

Law Office of SCOTT B. RIDDLE
Suite 3250 One Atlantic Plaza
1201 West Peachtree Street, NW
Atlanta, Georgia 30309
Telephone: 404-815-0164
Facsimile 404-815-0165
E-mail: sbriddle@mindspring.com
www.scottriddlelaw.com

BANKRUPTCY INFORMATION WORKSHEET

(updated January 2010)

This worksheet asks for most of the information we need to properly analyze a possible bankruptcy filing with you, and to complete the schedules should a bankruptcy filing be the best course of action. It is important that you provide as much information as possible so that both of us can get a clear picture of your financial situation, and this information is ***required*** by the schedules filed with the Court. If you have any questions at all as you are completing this form, please call or email.

Please keep in mind the additional items we will need early in the process:

1. Identification. Drivers license and social security card, or valid passport.
2. ***You must obtain credit counseling prior to filing.*** There are ***no exceptions*** (short of Act of God, or military service), even if you are facing a foreclosure tomorrow! Call now to get an appointment because the agencies ***do fill up*** (especially in the days before foreclosures). We cannot file your case without the counseling certificate. We recommend Consumer Credit Counseling Service of Atlanta (www.cccsatl.org). They are reputable and have been around for years. Their number is 1-800-251-

CCCS (2227), and they have options for completing the counseling over the phone or via the web.

3. Documents that reflect your income for the six months prior to the bankruptcy filing date are **required** for filing. This normally means all pay stubs for the period. If you need to get copies from your employer, please request them now. If you do not have these documents (for example, self-employed), be prepared to provide all documents necessary to reflect your income and to sign an affidavit stating your income. If you have been unemployed during this time, you will sign a form stating so.
4. Your last filed tax return is **required**. However, the process will go much more smoothly if you can provide the last **three** years' returns (including W-2's, 1099's, etc.). We will need to state your income for those years so you need to refer to those anyway.
5. If you own a house or other real estate, be prepared to document or back-up the value you place on the home or property. If you have recently obtained a loan or refinance, you probably have an appraisal. Otherwise, you need to investigate the actual value. Check advertisements and flyers from similar homes in your neighborhood or ask a friendly real estate agent to do a desk review. Trustees are now asking how you came to the value stated in the schedules.
6. Documents that relate to secured debts (security agreements, security deeds, etc.), and documents that support your unsecured debts going back six months (example: credit card statements, bills, collection/legal

notices), and copies of all lawsuits, letters from lawyers, judgments, and liens.

7. All of your property and debts must be disclosed. There is no such thing as “keeping property/debts out of bankruptcy.” Failure to list property and assets is a crime as the schedules are signed under penalty of perjury.
8. If you have a prior bankruptcy (anywhere in the US) in the last 10 years, please tell us in the beginning so we can discuss your options.
9. A detailed budget showing your actual and realistic expense during the month. One is included in this form. Whether you are considering a Chapter 7 or Chapter 13, it is in your best interest (for the case and otherwise) that you prepare one. For your personal use, we can provide you with an Excel spreadsheet to work on the budget.

Depending on the facts of your case, we may ask for other information but if you can start with the items listed, it will save us a lot of time in preparing your forms. When in doubt, just call.

Individual Debtors

Please go through these worksheets carefully. Provide as much information as you can since this is the information *required* for the bankruptcy schedules filed with the court. Fill out what applies and cross out the rest. If you need more sheets, most of the forms are designed to be duplicated. If necessary, attach additional sheets and label them, for example: "Unsecured creditors, page 4 of 4."

Primary Debtor:

Full Name _____ E-mail address: _____

Other names used in previous

six years (ex. Maiden name) _____

Current Street Address: _____

Home Phone: _____ Mobile phone: _____

Prior Address (if less than

2 years in current address) _____

Dates: _____

If your residence is rented or leased, please provide the name, address and telephone number of your landlord or management company, and the term of your lease.

Social Security No.

(will be masked on forms): _____ Date of Birth: _____

Employer Name and Address: _____

How Long: _____ Job Title/Duties _____

Work Phone: _____ Fax: _____

If unemployed during all or any part of last year, state specific dates of unemployment:

Do you have a side business (nature of business, location, status)?

Dependents:

Name _____ Relation: _____ Age: _____

Name _____ Relation: _____ Age: _____

Name _____ Relation: _____ Age: _____

Name _____ Relation: _____ Age: _____

Spouse Information:

Full Name _____ E-mail address: _____

Other names used in previous
six years (ex. Maiden name) _____

Current Street Address (if different) : _____

Home Phone: _____ Mobile phone: _____

Prior Address (if less than
2 years in current address) _____

Dates: _____

Social Security No.
(will be masked on forms): _____ Date of Birth: _____

If spouse is also filing, provide the following:

Employer Name and Address: _____

How Long: _____ Job Title/Duties _____

Work Phone: _____ Fax: _____

If unemployed during all or any part of last year, state specific dates of unemployment:

Income – Primary Debtor

The bankruptcy laws, effective October 2005, require “means testing” for Chapter 7. This means that we must look at your total household income, even if only one spouse is filing. We will also need to review pay stubs or other documents backing up your income, and your spouse’s, for the last six months. It is very important that we provide accurate information as it is required by law, and will avoid potential problems with you getting a discharge of your debts.

Pay Period (weekly, bi-weekly, monthly?): _____

Income before Deductions per pay period: \$ _____

Amount of Take Home Pay per pay period: \$ _____

Other income, such as part-time job (explain) _____

Total **gross** income from employment year to date (2010): \$ _____

Total **gross** income for last two calendar year: 2008 \$ _____ 2009 \$ _____

What is your average monthly income for the previous six months? Simply divide your **total gross income**, from all sources, for that period (to the day), whether employed or unemployed during that time, by six. Do not include social security income, loans, retirement distributions and other similar non-income sources. \$ _____/month.

Are there any unusual circumstances that increase your monthly budget? For example, do you care for an elderly relative in your home, without reimbursement? Do you (or a family member) have significant ongoing medical/prescription expenses? Children in college? If you believe you have unusual circumstances, please explain your situation. It may help with your filing.

Income –Spouse

Pay Period (weekly, bi-weekly, monthly?): _____

Income before Deductions per pay period:\$ _____

Amount of Take Home Pay per pay period: \$ _____

Other income, such as part-time job (explain) _____

Total gross income year to date (2010): \$ _____

Total gross income for last two calendar year: 2008 \$ _____ 2009 \$ _____

What is your average monthly income for the previous six months? Simply divide your total income for that period, whether employed or unemployed during that time, by six.

Do not include social security income. \$ _____/month.

Other Income

Other than listed above, state *any income* for this year, and two prior years for either spouse. For example, rental income, large gifts from family, sale of stock or other property, inheritances, etc. Note which spouse, or joint income.

Example: 2008, income from jointly owned rental home, \$12,000.

2008: _____

2009: _____

201 : _____

Prior Bankruptcies

Date, District and Chapter and Case Number of all prior bankruptcies filed by you, your spouse or your business. Include the specific dates of any discharge or dismissal:

Secured Debts

When you list secured creditors, you are telling us about two things: first, about the creditor and what you owe, and, second, about the property which secures the debt. The debts for your home, cars and boat are usually secured debts. Debts for some of your furniture, computer or electronics may also be secured debts, especially if you bought them with in-house store credit. Most credit card debts and medical bills are not to be listed here. If you have tax liens or other liens that have attached to your property, they should also be listed here.

If in doubt, list the debt and discuss later. You must list the debt even if you plan on continuing making payments and keeping the property. Go ahead and obtain copies of all supporting documentation, including monthly statements, security deeds, and financing agreements. You may need it later and it helps us prepare accurate schedules now. *Include leased vehicles here (note where it is leased)!*

Be specific when describing the property securing the debt (ie, "1999 Honda Accord EX" or "1.53 acres of land located at 111 Baker Street, Atlanta GA 33333")

Creditor Name: _____

Address: _____

Account Number: _____

Total Amount of Debt Still Due (ie, payoff amount): \$ _____

Monthly Payment: \$ _____

Who is the debtor for this debt (husband, wife, joint) _____

Property Securing Debt (home, auto, etc.) _____

Location of Property (address): _____

Any joint owners of property: _____

Value of Property: \$ _____ Date Purchased: _____

Do you intend on keeping this property and continuing payments: _____

Are you behind on your payments?

If so, how many payments? _____

Creditor Name: _____

Address: _____

Account Number: _____

Total Amount of Debt Still Due (ie, payoff amount): \$ _____

Monthly Payment: \$ _____

Who is the debtor for this debt (husband, wife, joint) _____

Property Securing Debt (home, auto, etc.) _____

Location of Property (address): _____

Any joint owners of property: _____

Value of Property: \$ _____ Date Purchased: _____

Do you intend on keeping this property and continuing payments: _____

Are you behind on your payments?
If so, how many payments? _____

Creditor Name: _____

Address: _____

Account Number: _____

Total Amount of Debt Still Due (ie, payoff amount): \$ _____

Monthly Payment: \$ _____

Who is the debtor for this debt (husband, wife, joint) _____

Property Securing Debt (home, auto, etc.) _____

Location of Property (address): _____

Any joint owners of property: _____

Value of Property: \$ _____ Date Purchased: _____

Do you intend on keeping this property and continuing payments: _____

Are you behind on your payments?
If so, how many payments? _____

Creditor Name: _____

Address: _____

Account Number: _____

Total Amount of Debt Still Due (ie, payoff amount): \$ _____

Monthly Payment: \$ _____

Who is the debtor for this debt (husband, wife, joint) _____

Property Securing Debt (home, auto, etc.) _____

Location of Property (address): _____

Any joint owners of property: _____

Value of Property: \$ _____ Date Purchased: _____

Do you intend on keeping this property and continuing payments: _____

Are you behind on your payments?
If so, how many payments? _____

Creditor Name: _____

Address: _____

Account Number: _____

Total Amount of Debt Still Due (ie, payoff amount): \$ _____

Monthly Payment: \$ _____

Who is the debtor for this debt (husband, wife, joint) _____

Property Securing Debt (home, auto, etc.) _____

Location of Property (address): _____

Any joint owners of property: _____

Value of Property: \$ _____ Date Purchased: _____

Do you intend on keeping this property and continuing payments: _____

Are you behind on your payments?
If so, how many payments? _____

Creditor Name: _____

Address: _____

Account Number: _____

Total Amount of Debt Still Due (ie, payoff amount): \$ _____

Monthly Payment: \$ _____

Who is the debtor for this debt (husband, wife, joint) _____

Property Securing Debt (home, auto, etc.) _____

Location of Property (address): _____

Any joint owners of property: _____

Value of Property: \$ _____ Date Purchased: _____

Do you intend on keeping this property and continuing payments: _____

Are you behind on your payments?
If so, how many payments? _____

Creditor Name: _____

Address: _____

Account Number: _____

Total Amount of Debt Still Due (ie, payoff amount): \$ _____

Monthly Payment: \$ _____

Who is the debtor for this debt (husband, wife, joint) _____

Property Securing Debt (home, auto, etc.) _____

Location of Property (address): _____

Any joint owners of property: _____

Value of Property: \$ _____ Date Purchased: _____

Do you intend on keeping this property and continuing payments: _____

Are you behind on your payments?
If so, how many payments? _____

Unsecured Debts

Unsecured debts are debts such as credit card debts, hospital bills, utility bills, taxes, personal loans, and other obligations that are not secured by property. These lists are used to give creditors notice of your bankruptcy. A creditor must get notice of your bankruptcy, or his claim may not be discharged. You must be complete and accurate with all addresses. If you are not sure of the exact amount owed, list your best guess. It is more important that a creditor get notice of your bankruptcy than that the amount listed as owed be 100% accurate. Be sure to list such debts as child support and maintenance (alimony) arrearages, student loans, delinquent utility bills, loans you co-signed or guaranteed (even if the loan is not in default). Some of these debts are not dischargeable in bankruptcy, and other debts you might want to pay off in spite of the bankruptcy. Nonetheless, you should list all these debts. When in doubt, list the debt even if it is for a small amount. Make copies of the pages if necessary.

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

When Incurred: _____

Codebtors' Name & Address: _____

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

When Incurred: _____

Codebtors' Name & Address: _____

Unsecured Debts (continued)

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====
Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====
Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====

Unsecured Debts (continued)

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====
Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

=====
Creditor Name: _____

Address: _____

Account Number: _____

Debtor (Husband, Wife, Joint) _____

Phone: _____ When Incurred: _____

Balance/Amount of Claim: \$ _____

Nature of Debt (credit card, loan, etc.) _____

Codebtors' Name & Address: _____

Copy Additional Sheets if Necessary for Additional Creditors

MONTHLY INCOME

Please provide a little more information about your monthly income going forward so we can review a budget. We know you provided some of this information before, but here we are getting more specific about where the money comes from. As with the other information, this is required in the schedules.

	Debtor	Spouse
Regular Income from Business, Employment, Profession or Farm	\$ _____	_____
Income from Real Property	\$ _____	_____
Interest and Dividends.	\$ _____	_____
Pension or Retirement Income.	\$ _____	_____
Alimony Received.	\$ _____	_____
Social Security/ Assistance	\$ _____	_____
(Explain) _____		
Other Monthly Income: _____	\$ _____	_____
Other Monthly Income: _____	\$ _____	_____
Total Monthly Income	\$ _____	_____

Deductions from your paycheck

Taxes (State, Fed)	\$ _____	_____
Insurance (Life, health, etc.)	\$ _____	_____
Retirement	\$ _____	_____
Medical	\$ _____	_____
Other (_____)	\$ _____	_____

Income changes of more than 10% expected in the next 12 months, or expectations of recovery in a lawsuit, gift or bequest:

BUDGET - MONTHLY EXPENSES

- List all secured payments separately

	Debtor	Spouse
Rent/Mortgage	\$ _____	_____
Gas/Electric.....	\$ _____	_____
Water & Sewer.....	\$ _____	_____
Telephone (home and cell).....	\$ _____	_____
Internet	\$ _____	_____
Other Utilities _____	\$ _____	_____
Other Utilities _____	\$ _____	_____
Home Maintenance	\$ _____	_____
Food	\$ _____	_____
Clothing.....	\$ _____	_____
Laundry/Dry Cleaning.....	\$ _____	_____
Medical/Dental Expenses	\$ _____	_____
Recreation.....	\$ _____	_____
Dues.....	\$ _____	_____
Transportation (not incl. car payment)	\$ _____	_____
Auto Payment	\$ _____	_____
Charitable Contributions.....	\$ _____	_____
Alimony.	\$ _____	_____
Insurance – Homeowners/Renters	\$ _____	_____
Insurance – Health	\$ _____	_____
Insurance – Auto.....	\$ _____	_____
Insurance – Life.....	\$ _____	_____
Insurance – Other _____	\$ _____	_____
Self Employment Taxes	\$ _____	_____
Other Monthly Expense: _____	\$ _____	_____
Other Monthly Expense: _____	\$ _____	_____
Other Monthly Expense: _____	\$ _____	_____
Total Monthly Expenses	\$ _____	_____

Real and Personal Property

**** Make sure real property, autos and other property that secures a debt also matches the information in the secured creditors section. Do not include houses, cars, etc. previously described in secured debt section**

Real Property

(location/address)

Title Owner(s)

How long owned _____ Market Value of Property \$ _____

Real Property

(location/address)

Title Owner(s)

How long owned _____ Market Value of Property \$ _____

Autos

(make, model)

(location/address)

Title owner(s)

How long owned _____ Market Value \$ _____

Autos

(make, model)

(location/address)

Title owner(s)

How long owned _____ Market Value \$ _____

Boat/Tractor/Aircraft owned Free and Clear (make, model)

(location/address)

Title owner(s)

How long owned _____ Market Value \$ _____

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1201 West Peachtree Street, NW
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Cash on Hand: \$ _____

Furniture/Household Goods: \$ _____

Checking/Savings Accounts:
Bank _____ \$ _____

Checking/Savings Accounts:
Bank _____ \$ _____

Books, pictures, art: \$ _____

Apparel/Clothing: \$ _____

Furs & Jewelry: \$ _____

Firearms, photography and
sporting equipment: \$ _____

Interests in Insurance Policies: \$ _____

Annuities: \$ _____

Interest in Retirement Accounts
Or Pensions: \$ _____

Stocks/Bonds: \$ _____

Interests in partnerships or joint ventures: \$ _____

Accounts Receivable: \$ _____

Interest in Decedent's Estate: \$ _____

Patents, Copyrights: \$ _____

Animals (other than pets): \$ _____

Office equipment, supplies: \$ _____

Other personal property
not listed: _____ \$ _____

Other personal property
not listed: _____ \$ _____

Identify all property sold or disposed of in last 90 days, including the name and address of the transferee and price paid, if any_ _____

Identify all foreclosures or repossessions within the previous year, including the date, and name and address of the foreclosing lender: _____

Identify all bank accounts closed within the previous year (name of bank, address, date of closing, last four digits of account number, and amount of money taken out at closing):

Do you expect to receive a significant inheritance or gift in the next year: _____

Do you have any claim or cause of action (whether or not you have filed or asserted it in a lawsuit) against anyone for personal injury, employment claim, or any other legal action: _____

Do you have, or have you had in the last two years, an ownership interest in any businesses, including corporations, LLC, or sole proprietorship (other than minor interests in public corporations, which is listed under personal property)? If so, please identify the full name, dates of your interest, nature of your ownership interest, and any offices you hold or have held in the last two years. _____

Identify all lawsuits (full caption, parties, case number, court, and current status) to which the company was a party in the last year, whether or not the cases are currently pending. Be prepared to supply copies of complaints, answers, etc.

Has a CPA prepared your taxes, or performed other accounting services for you, in the last two years? If so, please provide the name, address and phone number of the CPA, and dates of services. _____

Other than your residence or automobile(s) otherwise disclosed herein, do you rent or lease any other real property, automobiles, equipment or other property? If so, identify the property, address, and name, number and address of the lessor. Be prepared to provide copies of leases. _____

Do you have any alimony or support obligations? If so, please provide the name, number and address of your former spouse or the person to whom you owe support, the amount of monthly payments, the amount of past due payments, and, if available, the name and address of opposing counsel. Be prepared to provide a copy of the divorce decree, settlement agreement, and other documents. _____

Payments to creditors in last 90 days. List all payments you have made to creditors in last 90 days, where the payments *aggregate* more than \$600 for that creditor. For example, if you made three payments to American Express in the last 90 days, that *total* \$400, you need not list them. Include the name, address, date and amount for each payment. _____

List all gifts and charitable contributions you have made in the last year, including the name, address of the recipient, and the date and amount of each transfer or the item(s) transferred. Do *not* include small gifts to family members that aggregate less than \$200 in value per family member, or charitable contributions that aggregate less than \$100 per recipient. _____

Any losses from gambling, theft or casualty in last year? Explain in detail: _____

Contents of safe deposit box: _____

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Suite 2800 Tower Place
3340 Peachtree Road, NE
Atlanta, Georgia 30326
Telephone: 404-815-0164
Facsimile 404-815-0165

E-mail: sbriddle@mindspring.com

Bankruptcy Blog - www.georgiabankruptcyblog.com

IMPORTANT BANKRUPTCY DISCLOSURES

The following disclosures are required to be provided to you and read by you. It is very important that you read and understand this information. If you have any questions, please call to discuss.

All information that the assisted person is required to provide with a petition and thereafter during a case under this title is required to be complete, accurate, and truthful.

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;

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.

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.

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Suite 3250 One Atlantic Plaza
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Atlanta, Georgia 30309
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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 a 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 the 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.