto Insurance:	Monthly unsecured debt (estimate) such as credit cards, medical bills, unsecured loans:
Other Insurance:	Other miscellaneous loan payments:
Monthly alimony payments: Monthly child support payments:	Other Expenses:
Monthly student loan payments:	
TOTAL AVERAGE MONTHLY EXPENSES:	(Total of all the above amounts).

