

IMPORTANT TIPS-READ CAREFULLY

- Fill out worksheet completely!
- Got to my website at paulriffel.com to view my video that goes over the worksheet page by page. Also, you should view the “Top 10” bankruptcy video as well.
- Make sure you take the credit counseling course as soon as possible because your bankruptcy cannot be filed until you have completed this course. Call 813-989-1900 to start this process.
- For automobile values, you need to run the private party value on *kbb.com* for your particular year, make and model. Bring me a copy of that printout.
- If you own any real estate, you must provide me with a copy of the deed. This includes timeshares.
- If you have any questions while completing the worksheet, place a question mark in the margin and move on to the next question. We will discuss your questions at our next meeting.
- If you want to have a credit report done, we can that at our next meeting. The fee is \$35.00 per person.
- Bring last three months of paycheck stubs with the worksheet. This is not an optional request.
- If you would like to view an informational video on bankruptcy produced by the local bar association, go to: <http://www.flmb.uscourts.gov/bankruptcybasics/default.htm>
- Call my office at 813-265-1185 to schedule an appointment to go over the worksheet. I will not accept the worksheet by mail.

Paul E. Riffel, P.A.

1319 W. Fletcher Avenue

Tampa, Florida 33612

(813) 265-1185

FAX (813) 265-0940

CLIENT INFORMATION WORKSHEETS

DEBTOR

JOINT DEBTOR

FULL NAME:	_____	_____
STREET ADDRESS:	_____	_____
	_____	_____
MAILING ADDRESS:	_____	_____
	_____	_____
COUNTY:	_____	_____
HOME PHONE:	_____	_____
WORK PHONE:	_____	_____
FAX (if available):	_____	_____
SOC. SEC. NO.:	_____	_____
OTHER TAX IDS:	_____	_____

What other personal or business names have you used in the last six (6) years?

_____	_____
_____	_____
_____	_____

PRIOR BANKRUPTCIES: If you have previously filed a bankruptcy petition, please list the case number, date and the location where you filed:

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

Have you lived at the above address for at least 730 days? YES _____ NO _____

MORTGAGE: Is your mortgage FHA or VA guaranteed? YES _____ NO _____

Your Property Provide detailed description What is it? Where is it?	Who Owns It? H - Husband W - Wife J - Joint	Market Value of Property	Value of Liens (claims against property)
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Real Property is land and things permanently attached to land. Included are unimproved land, vacation cabins, condominiums, duplexes, rental property, business property, mobile home park spaces, agricultural land, airplane hangars and any other buildings permanently attached to land. It also includes property you are entitled to by a trust and all property in which you have any legal, equitable, or future interest.

REAL ESTATE (Attach deed)			
PERSONAL PROPERTY 1. Cash on hand			
2. Deposits of money (Bank)			
3. Security deposits with Apartment or Utility			

Your Property Provide detailed description What is it? Where is it?	Who Owns It? H - Husband W - Wife J - Joint	Market Value of Property	Value of Liens (claims against property)
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4. Household goods, supplies and furnishings (Detailed list)			
5. Books, pictures, art objects; stamp, coin and other collections			
6. Wearing apparel			
7. Jewelry			
8. Firearms, sports equipment and other hobby equipment			
9. Interests in insurance policies			

Your Property Provide detailed description What is it? Where is it?	Who Owns It? H - Husband W - Wife J - Joint	Market Value of Property	Value of Liens (claims against property)
10. Annuities			
11. Pension or profit-sharing plans			
12. Stock and interests in incorporated and unincorporated companies			
13. Automobiles, trucks, trailers and other vehicles (Year, make, model, mileage)			
14. Boats, motors and accessories			
15. Other personal property			

WORKSHEET- Your property

Creditors' Name and Address Phone Number Account Number	Date Incurred	Who is liable for debt? H - Husband W - Wife J - Joint	Balance Owed	Name and Address Collection Agency or Co-debtor
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Secured debts are car loans, home loans, home equity loans, second mortgages, or any other loans where property is pledged as security. All other types of debt are unsecured.

Mortgage(s) on Principal Res.				
Automobile Loans				
List Other Secured Debts Below:				
Federal Taxes				
State Taxes				

Creditors' Name and Address Phone Number Account Number	Date Incurred	Describe Debt	Who is Liable For Debt? H - Husband W - Wife J - Joint	Balance Owed	Name and Address Collection Agency or Co-debtor
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Unsecured debts are credit cards and personal loans on which no collateral is given. Include all debts.

Creditors' Name and Address Phone Number Account Number	Date Incurred	Describe Debt	Who is Liable For Debt? H - Husband W - Wife J - Joint	Balance Owed	Name and Address Collection Agency or Co-debtor
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Creditors' Name and Address Phone Number Account Number	Date Incurred	Describe Debt	Who is Liable For Debt? H - Husband W - Wife J - Joint	Balance Owed	Name and Address Collection Agency or Co-debtor
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LEASES OR CONTRACTS: Are you a party to any leases or contracts for an apartment, car or furniture? If yes, list the parties involved and their addresses. If you owe money on these contracts, they should be listed on the Schedules above.

	DEBTOR	JOINT DEBTOR (Or spouse)
MARITAL STATUS:	_____	_____
AGE:	_____	_____
OCCUPATION:	_____	_____
LENGTH OF EMP.:	_____	_____
EMPLOYER NAME:	_____	_____
EMPLOYER ADDRESS:	_____	_____

DEPENDENTS

NAME:	_____	_____
AGE:	_____	_____
RELATIONSHIP:	_____	_____

NAME:	_____	_____
AGE:	_____	_____
RELATIONSHIP:	_____	_____

NAME:	_____	_____
AGE:	_____	_____
RELATIONSHIP:	_____	_____

ATTACH THREE MONTHS OF PAY ADVICES WITH WORKSHEET

(Include income of spouse even if he or she is not filing)

	DEBTOR	JOINT DEBTOR
Current monthly gross wages, salary, commissions (Pro-rate if not paid monthly)		
Estimated monthly overtime		
Payroll Taxes and Social Security Deducted		
Insurance Deducted		
Union dues Deducted		
Other payroll deductions - specify		
Regular monthly income from business, profession, or farm (Attach a detail statement)		
Monthly income from real property		
Monthly interest and dividends		
Alimony, maintenance, or support payments (amount received monthly for debtor's or debtor's dependents' use)		
Social Security or government assistance		
Pension or retirement		
Other monthly income		
Describe any increase or decrease of more than 10% in any previous category anticipated to occur in the year following this filing.		

	DEBTOR(S)
Rent or home mortgage payment Does this include real estate taxes? Y _____ N _____ Does this include property insurance? Y _____ N _____	
Electricity and heating fuel (average monthly)	
Water and sewer (average monthly)	
Telephone (average monthly)	
Cable (average monthly)	
Other utilities (average monthly)	
Home maintenance (repairs and upkeep)	
Food	
Clothing	
Laundry and dry cleaning	
Medical and dental expenses	
Transportation (not including car payments)	
Recreation, clubs and entertainment, newspapers, etc.	
Charitable contributions	
Homeowner's or renter's insurance (if not escrowed in mortgage)	
Life insurance	
Health insurance (if not deducted from paycheck)	

FORM 7: STATEMENT OF FINANCIAL AFFAIRS

1. **Income from employment or operation of business.**
Enter each income source for the past two years. Specify the amount of income and the fiscal year.

Husband's Income Sources (name and address)	Amount	Fiscal Period
		YEAR TO DATE
		LAST YEAR
		2 YEARS AGO

Wife's Income Sources (name and address)	Amount	Fiscal Period
		YEAR TO DATE
		LAST YEAR
		2 YEARS AGO

2. **Income other than from employment or operation of business.**
Enter sources of any other income during the past two years. Specify the amount of income and the fiscal year.

Sources (name and address)	Amount	Fiscal Year

- 3a. **List Payments made to any creditor totaling more than \$600.00 during the last 90 days (other than mortgage or regular payments).**

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

- 3b. **List payments made to insider creditors during the last year (relatives or business partners).**

Creditors (name and address)	Date of Payments	Amount Paid	Amount Still Owing

- 4a. **Were you sued or did you sue anybody last year (12 months)?** _____

If yes, list the following on back of this sheet: caption of suit, case number, nature of proceeding, court and location, status/disposition.

4b. List any property garnished, attached or seized during the last year by a creditor.

Creditor (name and address)	Date of seizure	Description and value of property

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

Creditor (name and address)	Date of repossession	Description and value of property

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

On the back of this sheet list the name and address of assignee, date of assignment and terms of assignment or settlement.

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

On the back of this sheet list the name and address of custodian, name and location of court, case title and number, date of order, description and value of property.

7. List all gifts or charitable contributions made during the last year except ordinary and usual gifts to family members totaling less than \$200 per family member and \$100 per charitable recipient.

Recipient (name and address)	Relationship (if any)	Date of gift	Description and value of gift

8. List all losses from fire, theft, other casualty or gambling during the past year.

On the back of this sheet list the description and value of property, circumstance of loss, if loss was covered by insurance (give particulars) and date of loss.

9. Payments made to Attorney Paul E. Riffel:

DATE	AMOUNT	PAID BY: (Self - Other)

10. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security during the past year to creditor or family member.

Transferee & relationship (name and address)	Date	Describe property transferred, and value received

11. List all financial accounts and instruments held by or for the benefit of the debtor which were closed, sold or otherwise transferred in the past year. Include checking, savings, or other financial accounts, CDs, shares and share accounts held in banks, credit unions, pension funds, brokerage houses, etc.

Institution (name and address)	Acct type & number Amt of Final Balance	Amount & date of sale or closing

12. List each safe deposit or other box or depository in which you have had valuables within the past year.

Institution (name and address)	Who has access? (name and address)	Description of contents	Date of transfer or surrender

13. List all setoff (money taken from an account to repay a loan at the same bank as where your money has been deposited) made by any creditor, including a bank, against a debt of the debtor within the past 90 days.

Creditor (name and address)	Date of setoff	Amount of setoff

14. List all property OWNED by another person that the debtor (you or you and your spouse) holds or controls.

Owner (name and address)	Description & value of property	Location of property

15. If you have moved within the last TWO years, list all premises occupied and vacated during that period.

Address	Name used	Dates of occupancy

16. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole partnership, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NONE

Name	Taxpayer I.D. Number(EIN)	Address	Nature of Business	Beginning and End Dates of Operation
_____	_____	_____	_____	_____

The following questions, #17-23, are only to be answered if you are a corporation or partnership of if you have been, in the **six years** immediately preceding this case, an officer, director, managing executive, or owner of more than 5% of the voting securities of the corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or otherwise self-employed.

17. Books, records, and financial statements

a. List all bookkeepers and accountants who, within the **two years** immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records.

NONE

Name and Address	Dates Services Rendered
_____	_____

b. List all firms or individuals who, within the **two years** immediately preceding the filing of this bankruptcy case, have audited the books of account and records, or prepared a financial statement of the debtor.

NONE

Name	Address	Dates Services Rendered
_____	_____	_____

c. List all firms or individuals who, at the time of the commencement of this case, were in possession of your books of account and records. If the records are not available, explain.

NONE

Name and Address	Comments
_____	_____

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NONE

Name and Address	Dates Issued
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18. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

NONE

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost market, or other basis)
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b. List the name and address of the person possessing the records of each of the two inventories reported in a.) above.

NONE

Date of Inventory	Name and Address of Custodian of Inventory Records
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19. Current partners, officers, directors, and shareholders

a. If your business is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NONE

Name and Address	Nature of Interest	Percentage of Interest
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b. If your business is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly own, controls, or holds 5% or more of the voting securities of the corporation.

NONE

Name and Address	Title	Nature and Percentage of Stock Ownership
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20. Former partners, officers, directors and shareholders
 a. If your business is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NONE

Name and Address	Date of Withdrawal
_____	_____

- b. If your business is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NONE

Name and Address	Title	Date of Termination
_____	_____	_____

21. Withdrawals from a partnership or distributions by a corporation

If your business is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NONE

Name and Address of Recipient, and Relationship to You	Date and Purpose of Withdrawal	Amount of Money or Description and Value of Property
_____	_____	_____

22. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NONE

Name of Parent Corporation	Taxpayer Identification Number
_____	_____

23. Pension Funds

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NONE

Name of Pension Fund	Taxpayer Identification Number
_____	_____