

GIPSON & NORMAN

Attorneys at law
450 N. Texas Ave., Ste. A
Webster, TX 77598
admin@gipsonandnorman.com

Ronald M. Gipson (1943-2008)
Partner
—
Jeffrey P. Norman (Retired)
Partner
—
Thomas M. Root
Partner

Tele: (281) 332-4800
www.gipsonandnorman.com

Fax: (281) 332-4808
www.rootlaw.net

BANKRUPTCY WORKSHEET

DEBTOR

JOINT DEBTOR

Full Legal Name:	_____	_____
Street Address:	_____	_____
Mailing Address:	_____	_____
County:	_____	_____
Home Phone:	_____	_____
Cell Phone:	_____	_____
Work Phone:	_____	_____
Marital Status:	_____	_____
Date of Birth:	_____	_____
Social Security No.:	_____	_____
Driver's License No.:	_____	_____
Other Tax Id's:	_____	_____
E-Mail:	_____	_____

All other Names used by Debtor in the last (8) Years. All other Names used by Joint Debtor in the last (8) Years.
(i.e. Married, Maiden, Nickname, D/B/A, and Business Name):

_____	_____
_____	_____
_____	_____
_____	_____

PRIOR BANKRUPTCIES: If you have filed a bankruptcy within the last (8) years, please list case number, date and the location where you filed:

_____	_____
_____	_____

PENDING BANKRUPTCIES: If your spouse, partner or affiliate of either the Debtor or Joint Debtor has a bankruptcy pending, please list the case number, name of debtor, relation to you, date and location, and the bankruptcy judge.

_____	_____
_____	_____

DEPENDENTS:

Please list all dependents that are living with you. (Children under the age of 18, children that are full time students living at home and elderly parents under your care)

Name:	Age:	Relationship:
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

REAL PROPERTY

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, cemetery plots, 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. If you are in a community property state (like Texas), your spouse's real estate is also owned by you.
 (All leases and time shares should be listed on the worksheet for Schedule G under category Leases & Contracts.)

Real Estate (Schedule A) <u>Attach most recent Tax Appraisal</u> Provide detailed description.	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value of Property	Is there a lien? YES or NO (you will be asked further in the packet for the most recent statement)

PERSONAL PROPERTY

Personal Property (Schedule B) Provide detailed description. Attach documents if needed or requested.	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value of Property	Is there a lien? YES or NO (you will be asked further in the packet for the most recent statement)
<p>1. Checking, savings or other financial accounts including: (certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives). You must list all accounts that your name is on. Please list each account type and name of bank.</p>			
<p>2. Security deposits with public utilities, telephone companies, landlords, and others.</p>			
<p>3. Household Furnishings-- (Including but not limited to: audio, video, computer equipment, lawn equipment, garage tools, laundry room, etc.) Please make a list of all items in each room of your home with its value. The value is determined by garage sale value. (basically anything that you own that can be removed from your home and sold, needs to be listed) (small note—knickknacks and misc items do not need to be listed)</p>			

Personal Property (Schedule B) Provide detailed description. Attach documents if needed or requested.	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value of Property	Is there a lien? YES or NO (you will be asked further in the packet for the most recent statement)
Household Furnishings Contd.:			
4. Books; wall hangings and other art objects; antiques; stamp, coin, record, cd's, DVD's and other collections or collectibles.			
5. Wearing Apparel- (just list down individual value for each debtor and dependants) Do not need list of clothing.			
6. Jewelry and Furs- Please list all jewelry and furs individually with value, unless it's costume jewelry then group it as misc. costume jewelry with its value.			

Personal Property (Schedule B) Provide detailed description. Attach documents if needed or requested.	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value of Property	Is there a lien? YES or NO (you will be asked further in the packet for the most recent statement)
7. Sporting Equipment- (Including but not limited to Fishing, exercise, bicycles, hobbies, hunting, photography, etc.)			
8. Firearms- Please list each individually with value.			
9. Interest in Life Insurance Policies Please list whether it is term or whole life and the name of the insurance company for each policy. If insurance is whole life, please include a most recent statement showing the current value.			
10. Annuities Please list individually with its value. Please include a most recent statement showing the current value.			
11. Education IRA's or State Tuition Plans Please list individually with its value. Please include a most recent statement showing the current value.			
12. IRA's, 401(k), Pension, Retirement, TRS or other pension or profit-sharing. Please list individually with its value. Please include a most recent statement showing the current value.			

Personal Property (Schedule B) Provide detailed description. Attach documents if needed or requested.	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value of Property	Is there a lien? YES or NO (you will be asked further in the packet for the most recent statement)
13. Stock and interests in incorporated and unincorporated businesses. Please list individually with its value. Please include a most recent statement showing the current value.			
14. Interests in partnerships or joint ventures. Please list individually with its value. Please include paperwork showing interest.			
15. Government and corporate bonds and other negotiable and non-negotiable instruments. Please list individually with its value. Please include a most recent statement showing the current value.			
16. Accounts receivable. Please attach a most recently updated itemized list of accounts and amount owed to you. (for businesses only)			
17. Alimony, maintenance, support, and property settlements to which the debtor or joint debtor is or may be entitled. (Please include final decree of divorce and/or Final Order regarding child support)			
18. Other liquidated debts owed to debtor including tax refunds.			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor or joint debtor other than those listed in Schedule A - Real Property. (Please attach documents pertaining to this)			

Personal Property (Schedule B) Provide detailed description. Attach documents if needed or requested.	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value of Property	Is there a lien? YES or NO (you will be asked further in the packet for the most recent statement)
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. (Please attach documents pertaining to this)			
21. Other contingent and un-liquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to set-off claims. List each individually and estimated value of each.			
22. Patents, copyrights, and other intellectual property. List each and estimated value.			
23. Licenses, franchises, and other general intangibles. List each and estimated value.			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. Please attach list. (Businesses Only)			
25. Automobiles, trucks, trailers, motorcycles And other vehicles and accessories. Please include print-out from www.NADA.com For each vehicle.			

Personal Property (Schedule B) Provide detailed description. Attach documents if needed or requested.	Who Owns it? H-Husband W-Wife J-Joint C-Community	Market Value of Property	Is there a lien? YES or NO (you will be asked further in the packet for the most recent statement)
26. Boats, motors, and accessories. Please include print-out from www.NADA.com For each vehicle.			
27. Office equipment, furnishings, and supplies. Please list individually with value. (Use this category if listed items are used for business only)			
28. Machinery, fixtures, equipment, and supplies used in business. List individually with value. (Businesses Only)			
29. Inventory. Please attach a most recent itemized list of inventory with value of each item. (Businesses Only)			
30. Animals-Pets List individually with value.			
31. Other personal property of any kind not already listed. (I.e. RV, Mobile Home, Timeshares, etc.) Please list individually with value.			

YOUR DEBTS-SECURED& PRIORITY (Please provide all statements if available)

Creditors' Name and Address	Account No.	Describe Debt	Who is liable? H-Husband W-Wife J-Joint	Balance Owed
Secured debts are vehicle loans, home loans, home equity loans, second mortgages, property & school taxes, promissory notes or any other loans or lines of credit where property is pledged as security.				
Mortgage(s) on Real Property Please attach most recent statement(s).				
Property & School Taxes Please attach most recent statement(s).				
Vehicle Loans Please attach most recent statement(s).				
List Other Secured Debts Below: (I.e. Conn's, Best Buy, Home Depot, Dell, etc.) Please attach most recent statement(s).				
Priority Debts are Federal Taxes, State Taxes, Sales Tax, Business Property Taxes, Child Support and Spousal Support. List Priority Claims below:				
FEDERAL TAXES Please attach most recent statement(s)				
STATE TAXES Please attach most recent statement(s)				
SALES TAX Please attach most recent statement(s) (Businesses Only)				
BUSINESS PROPERTY TAX Please attach most recent statement(s) (Businesses Only)				
CHILD SUPPORT/SPOUSAL SUPPORT Please attach most recent statement(s) And Final Decree of Divorce and/or Final Order regarding Child Support.				

YOUR DEBTS-UNSECURED (Please provide all statements if available)

Creditors' Name and Address	Account No.	Describe Debt	Who is liable? H-Husband W-Wife J-Joint	Balance Owed
<p>Unsecured Debts are credit cards, unsecured lines of credit, personal loans, medical, magazine subscription(s), friends or relatives owed money to, or any other form of credit that there is no property held for collateral.</p>				
<p>List all Unsecured Debts Below: Please attach most recent statement(s), including <u>all</u> collection agencies.</p>				

LEASES & CONTRACTS

Are you party to any leases or contracts? If yes, list the name and address of the party who holds the lease or contract, type of lease or contract it is, length of the lease or contract and do you intend to assume or reject the lease or contract. Please attach a copy of the contract or lease.

(Leases or contracts include, but are not limited to cell phones, security systems, apartments, timeshares, business leases, etc.)

Please list individually below:

EMPLOYMENT:

(Please fill out the information below, even if you are unemployed, retired or do not work)

DEBTOR

JOINT DEBTOR

Occupation:	_____	_____
Employer Name:	_____	_____
Employer Address:	_____	_____
	_____	_____
Length of Employment:	_____	_____
Work Phone No.:	_____	_____

YOUR INCOME:

	DEBTOR	JOINT DEBTOR
Gross Income per Pay Period		
Pay Frequency- (monthly, semi-monthly, bi-weekly or weekly)		
Estimated Monthly Overtime		
Federal Income Taxes		
Social Security Tax		
Medicare Tax		
Health Insurance		
Life Insurance		
Union Dues		
Retirement-Please Specify Type		
Retirement Loan		
Loan through Employer		
Other Payroll Deductions-Please List Individually		
All other sources of income list below:		
Rental Property		
Monthly Interest & Dividends		
Pension & Retirement (if more than one source, list separately)		
Alimony, Maintenance or Spousal Support		
Social Security or other Governmental Assistance Describe:		
Child Support		
Disability		
All other sources of Income not listed Please list individually:		
Describe any increase or decrease of more than 10% in any previous category anticipated to occur in the next 12 months following this filing.		

YOUR EXPENSES:

Category:	Average Monthly Expenses:
Mortgage Payment-(If more than one, list separately) Taxes Included- Yes _____ No _____ Insurance Included- Yes _____ No _____	
Rent Payment-(Renters)	
Electricity & Gas	
Water & Sewer	
Telephone-Land Line	
Cable	
Internet	
Home Maintenance & Repairs	
Food	
Clothing	
Laundry & Dry Cleaning	
Medical, Dental & Vision-Out of Pocket Expense Including RX & Over the Counter Medication (anything insurance does not cover)	
Transportation (Gas, Repairs & Maintenance)	
Recreation & Entertainment	
Charitable Contributions	
Homeowners Insurance (If it is included in mortgage-do not list)	
Windstorm Insurance (If it is included in mortgage-do not list)	
Flood Insurance (If it is included in mortgage-do not list)	
Health Insurance (If it is deducted from employer-do not list)	
Life Insurance (If it is deducted from employer-do not list)	
Vehicle Insurance (Divide your premium by its term for monthly amount)	
Renters Insurance (Divide your premium by its term for monthly amount)	
Any other Insurance not listed:	
Vehicle Payments: (If more than 1 vehicle list separately)	

HOA Fees-(Divide the yearly amount by 12)	
All Other Secured Payments-List Separately:	
Alimony or Spousal Support Payments (If deducted from wages-do not list)	
Child Support Payments (If deducted from wages-do not list)	
Court Ordered Payments-Other than Child Support or Alimony	
Education for Employment	
Expenses for Physically or Mentally Challenged child	
Childcare/Daycare	
School Supplies	
Private School Tuition	
College Tuition for Full Time Student living at home	
Educational Books (for Teacher)	
Home Schooling Supplies	
School Uniforms	
School Activities/School Functions	
School Lunches	
Support for Elderly Parents	
Support for Family that is disabled	
Student Loan Payments-for non-filing spouse only	
Pet Food & Supplies	
Vet Expense	
Cell Phone	
Other Expenses Not Listed- Please list separately:	

Statement of Financial Affairs:

1. Income from employment or operation of Business.
Enter income from the last 2 years. Please include the last 2 years Tax Returns

Sources of Income	Amount	Year
		Year to Date

2. Income other than from employment or operation of business.
Enter sources of income from the last 2 years.

Sources of Income	Amount	Year
		Year to Date

3. List payments made to any creditor (secured, priority or unsecured) totaling more than \$600.00 within the last 3 months.

Creditors (Name and Address)	Dates of Payments	Amount Paid	Amount still Owing

- 4a. Have you been sued by anyone within the last year (12 months)? _____

If yes, please provide a copy of the Petition and/or Judgment (what you were served with).

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

Creditors (Name and Address)	Date of Repossession	Description and value of Property

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

Creditors (Name and Address)	Date of Repossession	Description and value of Property

6a. Please list all property that within the last 120 days has been assigned for the benefit of a creditor. This includes the pledging of collateral to a loan. (I.e. I pledged my old car to my personal loan)

Assignment made for (Name and Address)	Date of Assignment	Description and value of Property-Terms of Assignment

6b. Please list all property that has been in the hands of a custodian, receiver, or court-appointed official in the last year. Please list any such person on your creditor list.

Please attach Court Order.

7. List all gifts or charitable contributions made during the last year and year to date. If gifts made to family members total less than \$200 per family member and \$100 per charitable recipient within the last year, do not list.

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 within the last year.

Description of Property Loss and Value	Circumstances of Loss	Insurance Coverage	Date if Loss

9. List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, debt consolidation agencies and relief under the bankruptcy law or preparation of a petition in bankruptcy within the last year.

Payee (Name and Address)	Date of Payment	Amount Paid or Value of Property Transferred

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

Transferee & Relationship (Name and Address)	Date of Transfer	Description of Property and value received

11. List all financial accounts and instruments held in the name of the debtor(s) or for the benefit of the debtor(s) which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses, IRA's, 401(k) and other financial institutions. (Married debtors filing under or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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 the debtor(s) has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Institution (Name and Address)	Who has access? (Name and Address)	Description of contents	Date of transfer or surrender

13. List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor(s) within 90 days preceding the commencement of this case. (Married debtors filing under chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Creditor (Name and Address)	Date of Setoff	Amount of Setoff

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

Owner (Name and Address)	Description & Value of property	Location of Property

15. If the debtor(s) have moved within (3) three years immediately preceding the commencement of this case, list all premises which the debtor(s) occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy

16. If the debtor(s) resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within (8) eight years immediately preceding the commencement of the case, identify the name of the debtor's non-filing spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME:

- 17a. List the name and address of every site for which the debtor(s) have received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law.

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by you, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition

The next set of questions (18-20) only need to be answered if you own a business or have owned a business within the last 6 Years. (whether it was a D/B/A-Sole Proprietorship, Partnership or Corporation)

18. If you are an individual, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which you were an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or were a self-employed professional within the last six years, or in which you owned 5 percent or more of the voting or equity securities within the last six years.

If you are a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which you were a partner or owned 5 percent or more of the voting or equity securities, within the last six years.

If you are a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor(s) were a partner or owned 5 percent or more of the voting or equity securities within the last six years.

Name	Taxpayer I.D. Number	Address	Nature of Business	Beginning and Ending Dates

Identify any business listed above that is "single asset real estate."

Name	Address

19. Books, records and financial statements

a. List all bookkeepers and accountants (CPA) who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Bookkeepers (Name & Address)	Dates Services Rendered

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

Auditors (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 the books of account and records of the debtor. If any of the books and records are not available, explain.

Name	Address

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

Name & Address	Date Issued

20. 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.

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

Date of Inventory	Custodian (Name & Address)