

BANKRUPTCY - 6 Page Easy-Questionnaire, Time To Complete: 30 Minutes

OUR 7TH YEAR OF SERVICE

“JUST 3 EASY STEPS”

STEP 1: FILL IT OUT



Fill Out this Easy-Questionnaire at your convenience, if you need any help call the **Help Line** 800-895-1580 Ext 500.

STEP 2: FAX OR EMAIL IT IN



Take this Easy-Questionnaire back to your agent, pay for the service, and have it faxed to our Data Center.

STEP 3: AND FILE IT



Then, in 5 business days your Legal Documents arrive at you agents store with a set of Easy Filing Instructions.

“IT IS REALLY THAT EASY”

FREQUENTLY ASKED QUESTIONS

How long does it take for the Bankruptcy to be completed? The actual time that it takes for Bankruptcy to be complete can vary. Upon filing, within 30 days you will have your Meeting of Creditors where debt amounts and terms are discussed. After this it can take less than 60 days to complete the process.

What if I do not know the addresses or names or amounts of all of my Creditors? If you don't know the particulars of all of your Creditors, you can go to www.annualcreditreport.com, and obtain a free Credit Report that will contain this information. You can fax this Credit Report in with this Easy-Questionnaire, and we can use this information to complete your Schedules.

Do I have to take a Credit Counseling Class? Yes, you will have to take a Credit Counseling Class prior to filing and a Financial Management Class 45 days prior to your Discharge. This Credit Counseling Class cost \$50, and can be taken online at www.cccsinc.org, or if you want to take the Class in a local classroom, give us a call at 800-895-1580 Ext 500, and we can help you locate a local class. The Financial Management Class is also \$50 and can be taken with whoever you select for you Credit Counseling Class.

What is included in this service, what do you receive? We will prepare for you all of the Documents, Schedules and Forms that you will need to file your Chapter 7 Bankruptcy. In addition, we will provide you with a set of Easy Filing Instructions, and provide you with a Money Back Guarantee.

Are there any other Fees that I have to pay? Yes, you will have to pay a Filing Fee to the Bankruptcy Courts. The Fee is \$299, however you may be eligible for a Payment Plan, which requires an initial payment of \$75 to the Courts.

100% MONEY BACK GUARANTEE

We Guarantee that our documents will be accepted by the Courts, if not and it is our fault, we will make any changes or provide any additional documents requested by the Courts at no additional costs to you for up to 1 year. If we are unable to meet these requirements, we will refund you the full price of our service.

CONFIRMATION CODE

Your Confirmation Code is generated when you pay your Agent, and they enter your order into our system. The Code will also be on the receipt that your Agent provides.

LAST 4 DIGITS ONLY				
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SERVICE TYPE	Standard \$199	Same Day \$274	Next Day \$259	2 nd Day \$244
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DISCLAIMER: We are not a law firm, Agents and employees of My Complete Case are not acting as your attorney or providing you with any legal advice. We offer Document Preparation Services that includes a review of your document and answers for accuracy based on the information you are providing in this questionnaire. You are exercising your right to represent yourself in all matters that you execute utilizing our services. **PRIVACY POLICY:** Your Information is not stored permanently, we only maintain copies that are needed to prepare your documents. Emails are permanently deleted upon receipt, and Faxed information is shredded 90 days after your documents are mailed. Copies of you Documents are securely maintained for 1 year and then shredded. Non of your information is ever shared with any third parties.

***SIGNATURE REQUIRED:** _____ **Date:** _____

FAX TO: 866-378-5285

IMPORTANT INFORMATION REGARDING A CHAPTER 7 FILING:

On 10/17/05, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 took effect, altering Bankruptcy filing procedures. **Under this new law, all filers are required to Complete a 90-Minute Credit Counseling Course from an approved non-profit agency within six months before you file.** The agency will give you a certificate of completion and a plan for your debts, which must be filed with your Chapter 7 Bankruptcy. If your situation is an emergency, you may be allowed to delay the counseling and file immediately. Emergencies are at the discretion of the Court you are filing with. If you are disabled or on active-duty military status in a combat zone, you may not be required to take the counseling session.

Approved ONLINE credit counseling agency Consumer Credit Counseling Service: www.cccsinc.org

Other Important changes: You may not file if you have filed a Chapter 7 and received a discharge of your debts in the past eight years. And if you have filed a Chapter 13 bankruptcy in good faith in the past six years and have not paid off at least 70% of your unsecured debts. And after filing the Chapter 7 bankruptcy you must complete an education course on personal finance management and file a certificate of completion with the court before your debts are discharged.

Within 45 days of filing you will need to provide the courts with additional materials. If you do not file these additional documents your case will automatically be dismissed. These documents are:

- a. Copies of any pay stubs received within 60 days prior to the day you originally filed for. If you do not have any pay stubs ask your employer for copies.
- b. Statement of your monthly net income and how it was calculated.
- c. Statement of any increase or decrease in your income or expenses in the 12 months after your original filing date.
- d. If you have an Educational Savings Account or a qualified State Tuition Savings Program, you must file record of this.

Lastly, collect as many of your financial statements and relevant information as possible.

To begin the filing complete a median income test to see if your monthly income is below the median income for people in the state. Your income levels are determined by the number of people in your household. The amounts are at the table below. If your medium income is above the people of your state- you may not be able to file a Chapter 7.

Follow this example:

- a) Total monthly income for past six months _____
- b) Divide by six to get an average _____
- c) Multiply by twelve _____

STATE	1 Person	2 Person Family	3 Person Family	4 Person Family
Arizona	\$43,397	\$57,620	\$62,002	\$71,867
California	\$49,182	\$65,097	\$70,684	\$79,971
Delaware	\$46,187	\$60,747	\$77,174	\$79,006
Florida	\$42,468	\$53,939	\$60,162	\$71,124
Nevada	\$48,194	\$60,557	\$65,783	\$74,735
New Jersey	\$57,120	\$69,853	\$85,397	\$103,034
New York	\$46,523	\$57,006	\$67,991	\$83,036
Ohio	\$42,458	\$52,922	\$62,251	\$74,234
Pennsylvania	\$44,688	\$53,011	\$67,262	\$78,780

Complete the following Sections of the questionnaire as thoroughly as possible.

SECTION 1 "CREDITORS INFORMATION" ATTACHED ADDITIONAL SHEETS IF NECESSARY			
Creditors Name	Address	Last Four Digits of Account #	Amount Due
SECTION 2 "CURRENT INFORMATION"			

Debtors Name:		If Applicable Joint Debtor:	
Other Names you have used in the last 8 years:		Other names you have used in the last 8 years:	
Address:		Address:	
Last 4 digits of Social Security Number:		Last 4 digits of your Social Security Number:	
County of Residency:		County of Residency:	
Mailing Address:		Mailing Address:	
Prior or Pending Bankruptcy? Yes No (Circle One) If Yes, Court Name Case #		Prior or Pending Bankruptcy? Yes No (Circle One) If Yes, Court Name Case #	
Length of time at current Address:		Length of time at current address:	
If less than 6 months Previous Address:		If less than 6 months Previous Address:	
Telephone #:	Email:	Telephone #:	Email:
No. of Dependents:		Marital Status:	
Name of Dependents:			Age:

SECTION 3 "REAL ESTATE"			
Location of Property	% of Ownership	Value of Property	(Amount you Owe)

SECTION 4 "PERSONAL PROPERTY" TYPE OF PROPERTY	None	Description/Location/Amount
1. Cash on hand.		
2. Checking, Savings, other financial accounts, certificates of deposit, or shares in banks, savings, loan, thrift, building and loan, homestead associations, credit unions, brokerage houses, or cooperatives.		
3. Security deposits with utilities, phone companies, landlords, and others.		
4. Household goods and furnishings, including audio, video, and computer equipment.		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		
6. Wearing apparel.		
7. Furs and jewelry.		
8. Firearms and sports, photographic and other hobby equipment.		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
(SECTION 4 Continued) 10. Annuities. Itemize and name each issuer.		

11. Interests in an education IRA as defined in 26 U.S.C. § 530(b) (1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b).		
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 in partnerships or joint ventures. Itemize.		
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		
16. Accounts receivable.		
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		
18. Other liquidated debts owed to 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 A – Real Property.		
20. Contingent and no 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 setoff 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 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.		
25. Automobiles, trucks, trailers, and other vehicles and accessories		
26. Boats, motors, and accessories.		
27. Aircraft and accessories.		
28. Office equipment, furnishings, and supplies.		
29. Machinery, fixtures, equipment, and supplies used in business.		
30. Inventory.		
31. Animals.		
32. Crops - growing or harvested. Give particulars.		
33. Farming equipment and implements		
34. Farm supplies, chemicals, and feed.		
35. Other personal property of any kind not already listed. Itemize.		

SECTION 5 "PROPERTY CLAIMED AS EXEMPT"

Description of Property	Value of Claimed Exemption	Current Value of Property Amount Owed

SECTION 6 "CREDITORS HOLDING UNSECURED PRIORITY CLAIMS"

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category.)

- Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. 507(a)(1).
- Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 507(a)(3).
- Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).
- Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(5).
- Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(6).
- Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 507(a)(7).
- Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(8).
- Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 507 (a)(9).
- Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. 507(a)(10).

SECTION 7 "EXECUTORY CONTRACTS AND UNEXPIRED LEASES"

NAME	DESCRIPTION	ADDRESS

SECTION 8 "CO-DEBTORS EXCLUDING SPOUSE"

NAME	ADDRESS

SECTION 9 "CURRENT INCOME"

Employment Information Debtor		Employment Information Spouse	
Occupation			
Name of Employer			
Employers Address			
Date Hired			
(Estimate of average monthly income)		DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions			
Estimate monthly overtime			
(SECTION 9 CONT) Payroll taxes and social security			
Insurance			

Union dues		
(Specify):		
SUBTOTAL OF PAYROLL DEDUCTIONS		
TOTAL NET MONTHLY PAY		
List any other sources of income:		

SECTION 10	“CURRENT EXPENSES” PLEASE LIST ALL EXPENSES:	Amount
	Rent or home mortgage payment (include lot rented for mobile home)	\$
	a. Are real estate taxes included? Yes No (Circle One)	\$
	b. Is property insurance included? Yes No (Circle One)	\$
	Utilities:	
	a. Electricity and heating fuel	\$
	b. Water and sewer	\$
	c. Telephone	\$
	d. Other	\$
	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, magazines, etc.	\$
	Charitable contributions	\$
	Insurance (not deducted from wages or included in home mortgage payments)	\$
	a. Homeowner’s or renter’s	\$
	b. Life	\$
	c. Health	\$
	d. Auto	\$
	e. Other	\$
	Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$
	Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
	a. Auto	\$
	b. Other	\$
	c. Other	\$
	Alimony, maintenance, and support paid to others	\$
	Payments for support of additional dependents not living at your home	\$
	Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$