

STATEMENT OF FINANCIAL AFFAIRS

Client Identifier Information.

Date Information Prepared: _____

Name	Address	Telephone Nos.	Tax Id. and Soc. Sec. Nos.
		Office: _____ Home: _____ Fax: _____ Email: _____	
		Office: _____ Home: _____ Fax: _____ Email: _____	

ALL QUESTIONS ARE TO BE ANSWERED COMPLETELY AND HONESTLY. Intentionally omitting or giving false information may be a punishable felony. Further, filing false documents is grounds for the Court to deny a discharge, meaning that your creditors can still pursue you.

EACH QUESTION MUST BE ANSWERED. IF THE ANSWER TO ANY QUESTION IS "NONE" OR THE QUESTION IS NOT APPLICABLE, WRITE "NONE" OR "NOT APPLICABLE" IN THE ANSWER BOX.

Information about Spouses.

Spouses filing jointly should fill out a single statement on which the information for both spouses is combined.

If the case is to be filed under **chapter 12** or **chapter 13**, a married client must furnish information for both spouses whether or not the spouse also files, unless the spouses are separated and the absent spouse does not join in filing.

Business Clients.

An individual client engaged in business as a sole proprietor, partner, family farmer or self-employed professional, should provide the information requested on this statement concerning all activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed in all cases. Clients that are or have been in business, as defined below, also must complete Questions 19 - 25.

If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

You. "You" means you, the client. If both husband and wife file, "you" includes both of you. If only one spouse files, "you" may include the non-filing spouse—please read the instructions for the question. If you own an interest in a corporation, "you" does not include the corporation.

In business. A client is "in business" for the purpose of this form if the client is a corporation or partnership. An individual client is "in business" for the purpose of this form if the client is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed.

Insider. The term "insider" (or *payee*) includes, but is not limited to: relatives of the client; general partners of the client and their relatives; corporations of which the client is an officer, director, or person in control; officers, directors, and any person in control of a corporate client and their relatives; affiliates of the client and insiders of such affiliates; any managing agent of the client. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the GROSS amount of income received from employment, trade or profession, or from operation of your business from the beginning of this calendar year to the date this case was filed. State also the GROSS amounts received during the **two years** immediately preceding this calendar year. (A client that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the client's fiscal year.) *If a joint case is filed, state income for each spouse separately. (Married clients filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

YEAR	Petitioner/ Spouse	GROSS AMOUNT	SOURCE (if more than one)
_____ (this year to date)	Petitioner	\$	
	Spouse	\$	
_____ Last year	Client	\$	
	Spouse	\$	
_____ 2 Years ago	Client	\$	
	Spouse	\$	

2. Income other than from employment or operation of business for past 24 months.

State the amount of income received by the client *other than* from employment, trade, profession, or operation of the client's business during the **two years** immediately preceding the filing of this case. Give particulars. If husband and wife file jointly, state income for each spouse separately. *(Married clients filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint case is filed, unless the spouses are separated and a joint petition is not filed.)*

YEAR	Petitioner/ Spouse	GROSS AMOUNT	SOURCE (if more than one)
_____ (this year to date)	Petitioner	\$	
	Spouse	\$	
_____ Last year	Client	\$	
	Spouse	\$	
_____ 2 Years ago	Client	\$	
	Spouse	\$	

3. Payments to creditors

a. More than \$600 (total) within the past 90 days. List all payments to any creditors totaling more than \$600 made within 90 days immediately preceding the filing of this case. *(Married clients filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME OF CREDITOR	DATES OF PAYMENTS	AMOUNT OF EACH PAYMENT	TOTAL AMOUNT STILL OWING
		\$	\$
		\$	\$
		\$	\$

b. **To insiders within past year.** List all payments made within **one year** immediately preceding the filing of this case to or for the benefit of creditors who are or were insiders. (NOTE: "Insider" is defined on the first page.) *(Married clients filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF PAYEE AND RELATIONSHIP TO CLIENT	DATES OF PAYMENTS	AMOUNT OF EACH PAYMENT	TOTAL AMOUNT STILL OWING
		\$	\$
		\$	\$
		\$	\$

4. Suits and administrative proceedings, executions, garnishments and attachments

a. **In which you were a party in the last 12 months.** List all suits to which you are or were a party within **one year** immediately preceding the filing of this bankruptcy case. *(Married clients filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION

b. **Property seized in past 12 months.** Describe all property that has been attached, garnished or seized under any legal or equitable process for the benefit of another within **one year** immediately preceding the filing of this case. *(Married clients filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY

5. **Repossessions, foreclosures and returns in past 12 months**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the filing of this case. *(Married clients filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

6. **Assignments and receiverships**

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the filing of this case. *(Married clients filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the filing of this case. (*Married clients filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.*)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE, TITLE & NO.	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts within past 12 months

List all gifts or charitable contributions made within **one year** immediately preceding the filing of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (*Married clients filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.*)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO CLIENT, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT

8. Fire, Theft, Gambling or Casualty losses within past 12 months

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the filing of this case or since the filing of this case. (*Married clients filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.*)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS

9. Payments related to debt counseling or bankruptcy within past 12 months

List all payments made or property transferred by or on behalf of the client to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the filing of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT AND NAME OF PAYOR IF OTHER THAN CLIENT	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Any and All Other transfers within past 12 months

List all other property of any kind, other than property transferred in the ordinary course of the business or financial affairs of the client, transferred either absolutely or as security within **one year** immediately preceding the filing of this case. *(Married clients filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO CLIENT	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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11. Financial Accounts and Instruments (CDs, etc.) closed, sold, or transferred within past 12 months.

List all financial accounts and instruments held in your name or for your benefit which were closed, sold or otherwise transferred within **one year** immediately preceding the filing of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds cooperatives, associations, brokerage houses and other financial institutions. *(Married clients filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes where you had things in past 12 months

List each safe deposit or other box or depository in which you have or had securities, cash, or other valuables within **one year** immediately preceding the filing of this case. *(Married clients filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)*

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of yours within **90 days** preceding the filing of this case. ***(Married clients filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)***

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

14. Property held for another person

List all property owned by another person that you hold or control.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY

15. Prior address within past 24 months.

If you have moved within the **two years** immediately preceding the filing of this case, list all premises which you occupied during that period and vacated prior to the filing of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY

16. Spouses and Former Spouses.

If the petitioner resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the petitioner's spouse and of any former spouse who resides or resided with the petitioner in the community property state.

NAME AND ADDRESS

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release 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 the petitioner, 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.

a. List the name and address of every site for which the petitioner has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of 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 the petitioner 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 of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the petitioner is 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. Nature, location and name of business

a. If you are an **individual**, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the client was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the filing of this case, or in which the client owned five (5) percent or more of the voting or equity securities within the **six years** immediately preceding the filing of this case.

If the client is a **partnership**, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the client was a partner or owned five (5) percent or more of the voting or equity securities, within the **six years** immediately preceding the filing of this case.

If the client is a **corporation**, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the client was a partner or owned five (5) percent or more of the voting or equity securities within the **six years** immediately preceding the filing of this case.

NAME, ADDRESS, AND TAXPAYER I.D.	NATURE OF BUSINESS	BEGINNING AND ENDING DATES OF OPERATION

b. Identify any business listed in response to subdivision "a", above, that is "single asset real estate." "Single asset real estate" means real property constituting a single property or project, other than residential real property with fewer than four (4) residential units, which generates substantially all of the gross income of a petitioner and on which no substantial business is being conducted by a petitioner other than the business of operating the real property and activities incidental thereto having aggregate, non-contingent, liquidated secured debts in an amount no more than \$4,000,000.

NAME	ADDRESS

(BUSINESS SECTION)

COMPLETE THIS SECTION IF YOU HAVE OWNED MORE THAN 5% OF A BUSINESS OR BEEN AN OFFICER, DIRECTOR OR MANAGER OF A BUSINESS WITHIN THE PAST 72 MONTHS .

The following questions are to be completed by every client that is a corporation or partnership and by any individual client who is or has been, within the **six years** immediately preceding the filing of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(AN INDIVIDUAL OR JOINT CLIENT SHOULD COMPLETE THIS PORTION OF THE STATEMENT **ONLY** IF THE CLIENT IS OR HAS BEEN IN BUSINESS, AS DEFINED ABOVE, WITHIN THE SIX YEARS IMMEDIATELY PRECEDING THE FILING OF THIS CASE.)

19. Books, records and financial statements

a. **Bookkeepers and accountants within past 24 months.** List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of your books of account and records.

NAME AND ADDRESS	DATES SERVICES RENDERED

b. **Auditors and preparers of financial statements within past 24 months.** List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the client.

NAME	ADDRESS	DATES SERVICES RENDERED

c. **People in possession of books and records.** List all firms or individuals who at the time of the filing of this case were in possession of your books of account and records. If any of the books of account and records are not available, explain.

NAME	ADDRESS

d. **People who received financial statements within past 24 months.** List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the filing of this case by the client.

NAME AND ADDRESS	DATE ISSUED

20. Inventories

a. **Last two inventories.** List the dates of the last two inventories taken of your property, the name of the pers on who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY	SUPERVISOR	DOLLAR AMOUNT (Specify cost, market or other)
			\$
			\$

b. List the name and address of the person having possession of the records of each of the two inventories reported in "a", above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. **Partners of a partnership.** If your business is a **partnership**, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
		%
		%
		%

b. **Officers, Directors and Shareholders of a Corporation.** If your business is a **corporation**, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds five percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders who withdrew in past 12 months.

a. If your business is a **partnership**, list each member who withdrew from the partnership within **one year** immediately preceding the filing of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL

b. If your business is a **corporation**, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the filing of this case.

NAME	ADDRESS	DATE OF TERMINATION

23. Withdrawals and distributions from a partnership or corporation within past 12 months.

If your business is a **partnership or corporation**, list all withdrawals or distributions credited or given to an **insider**, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the filing of this case.

NAME & ADDRESS OF RECIPIENT AND RELATIONSHIP TO YOU/YOUR BUSINESS	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
		\$
		\$
		\$

24. Tax Consolidation Group. If your business is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which your business has been a member at any time within the **six-year** period immediately preceding the filing of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds. If your business is to be the petitioner (filer of bankruptcy), list the name and federal taxpayer identification number of any pension fund to which your business, as an employer, has been responsible for contributing at any time within the **six-year** period immediately preceding the filing of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER