BANKRUPTCY WORKSHEETS Revised October 17, 2005

(For joint case, include information for both spouses)

PERSONAL INFORMAT	ION DEBTOR	SPOUSE
FULL NAME:	John J. Smith	Sarah A. Smith
STREET ADDRESS:	200 Elm Street	same
	Montpelier, VT 05602	
MAILING ADDRESS:	PO Bx 123	same
(If different)	Montpelier, VT 05602	
COUNTY:	Washington	same
HOME PHONE:	802-555-1212	802-555-1212
WORK PHONE:	802-828-1212	802-555-1111
CELL PHONE:		802-555-2222
E-MAIL:	jjsmith@interent.com	sasmith@internet.com
SOC. SEC. NO.:	000-11-3333	000-22-0033
BIRTH DATE:	06/30/60	01/22/62
MARITAL STATUS:	Married	Married
PRIOR BANKRUPTCY (Yr):_	Ch 7 filed 1995	
All Other Names used in last 6 years (e.g. married, maiden, trade names)	J Smith Enterprises	Sarah A. Jones
ALL OTHER ADDRESSES _ FOR LAST 2 YEARS:		
DEPENDANTS (ages) :	Daughter (14), Son (5)	
EMPLOYMENT INFORM	<u>IATION</u>	
OCCUPATION: _	Salesman	Receptionist
NAME OF EMPLOYER: _	Jackson Sales, Inc.	Cabot Lumber Company
ADDRESS OF EMPLOYER:_	4770 Eastern Road	2177 North Elm Street
_	Berlin, VT 05602	Middlesex, VT 05602
LENGTH EMPLOYMENT: _	7 years	2 years
ALL OTHER EMPLOYERS: _ LAST 2 YEARS: (Names, addresses, dates started and ended) —		
ALL BUSINESSES YOU: OPERATED LAST 6 YEARS (Names, addresses, dates started and ended)	J. Smith Enterprises Barre, VT	
	04/06 - 07/07	

Law Office James Palmisano Montpelier, Vermont 1-800-585-3169

PROPERTY LIST Law Office of James Palmisano *Instructions* List all of your property!!! Vermont has exemption laws that protect your property when filing bankruptcy, but you still must list <u>ALL</u> of your property. Include house, vehicles, bank accounts, pensions, personal clothing, jewelry, claims you have against anyone, etc. Failure to list property is fraudulent. Fill in all blanks. Joint filers must specify Husb, Wife, Joint. Value: "Current Market Value" usually means the price you could sell the property for. For clothing, household items this usually means lawn sale price. For vehicles this usually means the Blue Book or NADA price. (Note: For homes the value is often more than the tax bill appraisal).

			REAL PROPERTY		
	Description and Address of Property e.g. 1.0 acre & dwelling 100 Main Street Town/City, Vermont	None	List Mortgages, Home Equity Loans, and Liens Amount of loan, mortgage or lien Name and address of creditor?	Owner H - Husb W- Wife J- Joint	Current Market Value
200	acre and dwelling Elm Street ntpelier, VT		102,530.00 First Mortgage Company 12,120.00 Home Equity Loan Services	J	190,000.00
Tax	nth/Year Purchased: 7/1/1999 Bill Appraisal: 160,000.00 py tax bill, deed and mortgage)				
			PERSONAL PROPERTY		
	Type of Property	None	Description of Property	Owner H - Husb W- Wife J- Joint	Current Market Value
1.	Cash (e.g. what you have in your wallet, at home, in your car, coin bank, etc.)		Cash in wallet Cash in wallet	H W	40.00 25.00
2.	Checking, savings or other accounts. (Include name of bank and account type) (Copy of last 3 monthly statements)		Bank Name Account type First Savings Bank Checking Second Trust Company Savings Second Trust Company CD	J H W	450.00 120.00 1,200.00
3.	Security deposits. (e.g. paid to landlord)		Deposit with telephone company (Northern Telephone Co)	J	200.00
4.	Household goods and furnishings. (e.g. 3 bedroom home (or apt.) furniture and furnishings)		Used furniture and home furnishings, 3 bedrooms, dining room, living room, usual appliances, stereo, DVD player, tv, washer, dryer, lawn mower, swing set, children's toys, etc.	J	1,700.00
5.	Books, pictures and other art objects, antiques, stamp, coin other.		Fishing books, sewing books, 100 paperbacks, few pictures, DVDs, music CDs. Stamp collection at stamp dealer prices	J	300.00
6.	Wearing apparel.		Personal clothing valued at used clothing prices Personal clothing valued at used clothing prices	H W	75.00 150.00
7.	Furs and jewelry.		Two wedding rings (do not need to list value of wedding rings) Watch, 2 rings, misc jewelry	Ŋ	1.00 200.00
8.	Firearms and sports, photographic, and other hobby equipment.		1 rifle, fishing equipment, digital camera, home gym, cross country skis, bicycles (valued at ebay prices)	Н	500.00
9.	Interests in insurance policies (Cash surrender value)		New York Life Insurance Co whole life policy (surrender value) Penn Life Insurance Co term policy (this is a work benefit)	H W	2,200.00 1.00
10.	Annuities. (Copy of last statement)	х			
11.	Interests in Education IRA, or State Tuition Plan. (Copy of last statement)	х			
12.	Interests in IRA, pension or profit sharing plan (Copy of last statement)		401(k) Plan - Fidelity Investments IRA - First Savings Bank	H W	6,520.00 2,130.00
13.	Stock and interests in incorporated and unincorporated businesses. (E.g. 3 shares IBX Corp; or 2 shares family owned corporation)		500 shares ABC Services (a close corporation)	Н	500.00

		_			r
14.	Interests in partnerships.	х			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	х			
16.	Accounts receivable.		J Smith Enterprises - 10 unpaid accts 3,500.00 (uncollectible)	Н	1.00
17.	Alimony, child support and property settlements (I.e. paid to you)		Property settlement from divorce owed by ex-spouse	W	10,000.00
18.	Other liquidated debts owing debtor including tax refunds. (Does anyone owe you money? Or do you have a judgement against anyone?)		2007 VT tax refund 2007 Federal tax refund	H H	300.00 900.00
19.	Equitable or future interests, life estates, and rights or powers (Are you on the deed to your parent's or anyone else's property?)	х			
20.	Interest in an estate of a decedent, death benefit plan, life insurance policy, or trust. (Has anyone died that you are going to inherit from? Are you beneficiary of a life insurance policy or a trust?)	х			
21.	Other contingent and unliquidated claims (e.g. lawsuits, personal injury claim, worker's comp claim, disability claim)		Personal Injury claim from auto accident with Joseph Walker	Н	unk
22.	Patents, copyrights.	х			
23.	Licenses, franchises, and other general intangibles.	х			
24.	Customer lists.	Х			
25.	Automobiles, trucks, trailers, and other vehicles and accessories. Year Make Model Loans		Year Make Model Miles Loans 2005 Ford Taurus 28,300 Ford Credit 2005 Polaris Sled 2,500 Polaris Credit	W H	15,600.00 4,500.00
	e.g. 2000 Ford Escort 1999 Polaris Sled 2003 Yamaha ATV 2000 Starcraft RV Edata Ford Credit XYZ Cr Union ABC Bank None		1999 Chevrolet Blazer (Leased vehicle)	Н	0.00
26.	Boats, motors, and accessories.		Canoe	Н	400.00
27.	Aircraft and accessories.	х			
28.	Office equipment, furnishings, and supplies.	х			
29.	Machinery, fixtures, equipment, and supplies used in business.	х	Office desk, table, telephone system (J. Smith Enterprises)	Н	150.00
30.	Business inventory.	х			
31.	Farm animals.	х			
32.	Crops - growing or harvested.	Х			
33.	Farming equipment and implements.	х			
34.	Farm supplies, chemicals, and feed.	х			
35.	Other personal property. (E.g. mobile home or house pets, snowblower, riding mower, computer, printer, fax, scanner)		Snowblower, lawnmower, computer and printer, 1 dog	J	300.00

CURRENT MONTHLY INCOME (Av [Note: Include income of non-filing spouse unle	ess living in sepai	rate households]		DEBTOR	NTHLY	SPOUSE
Current monthly gross wages, salary, and commiss			\$	3,700.00	\$	1,130.00
Estimated monthly overtime			\$		\$	
Bonuses (pro rate if not paid monthly)XMAS	S Bonus 1800/ yr		\$	150.00	\$	
Mileage reimbursement			\$		\$	
SUBTOTAL LESS PAYROLL DEDUCTIONS			\$	3,850.00	\$	1,130.00
			•	050.00	•	50.00
a. Payroll taxes and social security			\$		\$	58.00
b. Insurance, union dues, other			\$	90.00	\$	0.00
SUBTOTAL OF MONTHLY PAYROLL DEDU	CTIONS		\$		\$	58.00
TOTAL NET MONTHLY TAKE HOME PAY			\$	3,510.00	\$	1,072.00
Alimony, maintenance or support payments payable that of dependents listed above	le to the debtor for	the debtor's use or	\$		\$	
Other monthly income - e.g. pension, social securit (Specify) Estimated Tax Refund 1200/ yr	ty, unemployment,	•	\$	100.00	\$	
			\$		\$	
		MONTHLY INCOME	\$	3,610.00	\$	1,072.00
LAST SIX MONTHS GROSS INCOM (Income from all sources for last six full months e **For this section enter amount for both spouses even if film	nding last month) ng individually**			LAST SIX MO	<u>ONTHS</u>	
[E.G. if current month is April, list Income for Octo	ober 1 to March 31]		\$	23,100.00	\$	6,780.00
YEARLY INCOME - CURRENT AND GROSS INCOME - YEAR TO DATE			\$	<u>YEARLY</u> 11,550.00	<u>(INCO</u>	<u>ME</u> 3,390.00
GROSS INCOME - 2007			· —		'	
CROSS INCOME - 2007			Ψ.	<i>4</i> 5 200 00		13 160 00
GROSS INCOME - 2006			\$ \$	45,200.00 44,700.00	\$ \$	13,160.00 12,880.00
GROSS INCOME - 2006			\$	44,700.00	\$e payme	12,880.00 ents)
MONTHLY LIVING EXPENSES (Ave	rage monthly	expenses) Property Taxes (no	\$ot includ	44,700.00 led in mortgage Montpelier Taxe	\$e payme	12,880.00 ents) \$ 200.00
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MONTHLY LIVING EXPENSES (Ave (Pro rate any expenses not paid monthly) Rent or home mortgage payment Are real estate taxes included? Yes/No N Is property insurance included? Yes/No N Heating/gas/oil Electric Telephones/cell phones/pagers Cable, satellite, internet Water/sewer Home repairs and upkeep (trash, lawn, snow) Food/groceries/household supplies Clothing/shoes Laundry/dry cleaning Medical/dental/glasses (uninsured) Transportation: Gasoline Service, tires Registration/licenses Other: cleaning Recreation, vacation, music, movies, video rental Church/Charitable contributions Insurance (not deducted from wages or included in home mortgage payments)	rage monthly MONTHLY \$ 1,200.00 \$ 320.00 \$ 120.00 \$ 130.00 \$ 75.00 \$ 85.00 \$ 600.00 \$ 150.00 \$ 20.00 \$ 320.00 \$ 30.00 \$ 20.00 \$ 20.00 \$ 20.00 \$ 20.00 \$ 20.00 \$ 20.00 \$ 20.00 \$ 20.00 \$ 20.00	Property Taxes (no Taxas) Property Taxes (no Taxas) Installment payments Axion Alimony, maintenant Payments for suppression, or farth Hair/nails/beauty/to Cigarettes/tobacco Alcohol Dining/restaurants Memberships/sportschool lunches/allochildcare Gifts/holidays Pet Care: # pets _ Work lunches Payments to secur	st included own nts (vehouto other	led in mortgage Montpelier Taxe nicles, boats, sle Taurus Blazer Student loan pport paid to of dditional dependent detailed state because the services of the	s payments control of the service of	12,880.00 ents) \$ 200.00 dent loans): \$ 350.00 \$ 260.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 00.00 \$ 00.00 \$ 50.00 \$ 50.00 \$ 70.00 \$ 0.00
MONTHLY LIVING EXPENSES (Ave (Pro rate any expenses not paid monthly) Rent or home mortgage payment Are real estate taxes included? Yes/No N Is property insurance included? Yes/No N Heating/gas/oil Electric Telephones/cell phones/pagers Cable, satellite, internet Water/sewer Home repairs and upkeep (trash, lawn, snow) Food/groceries/household supplies Clothing/shoes Laundry/dry cleaning Medical/dental/glasses (uninsured) Transportation: Gasoline Service, tires Registration/licenses Other: cleaning Recreation, vacation, music, movies, video rental Church/Charitable contributions Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's	rage monthly MONTHLY \$ 1,200.00 \$ 320.00 \$ 120.00 \$ 130.00 \$ 75.00 \$ 85.00 \$ 600.00 \$ 150.00 \$ 20.00 \$ 20.00 \$ 320.00 \$ 20.00 \$ 20.00 \$ 20.00 \$ 45.00 \$ 45.00	Property Taxes (no Timstallment payments for support not living at your Hair/nails/beauty/to Cigarettes/tobacco Alcohol Dining/restaurants Memberships/spor School lunches/allo Childcare Gifts/holidays Pet Care: # pets _ Work lunches Payments to secur	st include fown nts (vehouto other	led in mortgage Montpelier Taxe nicles, boats, sle Taurus Blazer Student loan pport paid to of dditional dependent of busich detailed state ss.	s payments control of the service of	12,880.00 ents) \$ 200.00 dent loans): \$ 350.00 \$ 260.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 00.00 \$ 00.00 \$ 50.00 \$ 50.00 \$ 70.00 \$ 20.00
MONTHLY LIVING EXPENSES (Ave (Pro rate any expenses not paid monthly) Rent or home mortgage payment Are real estate taxes included? Yes/No N Is property insurance included? Yes/No N Heating/gas/oil Electric Telephones/cell phones/pagers Cable, satellite, internet Water/sewer Home repairs and upkeep (trash, lawn, snow) Food/groceries/household supplies Clothing/shoes Laundry/dry cleaning Medical/dental/glasses (uninsured) Transportation: Gasoline Service, tires Registration/licenses Other: cleaning Recreation, vacation, music, movies, video rental Church/Charitable contributions Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life	### Tage monthly MONTHLY	Property Taxes (no Timestallment payments for support not living at your leading restaurants Memberships/spor School lunches/alle Childcare Gifts/holidays Pet Care: # pets _ Work lunches Payments to secur	st include fown nts (vehouto other other other other of an open (attacolletries of other oth	ded in mortgage Montpelier Taxe sicles, boats, sle Taurus Blazer Student loan pport paid to of dditional dependent of busic ch detailed state sicles and services are services and services	s payments state of the state o	12,880.00 ents) \$ 200.00 dent loans): \$ 350.00 \$ 260.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 00.00 \$ 00.00 \$ 50.00 \$ 50.00 \$ 70.00 \$ 0.00 \$ 0.00
MONTHLY LIVING EXPENSES (Ave (Pro rate any expenses not paid monthly) Rent or home mortgage payment Are real estate taxes included? Yes/No N Is property insurance included? Yes/No N Heating/gas/oil Electric Telephones/cell phones/pagers Cable, satellite, internet Water/sewer Home repairs and upkeep (trash, lawn, snow) Food/groceries/household supplies Clothing/shoes Laundry/dry cleaning Medical/dental/glasses (uninsured) Transportation: Gasoline Service, tires Registration/licenses Other: cleaning Recreation, vacation, music, movies, video rental Church/Charitable contributions Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health	### Tage monthly MONTHLY	Property Taxes (no Timestallment payments for support not living at your leading restaurants Memberships/spor School lunches/alle Childcare Gifts/holidays Pet Care: # pets _ Work lunches Payments to secur	st include fown nts (vehouto other other other of an open (attacolletries o other oth	led in mortgage Montpelier Taxe nicles, boats, sle Taurus Blazer Student loan pport paid to of dditional dependent of busich detailed state ss.	s payments state of the state o	12,880.00 ents) \$ 200.00 dent loans): \$ 350.00 \$ 260.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 00.00 \$ 00.00 \$ 50.00 \$ 50.00 \$ 70.00 \$ 0.00
MONTHLY LIVING EXPENSES (Ave (Pro rate any expenses not paid monthly) Rent or home mortgage payment Are real estate taxes included? Yes/No N Is property insurance included? Yes/No N Heating/gas/oil Electric Telephones/cell phones/pagers Cable, satellite, internet Water/sewer Home repairs and upkeep (trash, lawn, snow) Food/groceries/household supplies Clothing/shoes Laundry/dry cleaning Medical/dental/glasses (uninsured) Transportation: Gasoline Service, tires Registration/licenses Other: cleaning Recreation, vacation, music, movies, video rental Church/Charitable contributions Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life	### Tage monthly MONTHLY	Property Taxes (no Taxas) Installment payments for suppose not living at your law Regular expenses profession, or far Hair/nails/beauty/to Cigarettes/tobacco Alcohol Dining/restaurants Memberships/spor School lunches/allochildcare Gifts/holidays Pet Care: # pets _ Work lunches Payments to secur	st include fown nts (vehoute other	ded in mortgage Montpelier Taxe sicles, boats, sle Taurus Blazer Student loan pport paid to of dditional dependent of busic ch detailed state sicles and services are services and services	s paymers seeds, sturned seeds, stur	12,880.00 ents) \$ 200.00 dent loans): \$ 350.00 \$ 260.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 00.00 \$ 00.00 \$ 50.00 \$ 50.00 \$ 70.00 \$ 0.00 \$ 0.00

CREDITOR LIST INSTRUCTIONS List all of your debts whether you want to keep them or not!!! Include house, vehicles, credit union even if "keeping". Fill in all blanks & list date opened & last used. Joint filers must specify Husb, Wife, Joint. Failure to list debt is fraudulent. **First list debts with collateral like mortgages, mobile homes, vehicles, pension loans and other secured debts. List credit cards, medical, unsecured debts etc. last.** For secured creditors check whether you will keep or surrender collateral (If you no longer wish to make payments to a secured creditor and you will give up the property that secures that particular debt, then you should check "surrender". The debt will be discharged in your bankruptcy case).

4	Creditor		Address **CAMD	I ⊏**	City	State	Zip
1	ABC Credit Card	Company	PO Bx 100 SAMP	LE	Wilmington	DE	00000
□Husb	Date opened 06 / 1999	Date last used 12/20 / 2005	What for: **SAMP	Accessint#	000000000000	Bal \$ 1,	250.00
□Wife	Described collateral (house NONE	, vehicle, pension) or NONE	Co-signer, Collection Agent or	Attorney (nar	me, address, acct #)		
☑Joint	() keep () surrender				New York, NY 00000)	
	Creditor		Address		City	State	Zip
2	First Mortgage Co	ompany	PO Bx 100		Chicago	IL	60626
	Date opened	Date last used N/a	What for: Mortgage Loan	Account #	1234567890	Bal \$	02,530.00
☐Husb ☐Wife	07/01/ 1999 Described collateral (house		Co-signer, Collection Agent or	Attorney (na	me, address, acct #)		
☑Joint	House						
	(X) keep () surrender				-		
3	Creditor	0	Address		City	State	Zip
<u> </u>	Home Equity Loa		PO Bx 10		Austin	TX	78767
□Husb	Date opened 04/01/ 2002	Date last used N/a	What for: Home Equity Loan	Account #	12345677777	Bal \$ 12	2,120.00
□Wife ☑Joint	Described collateral (house	, vehicle, pension) or NONE	Co-signer, Collection Agent or	Attorney (nar	me, address, acct #)		,
ZJOIN	House						
	(X) keep () surrender		Address		City	State	7:-
4	Creditor Ford Motor Credi	t	PO Bx 6248		·	MI	zip 48126
-	Date opened	Date last used	What for:	Account #	Dearborn	+ -	40120
□Husb	07/11/ 2005	N/a	Auto Loan		456789	Bal \$	6,780.00
⊠Wife □Joint	l '	, vehicle, pension) or NONE	Co-signer, Collection Agent or	Attorney (nar	me, address, acct #)		
	2005 Ford T	aurus					
_	(X) keep () surrender Creditor		Address		City	State	Zip
5	Polaris Financial		2100 Highway 55		Medina	MN	55340
	Date opened	Date last used	What for:	Account #	Medina 4789999	Ral \$	
⊠ Husb □ Wife	Date opened 07/11/ 2005	Date last used N/a , vehicle, pension) or NONE	What for: Sled Loan		4789999	Ral \$	55340
⊠Husb	Date opened 07/11/ 2005 Described collateral (house	N/a	What for: Sled Loan		4789999	Ral \$	
⊠ Husb □ Wife	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender	N/a , vehicle, pension) or NONE	What for: Sled Loan Co-signer, Collection Agent or		4789999 me, address, acct #)	Bal \$ 6,	700.00
⊠Husb □Wife □Joint	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor	N/a , vehicle, pension) or NONE	What for: Sled Loan Co-signer, Collection Agent or Address		4789999 me, address, acct #) City	Bal \$ 6,	700.00 Zij
⊠ Husb □ Wife	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial	N/a , vehicle, pension) or NONE s snowmobile	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023	Attorney (nar	4789999 me, address, acct #)	Bal\$ 6,	700.00
⊠Husb □Wife □Joint 6	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor	N/a , vehicle, pension) or NONE	What for: Sled Loan Co-signer, Collection Agent or Address		4789999 me, address, acct #) City	State OH	700.00 Zij
Nusb Nife Shusb Nusb Nusb Nusb Nusb Nusb Nusb Nusb	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house	N/a v, vehicle, pension) or NONE s snowmobile Date last used N/a v, vehicle, pension) or NONE	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for:	Attorney (nar	4789999 me, address, acct #) City Cleveland 123456	State OH	700.00 Zij 44114
⊠Husb □Wife □Joint 6	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house	N/a v, vehicle, pension) or NONE s snowmobile Date last used N/a v, vehicle, pension) or NONE	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease	Attorney (nar	4789999 me, address, acct #) City Cleveland 123456	State OH	700.00 Zij 44114
Husb Wife Joint 6	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house	N/a v, vehicle, pension) or NONE s snowmobile Date last used N/a v, vehicle, pension) or NONE	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease	Attorney (nar	4789999 me, address, acct #) City Cleveland 123456	State OH	700.00 Zij 44114
Nusb Nife Shusb Nusb Nusb Nusb Nusb Nusb Nusb Nusb	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house 1999 Chevro (X) keep () surrender	N/a v., vehicle, pension) or NONE s snowmobile Date last used N/a v., vehicle, pension) or NONE olet Blazer	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease Co-signer, Collection Agent or	Attorney (nar	4789999 me, address, acct #) City Cleveland 123456 me, address, acct #)	Bal\$ 6,	700.00 Zij 44114 700.00
Husb Wife Joint 6 Husb Wife Joint	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house 1999 Chevro (X) keep () surrender Creditor Internal Revenue Date opened	N/a v, vehicle, pension) or NONE s snowmobile Date last used N/a v, vehicle, pension) or NONE olet Blazer Service Date last used	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease Co-signer, Collection Agent or Address	Attorney (nar	4789999 me, address, acct #) City Cleveland 123456 me, address, acct #)	State OH Bal \$ 6,	700.00 Zi ₁ 44114 700.00 Zi ₁ 05501
Husb Wife Joint 6 Husb Wife Joint 7 Husb Wife	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house 1999 Chevro (X) keep () surrender Creditor Internal Revenue Date opened 04/15/2005	N/a v. vehicle, pension) or NONE s snowmobile Date last used N/a v. vehicle, pension) or NONE olet Blazer Service Date last used N/a	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease Co-signer, Collection Agent or Address What for: 2004 taxes	Account # Account #	4789999 me, address, acct #) City Cleveland 123456 me, address, acct #) City Andover 000461234	State OH Bal \$ 6,	700.00 Zip 44114 700.00
Husb Wife Joint 6 Husb Wife Joint 7 Husb	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house 1999 Chevro (X) keep () surrender Creditor Internal Revenue Date opened 04/15/2005	N/a v, vehicle, pension) or NONE s snowmobile Date last used N/a v, vehicle, pension) or NONE olet Blazer Service Date last used	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease Co-signer, Collection Agent or Address	Account # Account #	4789999 me, address, acct #) City Cleveland 123456 me, address, acct #) City Andover 000461234	State OH Bal \$ 6,	700.00 Ziş 44114 700.00 Ziş 05501
Husb Wife Joint 6 Husb Wife Joint 7 Husb Wife	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house 1999 Chevro (X) keep () surrender Creditor Internal Revenue Date opened 04/15/2005	N/a v. vehicle, pension) or NONE s snowmobile Date last used N/a v. vehicle, pension) or NONE olet Blazer Service Date last used N/a	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease Co-signer, Collection Agent or Address What for: 2004 taxes Co-signer, Collection Agent or	Account # Account #	4789999 me, address, acct #) City Cleveland 123456 me, address, acct #) City Andover 000461234 me, address, acct #)	State OH Bai \$ 6,	700.00 Zi _l 44114 700.00 Zi _l 05501
Husb Wife Joint 6 Husb Wife Joint 7 Husb Wife Joint	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house 1999 Chevre (X) keep () surrender Creditor Internal Revenue Date opened 04/15/2005 Described collateral (house () keep () surrender	N/a v. vehicle, pension) or NONE s snowmobile Date last used N/a v. vehicle, pension) or NONE olet Blazer Service Date last used N/a	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease Co-signer, Collection Agent or Address What for: 2004 taxes Co-signer, Collection Agent or	Account # Account #	A789999 me, address, acct #) City Cleveland 123456 me, address, acct #) City Andover 000461234 me, address, acct #)	State OH Bal \$ 6,	700.00 Zi ₁ 44114 700.00 Zi ₂ 05501 200.00
Husb Wife Joint 6 Husb Wife Joint 7 Husb Wife	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house 1999 Chevro (X) keep () surrender Creditor Internal Revenue Date opened 04/15/2005 Described collateral (house creditor Internal Revenue Date opened 04/15/2005 Described collateral (house () keep () surrender Creditor VSAC	N/a vehicle, pension) or NONE s snowmobile Date last used N/a vehicle, pension) or NONE olet Blazer Service Date last used N/a vehicle, pension) or NONE	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease Co-signer, Collection Agent or Address What for: 2004 taxes Co-signer, Collection Agent or	Account # Attorney (nai	4789999 me, address, acct #) City Cleveland 123456 me, address, acct #) City Andover 000461234 me, address, acct #) City City City Andover 000461234 me, address, acct #)	State OH Bal\$ 6,	700.00 Zip 44114 700.00 Zip 05501 200.00
Husb Wife Joint 6 Husb Wife Joint 7 Husb Wife Joint 8 Husb	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house 1999 Chevre (X) keep () surrender Creditor Internal Revenue Date opened 04/15/2005 Described collateral (house () keep () surrender	N/a v. vehicle, pension) or NONE s snowmobile Date last used N/a v. vehicle, pension) or NONE olet Blazer Service Date last used N/a	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease Co-signer, Collection Agent or Address What for: 2004 taxes Co-signer, Collection Agent or	Account # Account #	4789999 me, address, acct #) City Cleveland 123456 me, address, acct #) City Andover 000461234 me, address, acct #) City City City Andover 000461234 me, address, acct #)	State OH Bal \$ 6, State MA Bal \$ 3,	700.00 Zi ₁ 44114 700.00 Zi ₂ 05501 200.00
Husb Husb Wife Joint Husb Wife Joint Husb Wife Joint Husb Wife Wife Wife	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house 1999 Chevre (X) keep () surrender Creditor Internal Revenue Date opened 04/15/2005 Described collateral (house () keep () surrender Creditor Unternal Revenue Creditor Unternal Revenue	N/a v, vehicle, pension) or NONE s snowmobile Date last used N/a v, vehicle, pension) or NONE olet Blazer Service Date last used N/a v, vehicle, pension) or NONE v, vehicle, pension) or NONE	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease Co-signer, Collection Agent or Address What for: 2004 taxes Co-signer, Collection Agent or Address PO Bx 100 What for:	Account # Attorney (nan Account # Attorney (nan Account #	4789999 me, address, acct #) City Cleveland 123456 me, address, acct #) City Andover 000461234 me, address, acct #) City Winooski # 456789	State OH Bal \$ 6, State MA Bal \$ 3,	700.00 Zi _I 44114 700.00 Zi _I 05501 200.00
Husb Wife Joint 6 Husb Wife Joint 7 Husb Wife Joint 8 Husb	Date opened 07/11/2005 Described collateral (house 2005 Polaris () keep (X) surrender Creditor GMAC Financial Date opened 07/11/2005 Described collateral (house 1999 Chevre (X) keep () surrender Creditor Internal Revenue Date opened 04/15/2005 Described collateral (house () keep () surrender Creditor Unternal Revenue Creditor Unternal Revenue	N/a vehicle, pension) or NONE s snowmobile Date last used N/a vehicle, pension) or NONE olet Blazer Date last used N/a vehicle, pension) or NONE Date last used N/a vehicle, pension) or NONE	What for: Sled Loan Co-signer, Collection Agent or Address Po Bx 2023 What for: auto lease Co-signer, Collection Agent or Address What for: 2004 taxes Co-signer, Collection Agent or Address PO Bx 100 What for: Student Loan	Account # Attorney (nan Account # Attorney (nan Account #	4789999 me, address, acct #) City Cleveland 123456 me, address, acct #) City Andover 000461234 me, address, acct #) City Winooski # 456789	State OH Bal \$ 6, State MA Bal \$ 3,	700.00 Zi _I 44114 700.00 Zi _I 05501 200.00

9	Creditor Honda Finance (Corporation	Address PO Bx 7829		City Philadelphia	State Zi
	Date opened	Date last used	What for:	Accoun	•	
□Husb	09/01/ 1999	05/20 / 2001	Auto repossession		89999900	Bal \$ 7,200.00
⊠Wife □Joint	Described collateral (hous () keep () surrender	e, vehicle, pension) or NONE	Co-signer, Collection Agent of	or Attorney (na	nme, address, acct #)	
4.0	Creditor		Address		City	State Zi
10	Chase VISA		PO Bx 100		Wilmington	DE 00000
□Husb	Date opened 04/15/ 2005	Date last used 12/20 / 2005	What for: Credit Card	Account #	45976890	Bal \$ 13,100.00
□Wife ☑Joint		e, vehicle, pension) or NONE	Co-signer, Collection Agent of	or Attorney (na	ame, address, acct #)	•
	Creditor		Address		City	State Zi
11	Capitol One		PO Bx 85015		Richmond	VA 23285
	Date opened 01/15/ 2001	Date last used 10/20 / 2005	What for: Credit Card	Account #	456789	Bal \$ 2,700.00
□Husb □Wife ☑Joint	Described collateral (hous	e, vehicle, pension) or NONE	Co-signer, Collection Agent of	or Attorney (na	ame, address, acct #)	1
	() keep () surrender Creditor		Address		City	State Zi
12	Discover		PO Bx 100		Wilmington	DE 00000
□Husb	Date opened 1995	Date last used 7/ 2005	What for: Credit Card	Account #	45555666	Bal \$ 7,200.00
☐Wife ☑ Joint		e, vehicle, pension) or NONE	Co-signer, Collection Agent of	or Attorney (na	ame, address, acct #)	
	() keep () surrender					
13	Creditor		Address		City	State Zi
13	Citifinancial		PO Bx 100		Wilmington	DE 00000
□Husb	Date opened 03/10/ 2000	Date last used	What for: Personal Loan	Account #	456789	Bal \$ 13,200.00
□Wife ☑Joint	Described collateral (hous	e, vehicle, pension) or NONE	Co-signer, Collection Agent of	or Attorney (na	ame, address, acct #)	
	() keep () surrender Creditor		Address		City	State Zi
14	Central Vermont	Hospital	PO Bx 707		Barre	VT 05641
	Date opened	Date last used	What for:	Account #		Bal \$
Husb	2005	1 1	3 Medical Bills		1112223	3,200.00
□Wife ☑Joint	Described collateral (hous () keep () surrender	e, vehicle, pension) or NONE	Co-signer, Collection Agent of Gragil Associates 29 Winter Street Pembroke, MA 02359	or Attorney (na (Collectior		
	Creditor		Address		City	State Zi
15	ABC Dentistry		PO Bx 100		Barre	VT 05641
□Husb	Date opened 10/11/ 2004	Date last used / /	What for: Dentist Bill	Account #	SMITH	Bal \$ 270.00
□Wife ☑Joint	Described collateral (hous () keep () surrender	e, vehicle, pension) or NONE	Co-signer, Collection Agent of Law Office J. B. Jackson PO Bx 1212 Albany, NY 12207	• `	ame, address, acct#) n Attorney)	
	Creditor		Address		City	State Zi
16	Acme Plumbing		PO Bx 11		Berlin	VT 05663
□Husb	Date opened 04/27/ 2005	Date last used / /	What for: Plumbing Bill	Account #	SMITH	Bal \$ 1,200.00
☐Wife ☑Joint	Described collateral (hous	e, vehicle, pension) or NONE	Co-signer, Collection Agent of	or Attorney (na	ame, address, acct #)	
	() keep() surrender					

GENERAL BANKRUPTCY QUESTIONSChapter 7 and Chapter 13 Cases

	<u> </u>
Have you charged more than \$1,150.00 to any single creditor or taken cash advances of more than \$1,150.00 on any single credit card within the last 60 day (X) no () yes If yes: Name of creditor; dates and amounts of charges; what for	/s?
Payments to creditors Have you paid any person or creditor more than \$600 within the last 90 days ?	Helpful Hint
If yes: Name of creditor; dates and amounts of payments; amount still owing	Do not rely on your m Review your checkbo
VSAC 3/1/07, 4/1/07, 5/1/07 - 3 payments @ \$210 each; bal 23,200.00 Citifinancial 3/1/07, 4/1/07, 5/1/07 - 3 payments @ \$250 each; bal 13,200.00	/or bank statements to identify all creditors wi were paid more than \$ last three months.
Lawsuits Have any lawsuits been filed or pending against you within the last one year? ▶If yes: Caption of suit; type of proceeding; status of case; court location	
	
Repossessions, foreclosures and returns Has any of your property been repossessed or foreclosed on within the last one year? (Include voluntary repossessions) If yes: Description and value of property, name of creditor, date of foreclosure or repossession	r
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Has any of your property been repossessed or foreclosed on within the last one year? (Include voluntary repossessions) If yes: Description and value of property, name of creditor, date of foreclosure or repossession 2002 Honda Accord; Honda Financial; repossessed 5/1/07 Gifts Within the last one year have you made any gifts aggregating more than \$200 pt family member or more than \$100 per charity?	er its

4	2,200.00 paid to AAA Debt Counseling. 1000 pd 1/6/07; 1200 pd 2/14/07
-	2,200.00 paid to AAA Debt Counseling. 1000 pd 1/0/07, 1200 pd 2/14/07
	Other transfers Have you transferred any property within the last two years (e.g sale of house, motorcycle, stock, etc); or have you otherwise used any property as security for oan or debt within the last two years (e.g. refinance of home or vehicle)? Off yes: Name and address of transferee, describe property, transfer date and vereceived
ļ	Closed financial accounts Have you closed any bank account or financial account within the last one year Plf yes: Type of account, account number, date closed, name of institution, and balance
(Closed Money Market Acct , #321456; 6/5/07; Barre Trust Company; \$654.90.
(Closed Savings Acct , #356123; 7/9/07; Barre Trust Company; \$54.20.
l	Safe deposit boxes List each safe deposit you have or which you closed within last one year Name of bank, description of contents, date of closing
ا د د	Setoffs List all setoffs made by any creditor, including a bank, against any of your debts within the last 90 days (e.g. Banks sometimes exercise a setoff by taking mone of your deposit account to satisfy past due payments on one of your loans or creard bills) Date, name and address of creditor, setoff amount
I	Property held for another person Do you have any property in your possession that belongs to someone else? Ye.g. dining table belongs to my parents; brother has snowmobile stored in my
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