

TO START YOUR CASE MAKE ANOTHER APPOINTMENT

Appointment Date and Time: _____

**CHECK LIST FOR PREPARING YOUR CASE - COMPLETE THIS ENTIRE FORM
ALONG WITH DOCUMENTS FOR YOUR NEXT APPOINTMENT**

_____ **ATTORNEY FEE: CASH OR MONEY ORDER ONLY \$** _____

Please **no checks, credit or credit cards**. Attorney fee does not include court filing fee or services to be rendered after the case is filed.

_____ **COURT FILING FEE:** chapter 7: \$299; chapter 13: \$274; due prior to filing but can be paid to the U.S. Bankruptcy Court in installments if client is unable to pay when case is filed. Must be paid at filing if client is able to. Cash or money order only.

_____ **REAFFIRMATION AGREEMENTS: (chapter 7 only)** \$300 per agreement to reaffirm and re-assume debts, e.g. home, auto loans you wish to keep, done within 2 months after case is filed. Home and auto loans are discharged if not reaffirmed. Do not reaffirm if you cannot afford it. You may pay us for this service if/when the agreement is prepared for you later.

_____ **CREDIT COUNSELING CERTIFICATE.** You must go through a counseling briefing on the telephone or on the internet *before* the case is filed, so do it immediately. Briefings are done by phone and on line. You need to have pre-bankruptcy counseling and get a certificate for David Andersen & Associates, fax: 616-784-5392; email: d.andersen.usa@comcast.net. Cost is usually between \$30-\$60. The following are approved for this service:

**InCharge Education Foundation: www.personalfinanceeducation.com or call 1-866-729-0049
**Greenpath Debt Solutions: www.greenpathbk.com or call 1-866-332-8435 or 1-888-860-4220
**Hummingbird: www.hbcce.org **Institute for Financial Literacy: www.freshstartonline.org (use attorney code 1029) Other approved agencies are: **CCCS: 1-800-251-2227; **Money Management International: 1-877-895-2227; **Springboard: 1-800-947-3752.

_____ **WAGE STUBS, PAY RECORDS and INCOME RECORDS: Most recent pay stub and all payment advices or pay records received within the last 7 months must be copied or documented. We need to calculate a “6 month average” of income.** Calculating income is based on the prior 6 calendar months so we will need payroll/wage/income records for the last 7 months from the case filing date. The Bankruptcy Law requires us to calculate the average gross income from the 6 calendar months ending on the last day of the month before filing (the last day of last month). We need to complete the worksheet on the next page. If you are married, both spouses must complete the calculations. We will add up the prior 6 calendar months of gross income and divide by 6 to determine average gross monthly income. For example if you are filing bankruptcy in January, we will add gross income from all sources received from July 1 to December 31, then divide by 6. If your case will be filed in February, add gross income received from all sources from August 1 through January 31 and divide by 6. Do the same calculation for net take home pay. We will help you with these calculations. If you are paid weekly, you will receive 4 paychecks most months and 5 paychecks in some months. If you own your own business or are self employed, you must disclose gross receipts and itemized business expenses to determine income during the 6 months. Include all sources of income such as support or money received from others, pension, retirement withdrawals, interest, dividends, receipts, insurance or unemployment benefits, etc., in other words, all income.

Income Worksheet: Gross pay (before deductions) received during the 6 prior calendar months

ending on the last day of last month from all sources (and for both spouses):

Month:

1) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
2) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
3) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
4) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
5) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
6) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Total amount received \$ _____ divided by 6: \$ _____ =monthly average

Spouse if applicable (separate calculation, use separate sheet):

Total amount received \$ _____ divided by 6: \$ _____ =monthly average

Do the same for net take home pay (after mandatory deductions for taxes, health insurance, dues and required retirement contributions; do not deduct voluntary deductions or debt payments):

Month:

1) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
2) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
3) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
4) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
5) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
6) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Total amount received \$ _____ divided by 6: \$ _____ =monthly average

Spouse if applicable (separate calculation, use separate sheet):

Total amount received \$ _____ divided by 6: \$ _____ =monthly average

_____ **INCOME TAX RETURNS and W2 FORMS for previous 2 years, or for Chapter 13, previous 4 YEARS (federal, state and local) - COMPLETE COPY WITH ALL ATTACHMENTS (W-2 FORMS, ETC.)**

_____ **FOR ALL MOTOR VEHICLES** owned or in your name or that your name is on:

(1.) **VEHICLE TITLE CERTIFICATE** (2.) **VEHICLE PURCHASE AGREEMENT OR VEHICLE LEASE** if you are still paying (3.) **INSURANCE POLICY DECLARATIONS** showing insurance policy details and listing coverage of vehicles.

_____ **BANK AND FINANCIAL ACCOUNT STATEMENTS:** (1) 3 MONTHS BANK STATEMENTS FOR THE PRIOR 3 MONTHS for ALL ACCOUNTS including checking and savings bank, brokerage or credit union accounts (2) ALL 401K, IRA, PENSION AND RETIREMENT PLAN STATEMENTS. (3) CLOSING BANK STATEMENT from any accounts you have closed in the past year. (4) If you have a LIFE INSURANCE POLICY OR OTHER INVESTMENT CONTRACT, bring the most recent statement showing cash value of the policy or contract. (5) Include account information for any joint account your name is on with someone.

_____ **PICTURE IDENTIFICATION and SOCIAL SECURITY CARD**

_____ **DIVORCE JUDGMENT** and/or **CHILD SUPPORT ORDER** if applicable.

_____ **IF YOU OWN ANY PROPERTY OR REAL ESTATE:**

(1.) **PROPERTY TAX STATEMENT** showing Taxable Value and State Equalized Value (SEV)

- (2.) **APPRAISAL** if the property was appraised
- (3.) **DEED** you received when you bought the property (Warranty Deed or Quitclaim Deed from the prior owner) or TITLE CERTIFICATE to any MOBILE OR MODULAR HOME
- (4.) MORTGAGE DOCUMENTS OR LAND CONTRACT
- (5.) PROOF OF INSURANCE on property (policy declaration page showing coverage details)
- (6.) **COPY OF ALL MORTGAGES SHOWING RECORDING DATE WITH COUNTY REGISTER OF DEEDS OFFICE.** The **mortgage** must be **date-stamped** at the top showing that it was **filed** with the County Register of Deeds Office and must include the legal description and signatures. This is **not** the document you receive when you buy/close on your house. You will not have this on hand and you need to get this for each mortgage and home equity loan from the Register of Deeds Office in the county where the property is located. In Kent County, the County Building is at 300 Monroe NW, Grand Rapids, Michigan: (616) 632-7610 or www.accesskent.com/deeds/ If you live in another county, the Register of Deeds office is usually located in the county building. Some of these records are available on the internet. **A mortgage must be recorded at the Register of Deed's Office to be valid.**

ALL DEBT INFORMATION WITH NAME, ADDRESS, ACCOUNT NUMBER AND APPROXIMATE AMOUNT OWING. We need balances owing on ALL DEBTS, including home mortgages, car loans, and all other debts you owe. The list must include all debts, including debts you may want to continue paying (e.g. home and car payments). For car and home loans, we need the pay-off balance (total amount owing at this time) as well as the monthly payment. Bring us all bills or communications you have received from your creditors that show the creditor name, address for correspondence, amount due and account number, including lawsuit and collection notices. We can run a credit report using Experian (1 of 3 services) but you can run your own reports for free at www.annualcreditreport.com and bring these with you. This will assist us in compiling your debts. It will also help to make a list as follows:

Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____

(attach additional sheets if necessary)

COMPLETED LIST OF ASSETS AND FINANCIAL AFFAIRS: SEE ATTACHED.

List ALL PROPERTY including real estate, mobile homes and other assets:

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS, WIFE OR JOINT	CURRENT VALUE OF PROPERTY	PAY OFF BALANCE OWING
			\$	\$

NOTICE: Court officials review appraisals, property tax values, sale records, etc.

TYPE OF PROPERTY	"X" if NONE	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife or Joint	CURRENT \$ VALUE OF ITEM(S)
1. Cash on hand:		Cash in wallet, on hand		\$
2. Checking, savings, or other financial accounts, certificates of deposit, accounts, certificates of deposit, shares in banks, savings and loan thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives:		Bank name(s), last 4 digits of account numbers.		\$
3. Security deposits with public utility companies, telephone companies, landlords, and others:				\$
4. Household goods and furnishings, including audio, video, and computer equipment.		PERSONAL POSSESSIONS BELONGINGS APPLIANCES FURNISHINGS, FURNITURE STEREO DVD-VCR TV'S COMPUTER		\$
HOUSEHOLD ITEM(S) EXCEEDING \$500 VALUE EACH ITEM.....				\$
5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectables:				\$
6. Wearing apparel:		CLOTHING, APPAREL		\$
7. Furs and Jewelry:		WATCHES RINGS EARRINGS NECKLACES ASSORTED JEWELRY		\$
8. Firearms and sports, photographic and other hobby equipment:				\$
9. Interests in insurance policies. Name insurance company of each policy, itemize surrender or refund value of each.				\$
10. Annuities. Itemize, name each issuer.				\$
11. Interests in an education IRA as defined in 26 USC 530(b)(1) or under a qualified State tuition plan as defined in 26 USC 529(b)(1).				\$

TYPE OF PROPERTY	"X" if NONE	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife or Joint	CURRENT \$ VALUE OF ITEM(S)
12. Interests in IRA, ERISA, Keogh, or other pension, or profit sharing plans. Give particulars.				\$
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				\$
14. Interests or investments in partnerships or joint ventures. Itemize.				\$
15. Government and corporate bonds, and other negotiable and non-negotiable instruments and investments:				\$
16. Accounts receivable.				\$
17. Alimony, maintenance, support, and property settlements to which debtor is or may be entitled. Give particulars.				\$
18. Other liquidated debts owing debtor including TAX REFUNDS. Give particulars.				\$
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.				\$
20. Contingent & non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust:				\$
21. Other contingent and unliquidated claims of every nature including, tax refunds, counterclaims of the debtor, and rights to set off claims. Give estimated value of each.				\$
22. Patents, copyrights and other intellectual property. Give particulars.				\$
23. Licenses, franchises, and other general intangibles. Give particulars.				\$
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 USC 101(41A)) where customers have given private or personal information.				\$

TYPE OF PROPERTY	"X" if NONE	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife or Joint	CURRENT \$ VALUE OF ITEM(S)	PAY OFF BALANCE OWING
25. Automobiles, trucks, trailers, and other vehicles and accessories:				\$	\$
26. Boats, motors, recreational items and accessories:				\$	\$
27. Aircraft and accessories:				\$	
28. Office equipment, furnishings and supplies:				\$	
29. Machinery, tools, fixtures, equipment and supplies and tools of a trade or business:				\$	
30. Inventory:				\$	
31. Animals				\$	
32. Crops-growing or harvested: Give particulars				\$	
33. Farming equipment and implements:				\$	
34. Farm supplies, chemicals, feed:				\$	
35. OTHER PERSONAL PROPERTY OF ANY KIND NOT ALREADY LISTED. ITEMIZE. Claims/lawsuits pending by debtor, e.g. personal injury or benefit claims? Other assets or property:				\$	

NOTICE: ALL PROPERTY AND ASSETS MUST BE INCLUDED ABOVE

Court officials review bank statements, retirement statements, vehicle registrations, etc. Bring documentation of these assets and accounts with you to our office.

LEASE INFORMATION

LANDLORD: NAME OF LANDLORD

ADDRESS:

VEHICLE LESSOR FOR VEHICLE YOU ARE LEASING: NAME OF LESSOR

ADDRESS:

COSIGNERS-DEBTS YOU HAVE COSIGNED OR SOMEONE COSIGNED FOR YOU

FOR ANYONE ON DEBTS WITH YOU: NAME

ADDRESS OF COSIGNER OR CODEBTOR:

(Include the name, address and zip code of cosigned debts on the list of creditors)

SPOUSE INFO: If you are filing alone, give the name and address of your spouse, if any:

SPOUSE'S NAME:

SPOUSE'S ADDRESS:

STATEMENT OF FINANCIAL AFFAIRS

ALL QUESTIONS MUST BE ANSWERED FULLY, COMPLETELY AND HONESTLY

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 USC 112; Fed.R.Bankr.P. 1007(m).

1. INCOME FROM EMPLOYMENT OR OPERATION OF A BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession or from operation of the debtor's business from the beginning of the calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) (Married debtors filing under Chapter 12 or 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) State the amounts and all sources.

COURT OFFICIALS WILL REVIEW YOUR PAYSTUBS AND TAX RECORDS. VERIFY THESE NUMBERS.

TOTAL GROSS INCOME FROM EMPLOYMENT OR BUSINESS

THIS YEAR: (January 1 to present)..... \$
LAST YEAR: (Calendar year)..... \$
PRIOR YEAR: (Calendar year)..... \$

_NONE

2. OTHER SOURCES OF INCOME:

State the amount of income received by the debtor other than from employment, trade, profession or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under Chapter 12 or 13 must state income of each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE
THIS YEAR: (January 1 to present).....	\$	
LAST YEAR: (Calendar year).....	\$	
PRIOR YEAR: (Calendar year).....	\$	

_NONE

3. Payments to creditors

Complete a., or b. as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts:

PAYMENTS TO A CREDITOR IN THE LAST 90 DAYS AGGREGATING OVER \$600

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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_NONE

b. Debtor whose debts are not primarily consumer debts:

PAYMENTS, TRANSFERS TO A CREDITOR AGGREGATING OVER \$5,000

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case if the value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under Chapter 12 or 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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_NONE

c. All debtors:

PAYMENTS TO RELATIVES OR FAMILY MEMBERS IN THE LAST YEAR

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders (family, related or affiliated). (Married debtors filing under Chapter 12 or 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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_NONE

4. SUITS, ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS, ATTACHMENTS

A. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this case. (Married debtors filing under Chapter 12 or 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)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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_NONE

B. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or 13 must include information concerning property 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)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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_NONE

5. REPOSSESSIONS, FORECLOSURES AND RETURNS

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

(Married debtors filing under Chapter 12 or 13 must include information concerning property 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)

NAME AND ADDRESS	DATE OF REPOSSESSION,	DESCRIPTION
OF CREDITOR OR SELLER	FORECLOSURE SALE,	AND VALUE OF
	TRANSFER OR RETURN	PROPERTY

_NONE

6. ASSIGNMENTS AND RECEIVERSHIPS

A. Describe any assignment for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

(Married debtors filing under Chapter 12 or 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed)

NAME AND ADDRESS	DATE OF	TERMS OF ASSIGNMENT
OF ASSIGNEE	ASSIGNMENT	OR SETTLEMENT

_NONE

B. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

(Married debtors filing under Chapter 12 or 13 must include information concerning property 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)

NAME AND ADDRESS	NAME AND LOCATION	DESCRIPTION
OF CUSTODIAN	OF COURT	DATE OF AND VALUE OF
	CASE TITLE & NUMBER	ORDER PROPERTY

_NONE

7. GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case EXCEPT ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

(Married debtors filing under Chapter 12 or 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed)

NAME AND ADDRESS	RELATIONSHIP	DESCRIPTION
OF PERSON OR	TO DEBTOR,	DATE AND VALUE
ORGANIZATION	IF ANY	OF GIFT OF GIFT

_NONE

8. LOSSES

List all losses from fire, theft or other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under Chapter 12 or 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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_NONE

9. PAYMENTS RELATING TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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_NONE

10. OTHER TRANSFERS ASSETS OR PROPERTY SOLD, TRANSFERRED, DISPOSED OF, DEEDED, ETC.

a. 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 a security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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_NONE

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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_NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor 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 and other financial institutions.

(Married debtors filing under Chapter 12 or 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)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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_NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had with securities, cash or other valuables within one year immediately preceding the commencement of this case.

(Married debtors filing under Chapter 12 or 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)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER IF ANY
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_NONE

13. Setoffs (such as when a bank or creditor keeps your deposit because you owe money)

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

(Married debtors filing under Chapter 12 or 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)

NAME OF ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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_NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

Example: you are using someone's car or have their money or property:

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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_NONE

15. Prior address of debtor

If the debtor has moved within the THREE YEARS immediately preceding the commencement of this case, list all premises the debtor occupied during that period and vacated prior to commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED IF DIFFERENT	DATES OF OCCUPANCY
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_NONE

16. Spouses and former spouses

If the debtor 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 EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

_NONE

17. ENVIRONMENTAL INFORMATION

For purposes of this question, the following definitions apply:

"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 the debtor, 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.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME	NAME AND ADDRESS	DATE OF ENVIRONMENTAL
AND ADDRESS	OF GOVERNMENTAL UNIT	NOTICE LAW

_NONE

b. 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	NAME AND ADDRESS	DATE OF ENVIRONMENTAL
AND ADDRESS	OF GOVERNMENTAL UNIT	NOTICE LAW

_NONE

c. List the 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	DOCKET NUMBER	STATUS OR
OF GOVERNMENTAL UNIT		DISPOSITION

_NONE

18. NATURE, LOCATION AND NAME OF BUSINESS AND SELF EMPLOYMENT

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 proprietorship, or was self-employed in a trade, profession or other activity either full- or part-time 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.

ALL BUSINESS OWNERS, SELF EMPLOYED INDIVIDUALS AND SOLE PROPRIETORS:

BUSINESS NAME	LAST 4 DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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_NONE

19. 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 of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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_NONE

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

NAME	ADDRESS	DATES SERVICES RENDERED
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_NONE

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

NAME	ADDRESS
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_NONE

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 AND ADDRESS	DATE ISSUED
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_NONE