

Owens / Pinzelik, P.C.,
4380 SW Macadam Avenue, Suite 590, Portland,
Oregon 97239 503-224-3100

Thank you for choosing Owens / Pinzelik, P.C. to assist you with your bankruptcy filing. Our firm has been helping people with bankruptcy matters for over twenty years and understands that this is a stressful and difficult time for our clients. This checklist will provide you with some guidelines to keep in mind while you are completing your bankruptcy worksheet. This sheet also gives you a list of documents that we need in order to prepare and file your bankruptcy petition.

Please feel free to call our office if you have any questions regarding your bankruptcy case.

Tips for filling out Bankruptcy Client Information Sheet

- Please fill out the sheet as completely as possible.
- If any particular item does not apply to your situation, please cross it out or mark it N/A.
- Please provide a total value for each category of items requested i.e. total for all electronics, total for all furniture. You do not need to provide a value for each individual household item.
- When valuing household goods and other personal items, use a value based on garage sale or thrift store value – i.e., what could you get for the items if you had to sell them all at a garage sale in a single day.

Please provide the following items with your completed Bankruptcy Client Information Sheet:

- Bank statements for the previous six months for each checking and savings account in your or your spouse's name.
- Monthly bank statements for each account as they become available.
- Most recent statement from all retirement accounts -401(k), IRA, PERS, etc.
- Most recent statement from any investment accounts not already listed.
- Most recent mortgage statements for all mortgages /home loans.
- Most recent statement for all motor vehicle loans.
- Most recent statements for all credit cards, personal loans, lines of credit or other unsecured debt.
- Make, model and mileage of all motor vehicles in your or your spouse's name for the last 3 years, please include a copy of the registration and if available title of the vehicle.
- If you no longer possess any motor vehicle listed above, please indicate the circumstances regarding disposal of the motor vehicle.
- Print out of Kelly Blue Book “trade-in” value for each motor vehicle <http://www.kbb.com>.
- Recent appraisal for any owned homes from <http://www.zillow.com/> or other similar service
- Credit report displaying information (*including creditor addresses*) from all three credit bureaus (Experian, Equifax, Transunion) in a single report from a credit reporting services such as <http://www.free3bureaucreditreport.com>, or <http://www.truecredit.com/> - there may be a fee to obtain this report.
- 2014, 2015, and 2016 tax returns as well as the most recent W2 or 1099(s) you have received.
- Pay stubs for the last nine months for you and your spouse
- Copies of any documents relating to collection or other legal actions against you or your spouse – summons, civil actions, garnishment papers, notices of foreclosure, etc.

We strive to be environmentally conscience and encourage those that are able to submit their paperwork electronically either via email or by placing your documents on a thumb drive or CD bringing those items with you documents to your meeting with our office.

Please deliver all documents in an organized manner. When grouping documents together, please use paper clips only

Do not staple documents together! Please keep the requested documents separate from the questionnaire..

Credit Counseling & Debtor Education Course

Each debtor is required to take two classes. The first class, a credit counseling class, must be taken within 180-days prior to filing for bankruptcy. The second class, a debtor's education class, can be taken any time after your petition is filed. Both classes can be taken online, over the phone or in person. We have found that most clients prefer being able to complete the credit counseling online. You should be aware that in many cases the credit counseling provider charges more to complete the class via telephone or in person. After your initial meeting with our office we will provide you with a referral card for a credit counseling provider. The second course you will be required to complete is called a Debtor Education Class. Once we have provided you with your bankruptcy case number we will recommend that you take the second class as soon as possible. It is important to know that failure to complete the second class could result in your bankruptcy getting dismissed. The costs for these class range for \$15 to \$40 and are not covered by the retainer you pay to our office. The cost of these class is something that you pay for and that payment is made directly to class provider.

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Portland, OR 97239
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CLIENT INFORMATION WORKSHEETS

DEBTOR

JOINT DEBTOR

FULL NAME:	_____	_____
STREET ADDRESS:	_____	_____
	_____	_____
MAILING ADDRESS:	_____	_____
	_____	_____
COUNTY:	_____	_____
HOME PHONE:	_____	_____
WORK PHONE:	_____	_____
DATE /PLACE OF BIRTH	_____	_____
SOC. SEC. NO.:	_____	_____
OTHER TAX IDS:	_____	_____

What other personal or business names have you used in the last six (6) years?

_____	_____
_____	_____
_____	_____

PRIOR BANKRUPTCIES: If you have previously filed a bankruptcy petition, please list the case number, date, and the location where you filed on the lines following.

_____	_____
_____	_____
_____	_____

PENDING BANKRUPTCIES: If any immediate family member or business partner has a bankruptcy pending, please list the case number, name of debtor, relation to you, date and location where filed, and the bankruptcy judge on the lines following.

_____	_____
_____	_____
_____	_____
_____	_____

WORKSHEET: YOUR PROPERTY

<p align="center">Your Property Provide detailed description What is it? Where is it?</p>	<p align="center">Who Owns It? H - Husband W - Wife J - Joint C - Community</p>	<p align="center">Market Value of Property</p>	<p align="center">Your Ownership Share (% , \$)</p>	<p align="center">Value of Liens (claims against property)</p>	<p align="center">Amount of Equity</p>	<p align="center">Exempt? If so, put exemption amount; if not write "No".</p>
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Real Property is land and things permanently attached to land. Included are unimproved land, vacation cabins, condominiums, duplexes, rental property, business property, mobile home park spaces, agricultural land, airplane hangars, and any other buildings permanently attached to land. It also includes property you are entitled to by a trust and all property in which you have any legal, equitable, or future interest. If you are in a community property state, your spouse's real estate is also owned by you. (All leases and time shares should be listed on the worksheet for Schedule G.)

<p>REAL ESTATE (Schedule A) (Attach Legal Desc. and Location)</p>						
<p>PERSONAL PROPERTY (Schedule B) 1. Cash on hand (indicate source)</p>						
<p>2. Deposits of money /Bank Accounts (indicate source or name of bank, credit union, etc.)</p>						
<p>3. Security deposits</p>						

WORKSHEET: YOUR PROPERTY

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<p>4. Household goods, supplies and Furnishings</p> <p>Total Value for all Furniture:</p> <p>Total Value for all Electronics (TV, Appliances):</p>						
<p>5. Books, pictures, art objects; stamp, coin, and other collections</p>						
<p>6. Wearing apparel</p>						
<p>7. Jewelry</p>						
<p>8. Firearms, sports equipment and other hobby equipment (Provide Make/Model of all Firearm(s))</p>						
<p>9. Interests in insurance policies</p>						

WORKSHEET: YOUR PROPERTY

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10. Annuities						
11. Pension or profit-sharing plans						
12. Stock and interests in incorporated and unincorporated companies						
13. Interests in Partnerships						
14. Government and corporate bonds and other negotiable and non-negotiable instruments						
15. Accounts receivable						
16. Family support (to which you are or may be entitled)						

WORKSHEET: YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who Owns It? H - Husband W - Wife J - Joint C - Community	Market Value of Property	Your Ownership Share (% , \$)	Value of Liens (claims against property)	Amount of Equity	Exempt? If so, put exemption amount; if not write "No".
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17. Other liquidated debts owing debtor, including tax refunds						
18. Equitable and future interests, life estates and rights or powers						
19. Interest in the estate of a decedent						
20. Other contingent and unliquidated claims						
21. Patents, copyrights and other intellectual property						
22. Licenses, franchises and other general intangibles						
23. Automobiles, trucks, trailers and other vehicles						
24. Boats, motors, and accessories						

WORKSHEET: YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who Owns It? H - Husband W - Wife J - Joint C - Community	Market Value of Property	Your Ownership Share (% , \$)	Value of Liens (claims against property)	Amount of Equity	Exempt? If so, put exemption amount; if not write "No".
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25. Aircraft and accessories						
26. Office equipment furnishings and supplies						
27. Machinery, fixtures, equipment and supplies						
28. Inventory						
29. Livestock, poultry and other animals						
30. Crops						
31. Farming equipment and implements						
32. Farm supplies, chemicals and feed						
33. Other personal property / Uncollected Tax Refunds/						

WORKSHEET: YOUR DEBTS - Secured and Priority

Creditors' Name and Address	Account No. and Date Incurred	Describe Debt	Who is Liable For Debt? H - Husband W - Wife J - Joint	Balance Owed	Others Involved Name and Address (i.e. Collection Agency, Codebtor, etc.)
Secured debts are car loans, home loans, home equity loans, second mortgages, or any other loans where property is pledged as security. All other types of debt are unsecured.					
Mortgage(s) on Principal Res.					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
Automobile Loans					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
List Other Secured Debts Below:					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
List priority claims below:					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
FEDERAL TAXES THAT YOU OWE	Desc. Tax Due				<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
STATE TAXES THAT YOU OWE	Desc. Tax Due				<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other

WORKSHEET: YOUR DEBTS - Unsecured

Creditors' Name and Address	Account No. and Date Incurred	Describe Debt	Who is Liable For Debt? H - Husband W - Wife J - Joint	Balance Owed	Others Involved Name and Address (i.e. Collection Agency, Codebtor, etc.)
Secured debts are car loans, home loans, home equity loans, second mortgages, or any other loans where property is pledged as security. All other types of debt are unsecured.					
List all Unsecured Debts Below:					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
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					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other
					<input type="checkbox"/> Collection Agency <input type="checkbox"/> Codebtor <input type="checkbox"/> Other

CLIENT WORKSHEET

LEASES OR CONTRACTS: Are you a party to any leases or contracts? If yes, list the parties involved and their addresses. If you owe money on these contracts, they should be listed on the Schedules above.

DEBTOR

JOINT DEBTOR

MARITAL STATUS:	_____	_____
AGE:	_____	_____
OCCUPATION:	_____	_____
LENGTH OF EMP.:	_____	_____
EMPLOYER NAME:	_____	_____
EMPLOYER ADDRESS:	_____	_____
	_____	_____
	_____	_____

DEPENDENTS

NAME:	_____	_____
AGE:	_____	_____
RELATIONSHIP:	_____	_____
NAME:	_____	_____
AGE:	_____	_____
RELATIONSHIP:	_____	_____

WORKSHEET: YOUR INCOME

	DEBTOR	JOINT DEBTOR
Current monthly gross wages, salary, commissions (Pro-rate if not paid monthly)		
Estimated monthly overtime		
Payroll Taxes and Social Security Deducted		
Insurance Deducted		
Union dues Deducted		
Other payroll deductions- specify		
Regular monthly income from business, profession, or farm (Attach a detail statement)		
Monthly income from real property		
Monthly interest and dividends		
Alimony, maintenance, or support payments (amount received monthly for debtor's or debtor's dependents' use)		
Social Security or government assistance		
Pension or retirement		
Other monthly income		
Describe any increase or decrease of more than 10% in any previous category anticipated to occur in the year following this filing.		

WORKSHEET: YOUR EXPENSES

	DEBTOR(S)
Rent or home mortgage payment Does this include real estate taxes? Does this include property insurance?	
Electricity and heating fuel (average monthly)	
Water and sewer (average monthly)	
Telephone (average monthly)	
Other utilities (average monthly)	
Home maintenance (repairs and upkeep)	
Food	
Clothing	
Laundry and dry cleaning	
Medical and dental expenses	
Transportation (not including car payments)	
Recreation, clubs and entertainment, newspapers, etc.	
Charitable contributions	
Homeowner's or renter's insurance	
Life insurance	
Health insurance	
Auto insurance	

WORKSHEET: YOUR EXPENSES

	DEBTOR(S)
Other insurance - specify	
Taxes not deducted from wages or in home mortgage payments	
Installment auto payments	
Other installment payments not included in Chapter 13 Plan	
Alimony, maintenance, and support paid to others	
Payments for dependents not living at your home	
Operation expenses of business, profession, or farm	
Other expenses i.e. haircuts, pet expenses etc.	

Form 7: Statement of Financial Affairs

1. Income from employment or operation of business.
Enter each income source for the past two years. Specify the amount of income and the fiscal year.

Sources (name and address)	Amount	Fiscal Period

2. Income other than from employment or operation of business.
Enter sources of any other income during the past two years. Specify the amount of income and the fiscal year.

Sources (name and address)	Amount	Fiscal Period

- 3a. List payments made to any creditor totaling more than \$600.00 during the last 90 days.

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

- 3b. List payments made to insider creditors during the last year.

Creditors (name and address)	Dates of Payments	Amount Paid	Amount Still Owing

- 4a. Were you sued or did you sue anybody last year (12 months)? _____

If yes, list the following on back of this sheet: caption of suit, case number, nature of proceeding, court and location, status/disposition.

4b. List any property garnished, attached or seized during the last year by a creditor.

Creditor (name and address)	Date of seizure	Description and value of property

5. List any repossessions, foreclosures and voluntary returns during the last year.

Creditor (name and address)	Date of repossession	Description and value of property

6a. Describe any assignment of property for the benefit of creditors made within the last 120 days.

On the back of this sheet list the name and address of assignee, date of assignment and terms of assignment or settlement.

6b. List all property which has been in the hands of a custodian, receiver, or court-appointed official during the past year.

On the back of this sheet list the name and address of custodian, name and location of court, case title and number, date of order, description and value of property.

7. List all gifts or charitable contributions made during the last year except ordinary and usual gifts to family members totaling less than \$200 per family member and \$100 per charitable recipient.

Recipient (name and address)	Relationship (if any)	Date of gift	Description and value of gift

8. List all losses from fire, theft, other casualty or gambling during the past year.

On the back of this sheet list the description and value of property, circumstance of loss, if loss was covered by insurance (give particulars) and date of loss.

9. List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy during the past year.

Payee (name and address)	Date of Payment, Payor	Amount Paid or Value of property transferred.

10. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security during the past year to creditor or family member.

Transferee & relationship (name and address)	Date	Describe property transferred, and value received

11. List all financial accounts and instruments held by or for the benefit of the debtor which were closed, sold or otherwise transferred in the past year. Include checking, savings, or other financial accounts, CDs, shares and share accounts held in banks, credit unions, pension funds, brokerage houses, etc.

Institution (name and address)	Acct type & number Amt of Final Balance	Amount & date of sale or closing

12. List each safe deposit or other box or depository in which you have had valuables within the past year.

Institution (name and address)	Who has access? (names and address)	Description of contents	Date of transfer or surrender

13. List all setoffs (money taken from an account to repay a loan at the same bank as where your money has been deposited) made by any creditor, including a bank, against a debt of the debtor within the past 90 days.

Creditor (name and address)	Date of setoff	Amount of setoff

14. List all property OWNED by another person that the debtor (you or you and your spouse) holds or controls.

Owner (name and address)	Description & value of property	Location of property

15. If you have moved within the last TWO years, list all premises occupied and vacated during that period.

Address	Name used	Dates of occupancy

16. If you reside or resided in Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin within the last six years, identify the name of your spouse and of any former spouse who resides or resided with you.

Name

17. List the name and address of every site for which you have received notice in writing by a governmental unit that you may be liable or potentially liable under or in violation of an Environmental Law

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by you, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

Indicate the governmental unit, the date of the notice, and if known, the Environmental Law:

Site Name and Address	Name And Address of Governmental Unit	Date of Notice	Environmental Law

b. List the name and address of every site for which you provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date the of the notice.

Site Name and Address	Name And Address of Governmental Unit	Date of Notice	Environmental Law

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you are or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name And Address of Governmental Unit	Docket Number	Status or Disposition

18. If you are an individual, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which you were an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or were a self-employed professional within the last six years, or in which you owned 5 percent or more of the voting or equity securities within the last six years.

If you are a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which you were a partner or owned 5 percent or more of the voting or equity securities, within the last six years.

If you are a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the last six years.

Name	Taxpayer I.D. Number	Address	Nature of Business	Beginning and Ending Dates

Identify any business listed above, that is "single asset real estate."

Name	Address