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**Bankruptcy Client Questionnaire**

**Section 1 – General Information:**

Your Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

**EMPLOYMENT INFORMATION:**

Employer: \_\_\_\_\_

Address of employer: \_\_\_\_\_

Your job title: \_\_\_\_\_

How long have you been employed there: \_\_\_\_\_

Your Spouse: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

**EMPLOYMENT INFORMATION:**

Employer: \_\_\_\_\_

Address of employer: \_\_\_\_\_

Your job title: \_\_\_\_\_

How long have you been employed there: \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

Mailing Address (if different): \_\_\_\_\_

\_\_\_\_\_

Telephone:

Home: \_\_\_\_\_

Cell: \_\_\_\_\_

Work: \_\_\_\_\_

Email Address: \_\_\_\_\_

Please select your marital status:

Single

Married

Divorced

Separated

Widowed

Please list all of your dependents

Name: \_\_\_\_\_

Age: \_\_\_\_\_

Relationship to you (e.g. son, daughter, parent): \_\_\_\_\_

Name: \_\_\_\_\_

Age: \_\_\_\_\_

Relationship to you (e.g. son, daughter, parent): \_\_\_\_\_

Name: \_\_\_\_\_

Age: \_\_\_\_\_

Relationship to you (e.g. son, daughter, parent): \_\_\_\_\_

## **Section 2 – Assets**

### 1. Real Estate

Primary Residence:

Type of Real Estate: House    Condominium    Land    Other

Address: \_\_\_\_\_

Name(s) on Deed: \_\_\_\_\_

Estimated Fair Market Value: \_\_\_\_\_

Is there a Homestead Act Recorded?    Yes    No

Mortgage Company: \_\_\_\_\_

Outstanding Balance: \_\_\_\_\_

Does your monthly payment include taxes and/or insurance?    Yes    No

Are you current on your payments?    Yes    No

If no, how much are you behind? \_\_\_\_\_

2<sup>nd</sup> Mortgage, Home Equity, etc: \_\_\_\_\_

Outstanding Balance: \_\_\_\_\_

Are you current on your payments?    Yes    No

If no, how much are you behind? \_\_\_\_\_

Other Real Estate:

Type of Real Estate: House    Condominium    Land    Other

Address: \_\_\_\_\_

Name(s) on Deed: \_\_\_\_\_

Estimated Fair Market Value: \_\_\_\_\_

Is there a Homestead Act Recorded?    Yes    No

Mortgage Company: \_\_\_\_\_

Outstanding Balance: \_\_\_\_\_

Does your monthly payment include taxes and/or insurance?    Yes    No

Are you current on your payments?    Yes    No

If no, how much are you behind? \_\_\_\_\_

2<sup>nd</sup> Mortgage, Home Equity, etc: \_\_\_\_\_

Outstanding Balance: \_\_\_\_\_

Are you current on your payments?    Yes    No

If no, how much are you behind? \_\_\_\_\_

### 2. Bank Accounts:

Bank Name: \_\_\_\_\_

Account Type (ex. Checking): \_\_\_\_\_

Current Balance: \_\_\_\_\_  
Bank Name: \_\_\_\_\_  
Account Type (ex. Checking): \_\_\_\_\_  
Current Balance: \_\_\_\_\_  
Bank Name: \_\_\_\_\_  
Account Type (ex. Checking): \_\_\_\_\_  
Current Balance: \_\_\_\_\_

3. Security Deposits:  
Do you have a security deposit held by a landlord?    Yes    No  
If yes, what is the amount of the deposit? \_\_\_\_\_  
Do you have a security deposit held by a utility company?    Yes    No  
If yes, what is the amount of the deposit? \_\_\_\_\_

4. Household Goods:  
List the approximate value of all of the items in your home, including all furniture, appliances, and computers/electronics.  
\_\_\_\_\_

5. Books, Music, Collectibles:  
List the value of all of books, pictures, art, music, and/or other collectibles in your home.  
\_\_\_\_\_

6. Clothing:  
List the approximate value of all of your clothing  
\_\_\_\_\_

7. Jewelry and Furs  
List the value of all of your jewelry (including watches, rings, earrings, necklaces, etc.)  
\_\_\_\_\_  
Are any of these items insured with your homeowner's policy?    Yes    No

8. Sporting Goods, Firearms, Hobby and Photographic Equipment:  
List the approximate value of all of the above named items in your possession  
\_\_\_\_\_

9. Insurance Policies:  
List any interest in insurance policies that you may have.  
Company: \_\_\_\_\_  
If a whole life policy, what is its cash value? \_\_\_\_\_  
If payable on death, what is the face value? \_\_\_\_\_  
Who is the beneficiary? \_\_\_\_\_  
  
Company: \_\_\_\_\_  
If a whole life policy, what is its cash value? \_\_\_\_\_  
If payable on death, what is the face value? \_\_\_\_\_  
Who is the beneficiary? \_\_\_\_\_

10. Annuities:  
List any interest you may have in any annuity:  
\_\_\_\_\_

11. Education IRA:  
List any interest you may have in an Education IRA  
\_\_\_\_\_

12. Pension or Profit Sharing Plans:

List any interest you may have in any pension plan or profit sharing plan

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13. Stocks and/or Business Interests

List any stock or interest you have in any business (whether incorporated or not)

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14. Partnerships or Joint Ventures

List any interest you have in any partnership or joint venture \_\_\_\_\_

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15. Government or Corporate Bonds

List any interest you hold in any government or corporate bond (whether negotiable or not)

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16. Accounts Receivable:

List any accounts receivable that you hold: \_\_\_\_\_

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17. Alimony or Child Support:

If you are entitled to receive alimony or child support payments, then list:

The payor: \_\_\_\_\_

The amount: \_\_\_\_\_

18. Other Debts Owed to you / Tax Returns:

Are you entitled to receive a tax refund?      Yes      No

If yes, how much are you owed? \_\_\_\_\_

Does anybody owe you money for any reason?      Yes      No

If yes, please list:

Who owes you money: \_\_\_\_\_

How much do they owe: \_\_\_\_\_

19. Equitable or Future Interests:

List any equitable or future interest you may have in any property

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20. Estate or Life Insurance Interests

Do you have any interest in the estate of a deceased person or do you have an interest in another's death benefit plan life insurance or trust?      Yes      No

If yes, list:

Policy Holder / Decedent: \_\_\_\_\_

Amount of interest: \_\_\_\_\_

21. Other Contingent/Unliquidated Claims:

Do you typically receive a tax refund?      Yes      No

If yes, how much is the refund? \_\_\_\_\_

Do you have a potential claim against another person (or have you filed a pending lawsuit against another person)      Yes      No

If yes, list:

Name of Person owing money: \_\_\_\_\_

Approximately how much they owe: \_\_\_\_\_

Case Number (if lawsuit filed): \_\_\_\_\_

22. Patents, Copyright, Intellectual Property:

List any interest you may have in any patent, copyright, or other intellectual property:

\_\_\_\_\_

23. License, Franchises, and other General Intangibles:

List any interest you may have in any license, franchise, and other general intangible:

\_\_\_\_\_

24. Customer Lists:

List any customer lists or other compilations of personally identifiable information you obtain in connection with your business activity: \_\_\_\_\_

\_\_\_\_\_

25. Automobiles and other Vehicles:

List the following for all cars, motorcycles, ATVs, or any other motor vehicle you have any interest in:

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Mileage: \_\_\_\_\_

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Mileage: \_\_\_\_\_

Car Loans

Loan Company: \_\_\_\_\_

Which vehicle is this loan secured to? \_\_\_\_\_

Outstanding Balance: \_\_\_\_\_

How many months left on loan: \_\_\_\_\_

Does your monthly payment include taxes and/or insurance?    Yes    No

Are you current on your payments?    Yes    No

If no, how much are you behind? \_\_\_\_\_

26. Boats, motors, and accessories:

List the following for all boats that you own:

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

27. Aircraft and accessories:

List the following for all boats that you own:

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

28. Office equipment for business:

List all equipment used in your business (including furniture, supplies, etc.):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

29. Machinery/fixtures for business

List all machinery or fixtures used in your business (including tools):

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30. Inventory

List any inventory that you are currently holding for your business: (use a separate page if necessary)

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31. Animals

List all animals that you own (including pets):

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32. Crops, farming equipment, and farm supplies:

List all crops, farming equipment, or farm supplies that you have any interest in:

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33. List all other property that you own that has not already been listed:

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1. Unsecured debts:

**Please obtain your credit report from all three federal agencies.** To do this, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), select your state, and fill out all required information to obtain them. You can only access one agency's report at a time, so you will have to repeat the process three times. You can also obtain your reports over the phone at 1 (877) 322-8228, however it will take about two weeks to obtain them through the mail.

If you owe any unsecured debts that are not reflected in your credit report (ex. Doctor's bills typically don't get reported to credit agencies), then list them below:

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2. Priority and Other Debts:

Do you owe any of the following:

Alimony or Child Support?      Yes      No

If yes,

How much do you owe per month: \_\_\_\_\_

Please provide our office with a copy of any court order or settlement obligating you to pay this amount.

Unpaid federal or state taxes?      Yes      No

If yes, then:

How much do you owe: \_\_\_\_\_

What year were the taxes assessed (ex. 2008 federal income tax): \_\_\_\_\_

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Student loans?      Yes      No

If yes, then:

How much do you owe: \_\_\_\_\_

Are you currently paying them? \_\_\_\_\_

3. Other Debts:

Please list any other debt not already listed or in your credit report (e.g. family loans, unpaid rent, etc.):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Section 3 – Leases and Contracts**

Please list all ongoing or future leases or contracts that you are obligated on (ex. Car leases, business leases, rental leases, performance or service contracts, etc.)

Nature of Lease/Contract: \_\_\_\_\_

Name of other party: \_\_\_\_\_

Address of other party: \_\_\_\_\_

Date that lease/contract expires: \_\_\_\_\_

Nature of Lease/Contract: \_\_\_\_\_

Name of other party: \_\_\_\_\_

Address of other party: \_\_\_\_\_

Date that lease/contract expires: \_\_\_\_\_

Nature of Lease/Contract: \_\_\_\_\_

Name of other party: \_\_\_\_\_

Address of other party: \_\_\_\_\_

Date that lease/contract expires: \_\_\_\_\_

**Section 4 – Monthly Income**

Please provide our office with a copy of all paychecks that you and your spouse have received within the **six months** prior to filing for bankruptcy. We need your spouse’s information even if you are not filing jointly.

**Personal Business Profit/Loss Statement**

If you have operated any business within the past 12 months, then please list below the normal income and expenses for an average month. If your business experiences various periods of highs and lows throughout the year (ex. seasonal businesses), then total your amounts for the 6 months and then divide by 6.

If you (or your spouse) have collectively operated more than one business in the past 12 months, then please fill out a profit/loss statement for each business.

**Please provide our office documentation to support these numbers.**

Average monthly business gross income \_\_\_\_\_  
Did you withhold any of this income for tax purposes?    Yes    No  
If yes, how much did you withhold? \_\_\_\_\_

Average monthly business expenses:  
Rent \_\_\_\_\_  
Utilities \_\_\_\_\_  
Office Supplies \_\_\_\_\_  
Product Supplies \_\_\_\_\_  
Employee wages \_\_\_\_\_  
Equipment loans/leases \_\_\_\_\_  
Other expenses \_\_\_\_\_

Have you filed income tax returns for all applicable years?    Yes    No  
If no, what years have you not filed? \_\_\_\_\_

Do you currently have any business inventory that could be sold?    Yes    No  
If yes, what does the inventory consist of, and what is its value? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Section 5 – Monthly Expenses**

List the amount you spend per month on the following items:

Mortgage / Rent	_____
2 <sup>nd</sup> Mortgage	_____
Electricity and/or heat	_____
Water and Sewer	_____
Phone/cable/internet	_____
Cell Phone(s)	_____
Home maintenance	_____
Food	_____
Cigarettes	_____
Clothing	_____
Laundry / Dry Cleaning	_____
Recreation	_____
Charitable Contributions	_____
Pet Care	_____
After school activities	_____
Childcare / Babysitters	_____
Personal care	_____
Gym / Health Clubs	_____
Medical/Dental not covered by insurance (ex. co-pays)	_____
Life Insurance	_____
Health Insurance	_____
Homeowner's Insurance	_____
Car Insurance	_____
Car loan/lease payment	_____
Car loan/lease payment	_____
Gasoline/transportation	_____
Taxes (excise, real estate, etc.)	_____
Student Loans	_____
Business expenses (if applicable)	_____
All other expenses	_____
<b>Total monthly expenses</b>	_____

**Section 6 – Statement of Financial Affairs**

The following pages ask many important questions, which may also be asked by the trustee at your Section 341 Trustee Meeting. Please answer them to the best of your ability.

Have you ever filed for bankruptcy before?      Yes      No

If yes, please list:

District of filing (ex. Massachusetts): \_\_\_\_\_

Date filed: \_\_\_\_\_

Case Number: \_\_\_\_\_

Have you or your spouse used any other names in the past eight years?      Yes      No      If yes, list other names: \_\_\_\_\_

Have you lived at your current address for at least 180 days?      Yes      No

Have you lived at this address for at least 730 days (2 years)?      Yes      No

If you answered no to either of the two questions above, please list your previous address(es):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

When is the last date that you used any credit card? \_\_\_\_\_

Do you have any charge on any credit card for over \$500 within the past 3 months?

If yes, list:

Which card: \_\_\_\_\_

Account Number: \_\_\_\_\_

How much was the charge for? \_\_\_\_\_

Have you made any payment over \$500 to any of your creditors within the last 3 months (do not include payments for regular monthly bills, ex. mortgage)      Yes      No

If yes, list:

Creditor Paid: \_\_\_\_\_

Amount Paid: \_\_\_\_\_

Date Paid: \_\_\_\_\_

Have you made any payment over \$500 to any family member within the past year in order to repay a family loan?      Yes      No

Family Member Paid: \_\_\_\_\_

Amount Paid: \_\_\_\_\_

Date Paid: \_\_\_\_\_

Have you taken any cash advances from any credit card within the last 3 months?

If yes, list:

Creditor: \_\_\_\_\_

Amount: \_\_\_\_\_

Date: \_\_\_\_\_

Do you own (or plan to own) a time share      Yes      No

If yes, please describe: \_\_\_\_\_

\_\_\_\_\_

Do you have any property (car, boat, etc) in your possession that somebody else owns?      Yes      No

If yes, list:

Property: \_\_\_\_\_

Owner: \_\_\_\_\_

Their address: \_\_\_\_\_

Is anybody in possession of property that you own?      Yes      No

If yes, list:

Property: \_\_\_\_\_  
Person in possession: \_\_\_\_\_  
Their address: \_\_\_\_\_

Did you list any of your furniture, appliances, or possessions with a loan provider at the time you obtained a loan?      Yes      No

If yes, what did you list? \_\_\_\_\_  
\_\_\_\_\_

Are you currently buying any property (furniture, appliances, etc.) with monthly installment payments?

Yes      No  
If yes, what items? - \_\_\_\_\_  
\_\_\_\_\_

Have you closed any bank accounts within the past 2 years?      Yes      No

If yes, please list:  
Name of Bank: \_\_\_\_\_  
Address: \_\_\_\_\_  
Name on Account: \_\_\_\_\_  
Account Number: \_\_\_\_\_      Date Closed: \_\_\_\_\_  
Amount in account when closed: \$ \_\_\_\_\_

Do you have a safe deposit box (or have you had one in the past 2 years)?      Yes      No

If yes, please list:  
Name of Bank: \_\_\_\_\_  
Address: \_\_\_\_\_  
Contents of Box: \_\_\_\_\_  
Date Closed/Transferred: \_\_\_\_\_

Do you or your spouse participate in a retirement, 401(k), or pension plan?      Yes      No

If yes, list:  
Type of Plan: \_\_\_\_\_  
Date of enrollment: \_\_\_\_\_  
Current cash value: \_\_\_\_\_

Have you or your spouse established a retirement account not provided by your employer?      Yes      No

If yes, please list:  
Name of Institution: \_\_\_\_\_  
Amount in account: \_\_\_\_\_  
Who is the beneficiary? \_\_\_\_\_

Does a roommate/relative pay part of your monthly expenses?      Yes      No

If yes, please list:  
Name of person: \_\_\_\_\_  
Relationship to you: \_\_\_\_\_  
Total monthly contribution: \_\_\_\_\_  
How long have they been making this contribution? \_\_\_\_\_

If you pay child support, are you current with your payments?      Yes      No

If not, please list:  
Name of person/agency you pay: \_\_\_\_\_  
Address: \_\_\_\_\_  
Total amount of back payments: \_\_\_\_\_

Are you owed alimony or child support (even if you don't expect to receive it)?      Yes      No

If yes, please list:  
Name of person to pay it: \_\_\_\_\_  
Address: \_\_\_\_\_

Total amount owed to you: \_\_\_\_\_  
Has the court ordered payment? Yes No If yes, when? \_\_\_\_\_

Within the past two years, were you, your spouse, or your children involved in any accident where someone was hurt? Yes No

If yes, list:

Type of accident: \_\_\_\_\_  
Date: \_\_\_\_\_ Who's fault? \_\_\_\_\_  
Was any insurance money recovered? Yes No  
If yes, how much? \_\_\_\_\_

In the next 6 months do you expect to inherit anything or recover on anyone's life insurance policy? Yes No

If yes, list:

Date Expected: \_\_\_\_\_  
Reason for receiving: \_\_\_\_\_  
Amount: \_\_\_\_\_

Are you the beneficiary of any trust fund? Yes No

If yes, list:

Amount of trust fund: \_\_\_\_\_  
Name of owner: \_\_\_\_\_  
Owner's relationship to you: \_\_\_\_\_  
When will you have access to this money? \_\_\_\_\_

Does anybody owe you any money for any reason? Yes No

If yes, list:

Who owes you money? \_\_\_\_\_  
Address: \_\_\_\_\_  
Amount they owe: \_\_\_\_\_  
Reason for debt: \_\_\_\_\_  
Have you filed a lawsuit against them? Yes No  
If yes, did you obtain a judgment in your favor? Yes No  
If yes, when were you awarded judgment: \_\_\_\_\_

Are you involved in any currently pending lawsuits, or have you been a party to any lawsuit within the past year? Yes No

If yes, list:

Name of Case: \_\_\_\_\_  
Case Number: \_\_\_\_\_ Date Filed: \_\_\_\_\_  
Type of lawsuit (ex. foreclosure): \_\_\_\_\_  
Address of Court: \_\_\_\_\_

Have your wages been garnished or your property attached? Yes No

If yes, list:

Who garnished/attached: \_\_\_\_\_  
Amount of garnishment/attachment: \_\_\_\_\_

Within the past year, has any of your property been repossessed, sold at foreclosure, transferred through a deed in lieu of foreclosure, or returned to seller? Yes No

If yes, list:

What property was taken/transferred: \_\_\_\_\_  
Date of sale/repossession/transfer: \_\_\_\_\_

Within the past 6 months, has any of your property been assigned or placed into receivership for the benefit of your creditors? Yes No

If yes, list:

When was this done: \_\_\_\_\_

If receivership, what court authorized? \_\_\_\_\_

Within the past year, have you made any gifts to friends or relatives worth more than \$200, or any charitable contributions worth more than \$100? Yes No

If yes, list:

Who was the gift/contribution made to: \_\_\_\_\_

What was given: \_\_\_\_\_

Date of gift/contribution: \_\_\_\_\_

Within the past year, have you had any unusual losses (such as those from fire, theft, gambling, etc.)?

Yes No

If yes, list:

Type of loss: \_\_\_\_\_

Amount lost: \_\_\_\_\_ Date of Loss: \_\_\_\_\_

Amount covered by insurance: \_\_\_\_\_

Have you had any losses covered by insurance within the past year? Yes No

If yes, list:

Amount paid: \_\_\_\_\_ Date of Payment: \_\_\_\_\_

Reason for loss: \_\_\_\_\_

Have you paid any debt settlement agency or consulted with any other attorney regarding your financial affairs? Yes No

If yes, list:

Name of Agency/Attorney: \_\_\_\_\_

Address: \_\_\_\_\_

Amount paid: \_\_\_\_\_ Date of Payment: \_\_\_\_\_

Have you entered into any settlement agreement with any of your creditors regarding any of your debts within the last 3 months? Yes No

If yes, list:

Name of creditor: \_\_\_\_\_

Address: \_\_\_\_\_

Amount paid to settle debt: \_\_\_\_\_

Amount of total debt before settlement: \_\_\_\_\_

Have you had any ownership interest in any business (as a sole proprietor, partner, member, officer, or director) within the past 8 years? Yes No

If yes, list:

Name of business: \_\_\_\_\_

Business address: \_\_\_\_\_

Name of partners, associates, etc. \_\_\_\_\_

Tax Identification Number: \_\_\_\_\_

Beginning and ending dates of operation: \_\_\_\_\_

Have you transferred or sold any property within the past two years? Yes No

If yes, list:

Who did you Transfer/Sell to? \_\_\_\_\_

Date of Transfer: \_\_\_\_\_

Property Location: \_\_\_\_\_

Value of Property: \_\_\_\_\_

Amount Received: \_\_\_\_\_

Who did you Transfer/Sell to? \_\_\_\_\_  
Date of Transfer: \_\_\_\_\_  
Property Location: \_\_\_\_\_  
Value of Property: \_\_\_\_\_  
Amount Received: \_\_\_\_\_

Have you transferred any property to a Trust of which you are a beneficiary within the past ten years?

Yes    No

If yes, list:

Date of Transfer: \_\_\_\_\_  
Property Location: \_\_\_\_\_  
Value of Property: \_\_\_\_\_  
Amount Received: \_\_\_\_\_

I swear or affirm under penalty of perjury that the information I have provided in this questionnaire and my creditor forms are true and correct to the best of my knowledge, information and belief.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
Date

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
Date

## Credit Counseling Courses

Federal law requires that all individuals filing for bankruptcy complete two separate credit counseling courses. You will complete the first course before you file for bankruptcy, and the second course shortly after your meeting of creditors.

When you complete these courses, you will be sent a certificate of completion. Please provide our office with a copy of that certificate. The agency can also send the certificate to us directly via fax at (978) 921-7877 or email at [kristen@heneylaw.com](mailto:kristen@heneylaw.com).

Because there are many different nonprofit agencies that conduct these courses, we are not permitted to suggest which agency you choose. For your benefit, however, we have provided a list of many of the approved agencies in the District of Massachusetts (a complete list is available on the Court's website at [www.mab.uscourts.gov](http://www.mab.uscourts.gov)), please see the following page. You may take many of these courses on the internet or over the phone, in English or Spanish, and there is a small fee for all of them.

If, however, your household income is below 150% of the Federal Poverty Guidelines, then you may get your fee waived by these agencies. Please bring this to the attention of the agency you complete the course with, as there will be additional paperwork in order to get the fee waived.

Please note that when you take this course you will need documentation regarding your assets, debts, and household income/expenses.

### List of Approved Credit Counseling Agencies\*:

A 123 Credit Counselors, Inc. <a href="http://www.a123cc.org">www.a123cc.org</a> (888) 412-2123 English & Spanish Cost: \$30	Abacus Credit Counseling <a href="http://www.abacuscc.org">www.abacuscc.org</a> (800) 516-3834 English & Spanish Cost: \$ 25 (\$35 joint)	Alliance Credit Counseling <a href="http://www.knowdebt.org">www.knowdebt.org</a> (888) 594-9596 English & Spanish Cost: \$29 (\$39 joint),, \$49 on phone (\$59 joint)
American Consumer Credit <a href="http://www.consumercredit.org">www.consumercredit.org</a> (866) 826-6924 English & Spanish Cost: \$50 (\$85 joint)	BKEDCERT.com <a href="http://www.bkedcert.com">www.bkedcert.com</a> (800) 845-7171 English & Spanish Cost: \$50	Black Hills Children's Ranch, Inc. <a href="http://www.pioneercredit.com">www.pioneercredit.com</a> (800) 888-1596 English & Spanish Cost: \$35 (\$45 joint)
CredAbility <a href="http://www.credability.org">www.credability.org</a> (866) 672-2227 (Cost: \$50 (\$75 phone))	Cricket Debt Counseling <a href="http://www.cricketdebt.com">www.cricketdebt.com</a> (866) 719-0400 English & Spanish Cost: \$36	Debt Education and Certification <a href="http://www.debt-foundation.org">www.debt-foundation.org</a> (866) 859-7323 English & Spanish Cost: \$50
GreenPath, Inc. <a href="http://www.greenpathbk.com">www.greenpathbk.com</a> (800) 630-6718 English & Spanish Cost: \$50	Hummingbird Credit Counseling <a href="http://www.hbcce.org">www.hbcce.org</a> (800) 645-4959 English & Spanish Cost: \$49	InCharge Credit Counseling <a href="http://www.personalfinanceeducation.com">www.personalfinanceeducation.com</a> (866) 729-0049 English & Spanish Cost: \$30
Money Management International <a href="http://www.moneymanagement.org">www.moneymanagement.org</a> (877) 964-2227 English & Spanish		

Cost: \$50 \* For complete list of all approved agencies, please visit the website for the Bankruptcy Court for the District of Massachusetts, available at [www.mab.uscourts.gov](http://www.mab.uscourts.gov)

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## IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

I am signing below to demonstrate my complete understanding of the above.

Receipt Acknowledged: \_\_\_\_\_  
Debtor Date

Receipt Acknowledged: \_\_\_\_\_  
Joint Debtor (if applicable) Date

**REQUIRED INFORMATION**  
**DISCLOSED PURSUANT TO 11 U.S.C. §527(a)(2)**

You will be requested to provide information to counsel in order to advise you whether to file bankruptcy and what type of bankruptcy to file if bankruptcy is recommended. You will be requested to provide information for the filing of the bankruptcy itself. With respect to this information and documents filed with the bankruptcy we are required to notify you of the following:

- A. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate and truthful;
- B. All assets and liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value;
- C. Current monthly income, the amounts specified in section 707(b)(2) of the bankruptcy laws, and, in a case under chapter 13 of this title, disposable income (determined in accordance with 707(b)(2) of the bankruptcy laws), are required to be stated after reasonable inquiry; and
- D. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

I am signing below to demonstrate my complete understanding of the above.

Receipt Acknowledged: \_\_\_\_\_  
Debtor Date

Receipt Acknowledged: \_\_\_\_\_  
Joint Debtor (if applicable) Date

**NOTICE TO BE PROVIDED IN ACCORDANCE WITH  
SECTION 527(c) OF THE BANKRUPTCY CODE**

Except to the extent that Heney & Associates, LLC provides the required information itself after reasonable inquiry of the Client or others so as to obtain such information reasonably accurately for inclusion on the petition, schedules or statement of financial affairs, Heney & Associates, LLC hereby, by this clear and conspicuous writing, desires to inform you how to provide the information required in your Bankruptcy Petition, Schedules and Statements of Financial Affairs:

**1. How to value assets at replacement value and how to determine what property is exempt:**

You must determine how much your personal property is worth as it is today. As defined by the Bankruptcy Code, “with respect to property acquired for personal, family, or household purposes, replacement value shall mean the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined.”

Therefore, do not value your property based upon what you would have to pay to replace it. Instead, value it at what you can sell it for. If your property is new, or close to new, consider retail value adjusted to whatever extent appropriate for the amount the property has been used. If there is a market for your property as used, you may use that market to determine value. For example, you may consider using thrift store prices or prices at house or garage sales or at a secondary marketplace such as eBay to determine what it would cost you to replace your personal property.

Federal and State law each provide separate exemption schemes under which you may be able to protect certain value in property. In order to determine which exemption scheme is more beneficial according to your situation and goals, you must first determine the value of your property as described above.

**2. How to determine current monthly income:**

In order to determine current monthly income, you must determine your “average monthly income from all sources . . . without regard to whether such income is taxable.”

**3. How to determine the amounts specified in § 707(b)(2) and, in a Chapter 13 case, how to determine disposable income in accordance with § 707(b)(2) and related calculations:**

In order to determine these amounts, you should provide us with actual expenditures you make in each of the pertinent categories. We will compare them to the allowed amounts pursuant to current Internal Revenue Standards in order to determine your “Disposable Income” in accordance with Section 707(b)(2).

**4. How to complete the list of creditors and how to determine what amount is owed and what address for each creditor should be shown:**

In order to determine your list of creditors, the amount owed and what address should be shown, we will need to see you a copy of your credit reports from each of the three major credit reporting agencies, as well as bills for each creditor for a period of ninety (90) days immediately prior to the commencement of your case. We may utilize a National list of creditors’ addresses for additional information. It is vital to have the proper address for each creditor. Failure to provide this information may result in any notice given to that creditor being treated as invalid, and that debt not being discharged in your bankruptcy.

I am signing below to demonstrate my complete understanding of the above.

Receipt Acknowledged: \_\_\_\_\_  
Debtor Date

Receipt Acknowledged: \_\_\_\_\_  
Joint Debtor (if applicable) Date