

MONTHLY EXPENSES

*(Please indicate all expenses on a **monthly** basis; or if quarterly or annual amount is used, please indicate)*

Mortgage or Rent: (circle one) \$ _____
If 2nd mortgage, indicate monthly amount here: \$ _____
If 3rd mortgage, indicate monthly amount here: \$ _____
Are property taxes escrowed in your mortgage? Yes _____ No _____
Is homeowners insurance escrowed in your mortgage? Yes _____ No _____
Homeowners or condominium association: dues \$ _____
Electric: \$ _____
Water/sewer: \$ _____
Phone (land line): \$ _____
Cell phone(s): \$ _____
Cable/satellite TV: \$ _____
Internet: \$ _____
Other utilities: \$ _____
Home maintenance/repairs: \$ _____
Food: \$ _____
Clothing: \$ _____
Laundry/dry cleaning: \$ _____
Medical/dental out of pocket (co-pays, deductibles, non-covered): \$ _____
Transportation (gas and upkeep on your vehicle(s), tolls, parking): \$ _____
Recreation/entertainment: \$ _____
Charitable donations: \$ _____
Insurance:
 Homeowners (not included in mortgage): \$ _____
 Renters: \$ _____
 Life (other than employer provided): \$ _____
 Health (other than employer provided): \$ _____
 Automobile: \$ _____
Property taxes (not included in mortgage): \$ _____
Car payment 1: \$ _____
Car payment 2: \$ _____
Car payment 3: \$ _____
Other installments payments: \$ _____
Child support (not including child support deducted from income): \$ _____
Alimony (not including alimony deducted from income): \$ _____
Payment for support of additional dependents not living at your home: \$ _____
Regular expenses from operation of business, profession, or farm: \$ _____
Child Care (Day care, babysitting, after/before school care): \$ _____
If applicable:
Non-filing spouse's monthly payments to creditors: \$ _____
Non-filing spouse's other monthly expenses: \$ _____
Other expenses not listed above (describe and list monthly amount):
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____
TOTAL EXPENSES: \$ _____

REAL PROPERTY AND MORTGAGES

Do you own your HOMESTEAD real property? Yes _____ No _____

Address: _____

Date purchased/acquired your homestead: _____ Purchase price \$ _____ Present value: \$ _____

Whose name is on the title? (Deed) _____

Check corresponding box:

Do you hope to keep the property? or surrender it to the lender/mortgage company?

Amount required to payoff your 1st mortgage: _____ Monthly pmt amt \$ _____

Are you current? _____ If not, how many months behind? _____

Does the payment include taxes? Yes ___ No ___ Does the payment include insurance? Yes ___ No ___

Amount Required to Payoff 2nd Mortgage: _____ Monthly Pmt Amt _____

Are you current? _____ If not, how many months behind? _____

Amount Required to Payoff 3rd Mortgage (or home equity line): _____ Monthly Pmt Amt _____

Are you current? _____ If not, how many months behind? _____

Do you owe any real estate taxes? _____

If so, how much, and for what year(s)? _____

OTHER PROPERTIES: If you own any other real property other than your homestead (Including interest in any timeshare property), ask us for the separate **Real Property Information Sheet**.

Have you **REFINANCED/MODIFIED A MORTGAGE** at any time during the previous two years? _____

If yes, please provide date of closing: _____ Did you receive any proceeds (cash back) from the closing? _____ If yes, how much? _____

What did you do with the proceeds? _____

Have you **SOLD OR TRANSFERRED** any personal or real property in past 4 years? _____

If yes, please list the address, and date of sale/transfer: _____

Did you receive any proceeds (cash back)? _____ If yes, how much? _____

What did you do with the proceeds? _____

UNSECURED AND PRIORITY DEBTS:

An unsecured debt is where a creditor cannot take away any personal property or real estate in the event that you become unable to make payments on the account. If the creditor cannot take any property from you if you stop making your payments, then that is considered an unsecured debt. Unsecured debts are usually credit cards, (except debit cards or a secured credit cards, such as a prepaid bank card), or a credit card that is secured by some other property, such as from City Furniture or Best Buy. Medical bills are also considered unsecured debts as you did not have to put up any collateral in order to obtain the extension of credit.

What is the total approximate amount of your unsecured debt? \$ _____

1) Total amount due for credit card debt \$ _____ How many different credit cards? _____

Has a creditor sued you? Yes ___ No ___

Has a creditor obtained a judgment against you? Yes ___ No ___

If so which creditor(s)? _____

2) Total amount due for medical bills? _____

3) Total amount due for other unsecured debts? _____

Do you owe any income taxes? _____ If so, how much, and for what year?

Do you owe alimony or child support? _____ Are you current? _____

PERSONAL PROPERTY

VALUE OF ASSETS: *If you need more space, please use another sheet of paper.*

Please place an approximate value on the following items (if you had to sell them today):

1. Cash on hand: (not in the bank) \$ _____ . Cash at home _____

2. Do you have bank account(s) or credit union account(s)? Yes _____ No _____

If so, how many accounts do you have signing authority on? _____

At what financial institutions? _____

If yes, do you owe any debt to these financial institutions? Yes _____ No _____

If yes, list which bank accounts and approximate current balances in those bank accounts:

Is any other person's name on any of your accounts and what is their relationship to you?

Did you close any bank accounts closed in the last 12 months? ____ If so, please list _____

3. Security deposits with public utilities, landlords, etc.: \$ _____

4. List the approximate value of all household items/furniture that you own:

Do you owe any money/debt on the household items/furniture that you own? _____

If yes, please provide the name of the creditor and the amounts required to payoff the debt(s):

5. List the nature of and approximate value of any artwork, collectibles, or books that you own:

6. List the value of your wearing apparel: \$ _____

7. List all furs and jewelry that you own and the approximate value: _____

Do you owe any money/debt on the furs or jewelry that you own? _____

If yes, please provide the name of the creditor and the amounts required to payoff the debt(s):

8. List all firearms, sports, and other hobby equipment: _____

9. Interests in insurance policies? If yes, list name of insurance company name, face value of policy, and if

there is a cash surrender value: _____

10. Annuities: _____

11. Interest in IRA, 401k, ERISA, and Keough plans, etc: _____

12. Stock ownership/investment: _____

13. Interest in partnership or joint ventures: _____

Have you owned a business or partnership in the last six years? _____

14. Government, corporate, negotiable, and non-negotiable instruments: _____

15. Accounts receivable (Does anyone owe you money? including the IRS/tax refund): _____

16. Are you entitled to receive alimony, maintenance, support payments? If yes, please describe: _____

17. Other liquidated debts owed to you: _____

18. Equitable, future, or life estates: _____

19. Inheritance - are you a beneficiary in an estate of a person who died: _____

20. Other contingent or unliquidated claims of every nature: _____

21. Patents, copyrights, and other intellectual property: _____

22. Licenses, franchises, and other general intangibles: _____

23. Describe any car or vehicles in which you hold an ownership interest

*Vehicle 1: Year: _____ Make: _____ Model: _____ Mileage: _____
Automatic/manual Condition: _____ Any accidents? _____ Keep/surrender
Approximate value: _____ Whose name is on title: _____
Current loan balance: _____ Monthly payment _____ # months left _____

*Vehicle 2: Year: _____ Make: _____ Model: _____ Mileage: _____
Automatic/manual Condition: _____ Any accidents? _____ Keep/surrender
Approximate value: _____ Whose name is on title: _____
Current loan balance: _____ Monthly payment _____ # months left _____

*Vehicle 3: Year: _____ Make: _____ Model: _____ Mileage: _____
Automatic/manual Condition: _____ Any accidents? _____ Keep/surrender
Approximate value: _____ Whose name is on title: _____
Current loan balance: _____ Monthly payment _____ # months left _____

24. List the value of any boats or other watercraft that you own: _____

Do you owe any money/debt on the boats or watercraft that you own or purchased? _____
If yes, please provide the name of the creditor and the amounts required to payoff the debt(s): _____

25. List the value of any aircraft you own: _____

Do you owe any money/debt on the aircraft that you own or purchased? _____
If yes, please provide the name of the creditor and the amounts required to payoff the debt(s): _____

26. Office equipment, furnishings, and supplies: _____

27. Machinery, fixtures, equipment, and other business supplies: _____

28. Inventory: _____

29. Animals: _____

30. Crops – growing or harvested: _____

31. Farming equipment and implements: _____

32. Farms supplies, chemicals, and feed: _____

33. List the nature and approximate value of your electronics (ie. stereos, TVs, sound systems): _____

Do you owe any money/debt on the electronics that you own or purchased? _____
If yes, please provide the name of the creditor and the amounts required to payoff the debt(s): _____

34. List the value, age, condition of your computers: _____

Do you owe any money/debt on the computers that you own or purchased? _____
If yes, please provide the name of the creditor and the amounts required to payoff the debt(s): _____

35. List any other property not listed above: _____