

DAVID M. SIEGEL & ASSOCIATES, L.L.C.

CONFIDENTIAL BANKRUPTCY CONSULTATION QUESTIONNAIRE

◀ PLEASE PRINT CLEARLY ▶

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TODAY'S DATE ____ / ____ / ____

CLIENT INFORMATION

(Circle One)

Mr. / Mrs. / Ms. _____ Middle _____ Last _____ Date of Birth _____

Place of Birth _____

Other Legal Names Used in the last 6 years:

Social Security Number _____ - _____ - _____

Address

Number & Street _____ Apt. _____ City _____ State _____ Zip _____

County

Circle One: Cook / Lake / DuPage / Will / Kane / Other _____

Mailing Address (If different from above) _____

SPOUSE (If Filing a Joint Petition)

Mr. / Mrs. / Ms. _____ Middle _____ Last _____

Other Legal Names Used in the last 6 years:

Social Security Number _____ - _____ - _____

Contact Information

Home Phone: (____) _____ - _____

Work Phone: (____) _____ - _____

Cell Phones: (____) _____ - _____

(____) _____ - _____

Email Address: _____

*We respect your privacy and will only use your email for communication purposes.
We will never sell or rent your email address or personal information with anyone.*

PRIOR BANKRUPTCY CASES

NONE

YES: Date Filed: ____ / ____ / ____ Date Dismissed: ____ / ____ / ____ Case Number: _____ Chapter: _____

Additional

Case(s): _____

REAL ESTATE

NO REAL ESTATE or: **Description** (circle one):Single Family Home / Two-Flat / Condominium / Other: _____

Do you live there? (circle one):Yes / No

Address SAME or:
Number & Street _____ Apt. _____ City _____ State _____ Zip _____

Current Value \$ _____ **First Mortgage Lender** _____

Date Purchased _____ Address _____ Balance Owed \$ _____

Purchase Price \$ _____ _____ Monthly Payment \$ _____

Co-Owner.....None / Spouse / Other: _____ Amount Past Due \$ _____

_____ Account # _____ Surrender?.....Yes / No

Property Tax Arrears

No
 Yes \$ _____

(If Yes): Sold?.....Yes / No

P.I.N. _____

Second Mortgage Lender _____

Address _____ Balance Owed \$ _____

_____ Monthly Payment \$ _____

Account # _____ Amount Past Due \$ _____

**Other Lien(s) on Property
or Judgment(s) entered:**

_____ **Homeowner's/ Condominium Association:** _____
Monthly Payment \$ _____ Amount Past Due \$ _____

ADDITIONAL REAL PROPERTY {Check box if yes, then list on the continuation page toward the end of this form.}

LANDLORD / TENANT

NO LANDLORD or TENANT(S), or, complete below for:

TENANT(S) and/or

LANDLORD:

Name and Address: _____ Term of Lease: Monthly / Yearly

_____ Expiration Date of Lease: _____

ADDITIONAL TENANT(S) OR LANDLORD {Check box if yes, then provide that information on the continuation page toward the end of this form.}

MOTOR VEHICLE #1

Year _____ Make _____ Model _____

Current Value \$ _____ Co-Owner?..... No / Yes: _____

Is it paid for?.....Yes / No If No, then provide finance company information below:

Finance Company _____ PMSI

Address _____

Co-Signer?.....No / Yes: _____

Do you intend to keep it?..... Yes / No

Is it insured?..... Yes / No

Is it leased?..... Yes / No

Balance Owed \$ _____

Monthly Payment \$ _____

Current?Yes / No

Date Purchased _____

MOTOR VEHICLE #2

Year _____ Make _____ Model _____

Current Value \$ _____ Co-Owner?..... No / Yes: _____

Is it paid for?.....Yes / No If No, then provide finance company information below:

Finance Company _____ PMSI

Address _____

Co-Signer?.....No / Yes: _____

Do you intend to keep it?..... Yes / No

Is it insured?..... Yes / No

Is it leased?..... Yes / No

Balance Owed \$ _____

Monthly Payment \$ _____

Current?Yes / No

Date Purchased _____

MOTOR VEHICLE #3

Year _____ Make _____ Model _____

Current Value \$ _____ Co-Owner?..... No / Yes: _____

Is it paid for?.....Yes / No If No, then provide finance company information below:

Finance Company _____ PMSI

Address _____

Co-Signer?.....No / Yes: _____

Do you intend to keep it?..... Yes / No

Is it insured?..... Yes / No

Is it leased?..... Yes / No

Balance Owed \$ _____

Monthly Payment \$ _____

Current?Yes / No

Date Purchased _____

ADDITIONAL MOTOR VEHICLE(S) {Check box if yes, then provide that information on the continuation page toward the end of this form.}

PROPERTY and ASSETS

Please disclose everything you have:		Fair Market Value:
1.	Cash in Hand	Yes / No \$ _____
2.	Checking Account (Bank Name) _____	Yes / No \$ _____
	Savings Account (Bank Name) _____	Yes / No \$ _____
3.	Security Deposit (i.e. one month's rent with landlord)	Yes / No \$ _____
4.	Household Goods (TV, Audio, Furniture etc.)	Yes / No \$ _____
5.	Antiques, Valuable Books, Valuable Collections	Yes / No \$ _____
6.	Normal Clothing and Jewelry	Yes / No \$ _____
7.	Furs, Expensive Clothing and Jewelry	Yes / No \$ _____
8.	Firearms (Guns); Expensive Equipment (Sports, Hobby)	Yes / No \$ _____
9.	Term Life Insurance Policies (no cash value/ cannot borrow)	Yes / No \$ _____
	Whole Life Insurance Policies (cash value/ can borrow against)	Yes / No \$ _____
	<u>Retirement and Financial Accounts:</u> <u>ERISA Qualified or Exempt?</u>	
10.	Annuities	Yes / No \$ _____
11.	Education I.R.A. / State Tuition Plan	Yes / No \$ _____
12.	I.R.A., Keogh, Profit Sharing	Yes / No \$ _____
	401(k)	Yes / No \$ _____
	Deferred Comp. / E.S.O.P. / Other _____	Yes / No \$ _____
	Any other financial accounts?	
13.	Stocks (Ownership of Business)	Yes / No \$ _____
14.	Interests in Ventures or Partnerships	Yes / No \$ _____
15.	Government or Corporate Bonds	Yes / No \$ _____
16.	Accounts Receivable	Yes / No \$ _____
17.	Alimony, Maintenance or Support	Yes / No \$ _____
18.	Tax Refunds Expected	Yes / No \$ _____
20.	Inheritance Expected (within 6 months)	Yes / No \$ _____
21.	Lawsuits or Claims current or potential (Injury and/or Workers Comp. included)	Yes / No \$ _____
26.	Boats _____	Yes / No \$ _____
31.	Animals _____	Yes / No \$ _____
...	Other Assets or Valuables? Trailer or RV?	
	Money owed to you? Someone else's property in your name? _____	Yes / No \$ _____

DESCRIPTION OF HOUSEHOLD

Marital Status: Single / Married / Divorced / Separated / Widow(er)

Dependents in the Household:

Name: _____ Age: _____ M / F / Relationship: _____

Name: _____ Age: _____ M / F / Relationship: _____

Name: _____ Age: _____ M / F / Relationship: _____

Name: _____ Age: _____ M / F / Relationship: _____

Name: _____ Age: _____ M / F / Relationship: _____

EMPLOYMENT INFORMATION

Name of Employer _____

Address of Employer
Number & Street _____

Job Title _____

City _____ State _____ Zip _____

Working There
How Long? _____

Annual Income Rate _____

EMPLOYMENT INFORMATION (SPOUSE)

Name of Employer _____

Address of Employer
Number & Street _____

Job Title _____

City _____ State _____ Zip _____

Working There
How Long? _____

Annual Income Rate _____

EMPLOYMENT INFORMATION (ADDITIONAL and/or PART-TIME JOB)

Name of Employer _____

Address of Employer
Number & Street _____

Job Title _____

City _____ State _____ Zip _____

Working There
How Long? _____

Annual Income Rate _____

MONTHLY INCOME

	<u>Debtor</u>	<u>Spouse</u>	<u>Additional (Specify)</u>
Gross (Monthly):	\$ _____	\$ _____	\$ _____
Taxes & Social Security	\$ _____	\$ _____	\$ _____
Health Insurance	\$ _____	\$ _____	\$ _____
Union Dues	\$ _____	\$ _____	\$ _____
Pension/ Retirement	\$ _____	\$ _____	\$ _____
Retirement Loans*	\$ _____	\$ _____	\$ _____
*Payoff Date:	_____	_____	_____
Other _____	\$ _____	\$ _____	\$ _____
Net Per Month:	\$ _____	\$ _____	\$ _____
Frequency of Pay:	Once a week/ Every other week Twice a month/ Other _____	Once a week/ Every other week Twice a month/ Other _____	
Operation of a Business	\$ _____	\$ _____	
Unemployment Benefits	\$ _____	\$ _____	
Alimony/ Support _____	\$ _____	\$ _____	
Social Security _____	\$ _____	\$ _____	
Pension/ Retirement _____	\$ _____	\$ _____	
Other _____	\$ _____	\$ _____	
TOTAL MONTHLY INCOME:	\$ _____		

Attach Pay Stubs (or other "pay advices") Below:

MONTHLY EXPENSES (average)

Housing: Rent \$ _____
 Home Mortgage \$ _____
 Second Mortgage \$ _____
 Property Tax \$ _____
 Homeowner's/ Renter's Insurance \$ _____
 Home Repairs and Maintenance \$ _____
 Water & Sewer & Trash \$ _____
 Association Fees/ Assessment \$ _____

Day of the month due: _____

Day of the month due: _____

None (included in mortgage payment)

None (included in mortgage payment)

Utilities and

Communication: Power (Electricity & Gas) \$ _____
 Telephone (home) \$ _____
 Telephone (cellular) \$ _____
 Cable Television \$ _____
 Internet Access \$ _____

Personal Expenses:

Food (groceries & restaurants) \$ _____
 Clothing \$ _____
 Laundry & Cleaning \$ _____
 Medical & Dental \$ _____
 Gasoline, Tolls, Mass Transit \$ _____
 Recreation \$ _____
 Charitable Contributions (documented) \$ _____

Insurance: Health Insurance \$ _____
 Automobile Insurance \$ _____
 Life Insurance \$ _____

Family Care: Support to Others _____ \$ _____
 Child Care/ Tuition _____ \$ _____

Child Support, Maintenance, Alimony, etc.:

Current Behind: \$ _____

Installment Payments: Automobile Payment \$ _____
 Other Installment Payment \$ _____

Name of Recipient: _____

Address: _____

City: _____ State _____ Zip _____

TOTAL MONTHLY EXPENSES: \$ _____

SUMMARY OF FINANCIAL AFFAIRS

If the answer to any of the questions below is Yes, please answer to the best of your ability, including dates, amounts etc.:

1. State your **income** this year so far: \$ _____ **Spouse's income** this year so far: \$ _____
Last year: \$ _____ Last year: \$ _____
Year before: \$ _____ Year before: \$ _____

2. Did you or your spouse receive **Unemployment** and / or **Social Security** within the last three (3) years?
This year: \$ _____ Spouse this year: \$ _____
Last year: \$ _____ Last year: \$ _____
Year before: \$ _____ Year before: \$ _____

3. Have you made any **large payments** (over \$1,000) to any one creditor in the last 90 days?

4. Have you been involved in any **lawsuits**, or had any **garnishments, returns, or levies** within the past year?

5. Has any of your property been **repossessed** or **returned** to a creditor within the past year?
Item: _____ Item: _____
Finance Co: _____ Finance Co: _____
Date: _____ Date: _____

6. Have you **closed any bank accounts**, or transferred any property, or **given away any valuable asset** without full payment within the past year?
Name of Bank: _____ Name of Bank: _____
Type of Account: _____ Type of Account: _____
Approx. Date Closed: _____ Approx. Date Closed: _____
Amount: \$ _____ Amount: \$ _____
Other Transfers or Gifts: _____

7. Do you own a **safe deposit box**; and are you **holding any property** for someone else?

8. Have you **lived anywhere other than your current address** within the past three (3) years?
If yes, list addresses and dates:
Address: _____ Address: _____

Dates: _____ Dates: _____
From ___ / ___ To ___ / ___ From ___ / ___ To ___ / ___

9. Have you **sold or transferred any Real Estate** within the last four years?

10. Have you **owned a business** within the last four years?

CO-DEBTORS

List anyone who co-signed for any of your debt and anyone whose debt you co-signed for: OR: No co-debtor

Name & Address of Co-Debtor: _____ _____ _____	Creditor: _____ _____ Collateral? _____
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Name & Address of Second Co-Debtor: _____ _____ _____	Creditor: _____ _____ Collateral? _____
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STUDENT LOANS

List all student loans below: (These are not dischargeable in Bankruptcy regardless of their age.)

Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____	Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____
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INCOME TAX DEBTS

List all income tax debts below: Specify whether the debt is for Federal (I.R.S.) or State tax.

Tax Owed To: _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Was a return filed? Yes / No Is a tax lien recorded? Yes / No Year(s) of Tax Debt _____	Tax Owed To: _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Was a return filed? Yes / No Is a tax lien recorded? Yes / No Year(s) of Tax Debt _____
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DEBTS / CREDITORS

Please list all debts, large or small, including credit cards, medical bills, signature loans, and all other debt:

(Real estate mortgage debt, current automobile loans, student loans and income tax debt already listed on previous pages.)

<p>Creditor Name _____</p> <p>Address Number & Street _____</p> <p>City & State _____ Zip _____</p> <p>Amount \$ _____ Account # _____</p> <p>Debt was for: _____</p>	<p>Creditor Name _____</p> <p>Address Number & Street _____</p> <p>City & State _____ Zip _____</p> <p>Amount \$ _____ Account # _____</p> <p>Debt was for: _____</p>
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<p>Creditor Name _____</p> <p>Address Number & Street _____</p> <p>City & State _____ Zip _____</p> <p>Amount \$ _____ Account # _____</p> <p>Debt was for: _____</p>	<p>Creditor Name _____</p> <p>Address Number & Street _____</p> <p>City & State _____ Zip _____</p> <p>Amount \$ _____ Account # _____</p> <p>Debt was for: _____</p>
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<p>Creditor Name _____</p> <p>Address Number & Street _____</p> <p>City & State _____ Zip _____</p> <p>Amount \$ _____ Account # _____</p> <p>Debt was for: _____</p>	<p>Creditor Name _____</p> <p>Address Number & Street _____</p> <p>City & State _____ Zip _____</p> <p>Amount \$ _____ Account # _____</p> <p>Debt was for: _____</p>
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Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____	Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____
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Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____	Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____
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Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____	Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____
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Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____	Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____
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ADDITIONAL REAL ESTATE

PROPERTY #2		Do you live there? Yes / No
Description: (Circle One) Single Family Home / Two-Flat / Condominium / Other _____		
Address: Same / or: Number & Street _____ Apt. _____ City & State _____ Zip _____		
First Mortgage (Name, Address and Account Number): _____ _____ _____		Current Value \$ _____ Date Purchased _____ Purchase Price \$ _____ Co-Owner: None / Spouse / Other: _____
Balance Owed: \$ _____ Monthly Payment: \$ _____ Amount Past Due?: \$ _____		
Second Mortgage (Name, Address and Account Number): _____ _____ _____		Property Tax Arrears \$ _____ <input type="checkbox"/> No Arrears (If Yes) P.I.N. _____ <input type="checkbox"/> Sold Other Lien(s) on Property: _____
Balance Owed: \$ _____ Monthly Payment: \$ _____ Amount Past Due?: \$ _____		

PROPERTY #3		Do you live there? Yes / No
Description: (Circle One) Single Family Home / Two-Flat / Condominium / Other _____		
Address: Same / or: Number & Street _____ Apt. _____ City & State _____ Zip _____		
First Mortgage (Name, Address and Account Number): _____ _____ _____		Current Value \$ _____ Date Purchased _____ Purchase Price \$ _____ Co-Owner: None / Spouse / Other: _____
Balance Owed: \$ _____ Monthly Payment: \$ _____ Amount Past Due?: \$ _____		
Second Mortgage (Name, Address and Account Number): _____ _____ _____		Property Tax Arrears \$ _____ <input type="checkbox"/> No Arrears (If Yes) P.I.N. _____ <input type="checkbox"/> Sold Other Lien(s) on Property: _____
Balance Owed: \$ _____ Monthly Payment: \$ _____ Amount Past Due?: \$ _____		

ADDITIONAL TENANT INFORMATION

Name & Address: _____ Yearly Lease Yes / No Expires _____
 _____ Monthly Lease Yes / No

Name & Address: _____ Yearly Lease Yes / No Expires _____
 _____ Monthly Lease Yes / No

Name & Address: _____ Yearly Lease Yes / No Expires _____
 _____ Monthly Lease Yes / No

ADDITIONAL MOTOR VEHICLES

VEHICLE #4	
Year _____ Make _____ Model _____ Do you intend to keep it? Yes / No Is the vehicle insured? Yes / No Co-Owner? No / Yes : _____ Is it leased? Yes / No Current Value \$ _____	Paid For? Yes / No: If No: Finance Company (Name, Address & Account Number): _____ _____ _____ Monthly Payment \$ _____ Current? Yes / No Balance \$ _____ Co-Signer? No / Yes: _____

VEHICLE #5	
Year _____ Make _____ Model _____ Do you intend to keep it? Yes / No Is the vehicle insured? Yes / No Co-Owner? No / Yes : _____ Is it leased? Yes / No Current Value \$ _____	Paid For? Yes / No: If No: Finance Company (Name, Address & Account Number): _____ _____ _____ Monthly Payment \$ _____ Current? Yes / No Balance \$ _____ Co-Signer? No / Yes: _____

FOR OFFICE USE ONLY

- Credit Authorization _____

- Asset Acknowledgement _____
- Driver's License # _____
- Payroll Fax # _____
- Sheriff's Sale Date _____
- Property Tax Past Due? _____
- Other Urgencies _____
- Other Urgencies _____

Checklist

- Asset considerations
- Post-petition condo assn. fees
- Outstanding liens on property?
- Credit Union/ Cross-collateralization issues?
- A.R.M. may increase
- Effect of prior cases:
 - Discharge issues
 - Stay issues
 - Eligibility
- Reaffirmation Agreement needed?
 - More work involved
 - Budget

Initial contact attorney _____

- Office:
- Loop
 - Waukegan
 - Wheeling
 - Joliet
 - Aurora
 - Beverly

Chapter 7

Attorney's Fees \$ _____

Court Filing Fee + \$ _____

Total Legal Fee = \$ _____

Down/ Retainer -\$ _____

Balance (to file) = \$ _____

Payment Plan

- Electronic Funds Transfer
- Billing System
- Other _____

Chapter 13

Attorney's Fees \$ _____

Court Filing Fee + \$ _____

Total Legal Fees = \$ _____

Amount Needed to File \$ _____

Down/ Retainer - \$ _____

Balance (to file) = \$ _____

Balance (paid through plan) \$ _____

Chapter 13 Monthly Plan Payment

Approximate Amount \$ _____

- One plan payment needed before filing?
- Payroll deduction order from paycheck of:
 - Husband
 - Wife
- Pay frequency:
 - weekly
 - every other week
 - twice monthly
 - other _____

Reason for Chapter 13

- Mortgage arrears to be paid
- Save auto in default
- Not recommended for Chapter 7:
 - Prior Ch. 7 discharge within 8 years
 - Income (Above median/ Fail means test)
 - Income (Fat budget/ Bad faith)
- Protect asset which is vulnerable in Ch. 7
 - Real Estate equity
 - Automobile
 - Other _____
- Pay non-dischargeable debt:
 - Parking Tickets
 - Income Tax Arrears
 - Child Support Arrears
 - Other _____

TO DO:

- Pay Stubs: We will need copies of all of your **pay stubs** for the 60 days immediately prior to filing the case. Start collecting your pay stubs now, and be prepared to send all of those to our office right before We file the case with the bankruptcy court.

- Income Tax Returns: Obtain copies of **federal income tax return transcripts** for the _____ year(s) prior to the filing of this case. Call the IRS promptly to request those documents: **800/ 829-1040** If no return was filed for any of those years you must file one now, or explain why it is not required.

- Credit Counseling: **Credit counseling must be completed** less than 180 days before the bankruptcy case is filed. This office will give you contact information for approved agencies. The payment for credit counseling is made directly to the provider. Note that two separate classes are required, one before the case can be filed, and a different class after the case is filed.

- Income and Property: Inform us of any substantial **change in your income** which occurs before your case is filed. Also promptly inform us of any **property transfer** to you or from you before the case is filed.

- Real Estate Value: Provide this office a copy of a “Market Valuation” for your Real Estate. This is usually available for no charge from a local real estate agent.

- Property Tax: Check with the county treasurer’s office to determine the status of your property tax payments.

For information about Bankruptcy please visit our website at: www.davidmsiegel.com

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847/ 520-8100

**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 preparer, can give you legal advice.

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

1. 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.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appear on Official Form 22, Statement of Current Monthly Income, are required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during you 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.

David M. Siegel & Associates, L.L.C. davidmsiegel.com (847) 520-8100
Debt Relief Agency Under U.S. Bankruptcy Code

