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ALABAMA BANKRUPTCY INFORMATION

Thank you for choosing Arey, Long & Cross, P.C. We are happy to assist you with your Bankruptcy!

Attached you will find our Bankruptcy Worksheet. In order to effectively represent you in this matter, **you must complete the Bankruptcy Worksheet provided to you by this Law Firm before your appointment with Linda.** If these documents are not completed, your appointment with Linda will be rescheduled. No exceptions.

These forms will assist you in preparing for your appointment with Linda. Should you have any questions regarding these forms, please feel free to contact our office. The Bankruptcy Department will be glad to assist you.

The Court Cost is due at the time of your appointment with Linda.

Chapter 13 - \$274.00

Chapter 7 - \$299.00

**NO PERSONAL CHECKS,
OR CREDIT/DEBIT CARDS OF ANY KIND**

No Refunds: All funds are applied toward Attorney fees should you decide not to file Bankruptcy.

Arey, Long & Cross, P.C.
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ALABAMA BANKRUPTCY INFORMATION

CHAPTER 7:

For people with few or no assets that they'd have to give up. This describes the vast majority of Bankruptcies. Chapter 7 gets rid of almost all debts except the few that cannot be discharged in Bankruptcy (like most taxes due within the past three years, alimony, child support & student loans). It allows you to keep basic assets, like household goods, ascertain amounts of equity in a home or car, and most pension savings. Texas and Florida, in particular, let you keep a house of substantial worth. Any excess assets are sold, and the proceeds are divided among the creditors.

CHAPTER 13:

For people with steady incomes, and with assets (like a house) that you don't want to lose. Your lawyer negotiates with your creditors to bring your debts into line with your income. Some debtors have to repay only five to twenty cents on the dollar, over three to five years. A trustee is appointed to receive the money from you every month and disburse it to your creditors. Per local Bankruptcy Rules, a payroll deduction order will be sent to your place of employment.

You cannot start a Chapter 13 proceeding, however, unless your unsecured debts fall under \$290,525.00 and your secured debts under \$871,550.00. A debt is "secured" if it is backed by an asset, the way your house backs up your mortgage. Unsecured debts, like credit cards, are backed only by your promise to pay.

PLEASE NOTE:

We have been advised by the Alabama Trustee that under the Alabama Locale Rules that if you no longer wish to keep your vehicle, you cannot just surrender the vehicle and get out of paying the difference. You will be responsible for paying those funds on the secured value through the entire life of the Plan.

If you default on your mortgage payment and a Motion for Relief from Stay is filed by the mortgage company, it will be up to us to try and work something out with the mortgage company. The Locale Rule states that Relief From Stay will be granted automatically unless you are current. Please keep your house payment current. If you are in default, please contact me immediately.

If you default on your payments to the Chapter 13 Trustee and a Motion to Dismiss is filed, the Locale Rule states that a 180-day bar will be issued to prevent you from refileing, so please do not get behind on your payments to the Chapter 13 Trustee.

I recommend after you receive your Discharge, you pull your credit report, make sure creditors listed reflect "DISCHARGED IN BANKRUPTCY". If it does not, send a letter to the credit reporting agency with a list of your creditors and the Discharge notice.

YOU MUST BRING THESE DOCUMENTS TO YOUR CONSULTATION!!
THESE DOCUMENTS ARE REQUIRED AS YOU ARE SUBJECT TO AN AUDIT!!

1. You must bring us copies of your **last 4 year's tax returns with W2's attached for IRS, Georgia and Alabama**. If your tax returns have not been filed, you must do so immediately. You cannot have a 341(A) meeting or receive a discharge in bankruptcy unless **ALL** tax returns have been filed. If you cannot locate your tax returns, you can obtain a transcript from the Internal Revenue Service for your federal taxes.
2. You must list all creditors on "WORKSHEET OF CREDITORS" including real estate debts (mortgages), vehicles, credit card, personal loans, joint loans, co-signers, co-makers, co-debtors or guarantor, credit unions, collection agencies, pay day loans, bad checks, medical, dental and orthodontics, signature loans, tax debts(Federal and State), student loans or any other government debts. You must list any creditors trying to collect money.
3. You must provide us with all **checking accounts statements, savings account statements, credit union statements, investment account statements, retirement account statements or any other deposit account statements** you received in the **last 6 months**. Account Statements must show sources of every deposit or credit, and the purpose of every check, withdrawal or debt. Examples of documentation for deposit and withdrawal transactions including canceled or imaged checks, check registers, and annotations on or attached to the account statements.
4. If you are keeping an automobile or home, you must provide us with proof of **full coverage insurance** with the **lien holder named as loss payee**. This document is called the "**declaration page**" or "**dec page**" for short. You can obtain this from your insurance agent. Also, supply a copy of your purchase and financing contract.
5. You must provide us with any and all **pay stubs** you received from any and all employment, earnings, government benefits, or any other source of income, for the **last six (6) months**. IF YOU ARE MARRIED, even if you are filing individually, you must provide us with any and all **pay stubs your spouse received** from any and all employment, earnings, government benefits, or any other source of income, for the last six (6) months.
6. If you have been sued or garnished, please bring us the **lawsuit** and any other documents you may have related to the lawsuit.
7. If you own your home or are buying your home, you must provide us with the **tax statement** the city provides every year, demonstrating the **value of your property**. If you have a written appraisal on your home, please bring it to us.
8. Please provide us with a **credit report** you obtained within the **last 1 month**. You can order one free copy a year from each bureau at **annualcreditreport.com** or by calling **877-322-8228**. If you are unable to obtain one, our office can pull one for you for a charge of **\$20.00 for a single person, \$25.00 for couples**. **ALL** creditors with balance listed on your credit report must be shown on List of Creditors.
9. If you own or have owned any **real estate, present** or in the past **2 years**, please advise what happened to property (examples: sold, transferred or foreclosure).
10. If you **previously filed for bankruptcy** protection, please provide us with any and all documents you may have demonstrated the particulars of your case in the last 8 years.
11. Please provide copies of your Divorce Decree if filed within 3 years.
12. If you pay Child Support or Alimony, please provide a copy of the Order, including **names and addresses of whom you pay child support or alimony to** and the child support agency where payments are made.
13. Please provide your Credit Counseling Certificate. **You must have before you can file.**

PLEASE READ CAREFULLY

Bankruptcy fraud has become very common and is being very closely watched. As your attorney, we must certify that your documents are accurate. We will closely scrutinize your documents and may inquire very deeply into your financial affairs. The questions our secretaries ask are required. They may seem harsh, but are necessary. We will not file your case unless we are satisfied you will not have any major problems and have complied with the requirements of "Full Disclosure." It is our policy to solve problems before we file your case, not afterwards.

Thank you for your cooperation in this matter.

NOTICE OF REQUIREMENT TO ATTEND
CREDIT COUNSELING AND
PERSONAL FINANCIAL MANAGEMENT COURSES

Pursuant to 11 U.S.C. Section 111, the United States Bankruptcy Administrator for the Middle District of Georgia and the Middle District of Alabama now requires that all individual debtors who file for Bankruptcy relief must attend two courses.

- 1) **Credit Counseling** - Individuals who wish to file a Bankruptcy case under Title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court, a completed certificate of counseling from the nonprofit budget and credit counseling agency. **This briefing must be given within 180 days before the Bankruptcy filing.**

- 2) **Personal Financial Management Instruction Course** - In addition, after filing a Bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. **This briefing must be completed within 45 days after the first date of the meeting of creditors under Section 341.**

You may bring your Credit Counseling Certificates to our office personally, Fax them to our office at 706-596-8830 or E-Mail them to us at warey@aol.com

I RECOMMEND THAT AFTER YOU RECEIVE YOUR DISCHARGE THAT YOU PULL YOUR CREDIT REPORT, MAKE SURE ALL CREDITORS LISTED REFLECT "DISCHARGED IN BANKRUPTCY". IF THEY DO NOT, SEND A LETTER TO THE CREDIT REPORTING AGENCY WITH A COPY OF YOUR LIST OF CREDITORS AND THE DISCHARGE NOTICE.

ALABAMA
APPROVED CREDIT COUNSELING AGENCIES

The **Credit Counseling Certificates** can be **Faxed** to my office at **(706) 596-8830** or **E-Mail** them to warey@aol.com

The following are the two most recommended and lowest cost agencies:

LOCAL OFFICE

The Family Center of Columbus, Inc.
1350 15th Avenue
Columbus, GA. 31902
706-327-3239/1-800-757-2227

INTERNET ACCESS 24HRS A DAY

Money Management International, Inc.
9009 West Loop South, 7th Floor
Houston, TX. 77096-1719
888-845-5669
www.moneymanagement.org

You may also choose from one of the following:

Alliance Credit Counseling, Inc.
13777 Ballantyne Corporate Pl., Ste. 100
Charlotte, NC. 28277
888-594-9596
www.knowdebt.org

**Consumer Credit Counseling Services
Of Greater Atlanta, Inc.**
100 Edgewood Ave., Ste. 1800
Atlanta, GA. 30303
866-672-2227
www.cccsinc.org

**Debt Education & Certification
Foundation**
112 Goliad Street, Ste. D
Benbrook, TX. 76126
866-859-7323
www.debt-foundation.org

Institute for Financial Literacy, Inc.
449 Forest Ave., Ste. 12
Portland, ME. 04101
207-879-0389
www.financiallit.org

**Consumer Credit Counseling Services
Of Alabama, Inc.**
777 South Lawrence Street,
Suite 101
Montgomery, AL. 36104-5075
334-265-8545 or 800-662-6119
www.budgethelp.com

**Consumer Financial Education
Foundation of America, Inc.**
205 N. 20th St., Ste. 600
Frank Nelson Bldg.
Birmingham, AL. 35203
www.cfefa.org

How were you referred to this office?
yellow pages / newspaper / friend / other _____

(OFFICE USE ONLY)	Chapter _____
	Court Costs _____
	Attorney Fees _____
101805/1	

CLIENT INFORMATION WORKSHEET

COMPLETE IN ITS ENTIRETY

Marital Status _____

Debtor

Spouse (if filing jointly)

FULL Name:	_____	_____
Street Address	_____	_____
Mailing Address:	_____	_____
COUNTY:	_____	_____
Home Phone:	_____	_____
Work Phone:	_____	_____
Cellular Phone:	_____	_____
Email Address:	_____	_____
Social Security No.:	_____	_____
Any other name used?	_____	_____
Previous Bankruptcy? YES / NO If Yes, When Filed? _____	YES / NO If Yes, When Filed? _____	
(If yes) Chap. _____ Case # _____	Chap. _____ Case # _____	
District: _____	District: _____	

YOUR PROPERTY: Check the type of real estate you own: house mobile home land :

Address of real estate: _____

What do you think it would sell for in its present condition? \$ _____

When did you purchase the property? _____ Original Purchase Price? \$ _____

How much do you owe on the 1st mortgage? \$ _____ Monthly payment: \$ _____

How much do you owe on the 2nd mortgage? \$ _____ Monthly payment: \$ _____

Is your mortgage an adjustable rate mortgage or fixed rate? _____ . If it is an adjustable rate,

when is it due to change? _____ Veterans Administration Loan (V.A.) _____

*** Is real estate in the process of foreclosure? Yes / No

REAL ESTATE PROPERTY: Fair Market Value \$ _____, Selling Price in Area \$ _____,

Last Appraisal and Amount _____ years \$ _____, and have you made any major additions or improvements to the property, such as adding on rooms etc? _____

PERSONAL DATA

DEBTOR

JOINTDEBTOR/SPOUSE

Age: _____
Job Title: _____
Employer: _____
Address: _____
Years Employed: _____

Dependent(s) relationship & Ages:
(no names) _____

• Do you receive any other income other than from employment? (i.e. Social Security, retirement, TANF, child support, alimony, food stamps, etc.) _____

LIST ALL BANK ACCOUNTS IN YOUR NAME

Name of Bank Checking / Savings / Christmas Club Balance after bills are paid?

List ALL Household Goods (examples: living room suite, bed room suite, dining room suite, tv, vcr, dvd player, computer, refrigerator, microwave, washer, dryer, stove, refrigerator, etc.):

• Sports equipment, hobby equipment or fire arms: _____
• List any retirement, IRS's, 401(k)'s, stocks/bonds (include value): _____

• Do you have a "whole life insurance policy" with a cash value? Yes / No If yes, provide name of insurance company and value of policy: _____

• Does anyone owe you money? _____

• Are you involved in a personal injury claim or a claim where you could sue someone and obtain a money judgment? Yes / No If yes, describe: _____

• Do you expect an inheritance in the next 180 days? _____

• Are you expecting a tax refund? _____ If yes, estimated amount? _____

• Do you own office equipment, supplies, farming equipment or livestock? _____

MOTOR VEHICLES

Motor vehicles include cars, trucks, SUVs, motorcycles, boats, trailers, campers, ATVs, etc. Provide the **make, model, year and mileage (as applicable)** of each vehicle you own. List **any and all** options the vehicle has (i.e. leather seats, power sunroof, etc.) Continue on back of sheet if more than three vehicles.

1) Year _____ Make (Chevy, Ford, etc.) _____ Model (Cavalier, Taurus, etc.) _____

Options on vehicle _____ Market value \$ _____

Exact Date purchased: _____ Mileage _____ Amount Owed _____ Payments current? _____

2) Year _____ Make (Chevy, Ford, etc.) _____ Model (Cavalier, Taurus, etc.) _____

Options on vehicle _____ Market value \$ _____

Exact Date purchased: _____ Mileage _____ Amount Owed _____ Payments current? _____

3) Year _____ Make (Chevy, Ford, etc.) _____ Model (Cavalier, Taurus, etc.) _____

Options on vehicle _____ Market value \$ _____

Exact Date purchased: _____ Mileage _____ Amount Owed _____ Payments current? _____

FINANCIAL AFFAIRS

Debtor/Husband

Spouse/Wife

Where have you/your spouse worked in **2010**: _____

Year-to-Date Gross Income (*before taxes*): \$ _____ \$ _____

Where have you/your spouse worked in **2009**: _____

Annual Gross Income (*before taxes*): \$ _____ \$ _____

Where have you/your spouse worked in **2008**: _____

Annual Gross Income (*before taxes*): \$ _____ \$ _____

• Have you paid any creditors a "total" of **\$600** or more in the **last 90 days**? (*i.e. mortgage payments, car payments, etc.*) If so, list:

Name of Creditor	Amount Paid	Date of Payment	Amount Still Owing
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

• Have you had any lawsuits filed against you or have you filed any lawsuits against another party in the last year? (*i.e. divorce proceedings, child support, personal injury debt collections.*) *Include type of case, name of court, case number and status:*

• Has any property been foreclosed, repossessed or garnished? If yes, list name of creditor, collateral, value and date of action:

• List all charitable contributions (must provide proof thereof) made within the past twelve (12) months (*including church tithes*):

Name and Address of Organization	Amount Contributed	How Often? (Monthly / Annually)
_____	\$ _____	_____
_____	\$ _____	_____

• Any losses from fire, theft or gambling? List details, date, etc.: _____

• Have you sold or transferred any land or vehicle out of your name within the past 10 months? If yes, when? _____

Identify property transferred: _____

Provide name and address of person property was transferred/traded to: _____

• Have you closed any financial accounts within the past twelve (12) months? (*Include name of bank, date closed, amount*)

• Are you holding property for another person (i.e. driving someone else's vehicle)? If yes, provide the description of the property and name of person who owns the property: _____

• If at your current address **less than** three years, list prior addresses for the past two years and dates of occupancy (mo./yr.):

Address: _____	Moved In: _____	Moved Out: _____
_____	_____	_____
Address: _____	Moved In: _____	Moved Out: _____
_____	_____	_____
Address: _____	Moved In: _____	Moved Out: _____
_____	_____	_____

• Do you have any spouses or former spouses that have resided in a community property state, commonwealth or territory (*i.e. Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin*) within a six year period preceding the filing of this case? **Circle One:** YES NO

SELF EMPLOYED

If you are self employed or have been self employed within the past six (6) years:

Complete Business Name: _____
Business Address: _____
Nature of Business: _____
Date of Operation: _____ Last Date of Operation: _____

If your Business is still in operation, please make sure that you complete the Business Income and Expenses Form attached hereto.

MONTHLY INCOME

	<i><u>Debtor</u></i>	<i><u>Spouse (if filing jointly)</u></i>
CHILD SUPPORT	\$	\$
ALIMONY	\$	\$
RETIREMENT	\$	\$
SOCIAL SECURITY	\$	\$
VA	\$	\$
RENTAL PROPERTY	\$	\$
UNEMPLOYMENT	\$	\$
FOOD STAMPS	\$	\$
TANF	\$	\$

MONTHLY EXPENSES

\$	RENT OR MORTGAGE <i>Does this include taxes & insurance? YES / NO</i>	
\$	HOMEOWNERS / RENTER'S INSURANCE	
\$	AVERAGE POWER BILL <i>(electric/gas)</i>	
\$	AVERAGE WATER BILL	
\$	AVERAGE PHONE BILL	CELL PHONE \$
\$	AVERAGE CABLE BILL	
\$	HOME REPAIRS <i>(i.e. maintenance, upkeep, etc.)</i>	
\$	GROCERIES	
\$	CLOTHING	
\$	LAUNDRY & DRY CLEANING	
\$	MEDICAL & DENTAL EXPENSES <i>(i.e. prescription drugs, etc.)</i>	
\$	GASOLINE & OIL FOR VEHICLE	
\$	RECREATION, CLUBS, ENTERTAINMENT, ETC.	
\$	CHARITABLE CONTRIBUTIONS <i>(i.e. church tithes, etc.)</i> (must provide proof thereof)	
\$	MEDICAL INSURANCE <i>(if not deducted from paycheck)</i>	
\$	LIFE INSURANCE <i>(if not deducted from paycheck)</i>	
\$	AUTOMOBILE INSURANCE	
\$	CAR PAYMENT	
\$	ALIMONY OR CHILD SUPPORT PAYMENTS	
\$	DAYCARE	
\$	HAIRCUTS & HYGIENE	
\$	OTHER (identify):	

SELF EMPLOYED

BUSINESS INCOME AND EXPENSES

(Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 6 MONTHS:

JULY 2009	\$ _____	AUGUST 2009	\$ _____	SEPTEMBER 2009	\$ _____
OCTOBER 2009	\$ _____	NOVEMBER 2009	\$ _____	DECEMBER 2009	\$ _____
JANUARY 2010	\$ _____	FEBRUARY 2010	\$ _____	MARCH 2010	\$ _____
APRIL 2010	\$ _____	MAY 2010	\$ _____	JUNE 2010	\$ _____
JULY 2010	\$ _____	AUGUST 2010	\$ _____	SEPTEMBER 2010	\$ _____
OCTOBER 2010	\$ _____	NOVEMBER 2010	\$ _____	DECEMBER 2010	\$ _____

PART B - MONTHLY EXPENSES FOR EACH MONTH:

	<u>1ST Month</u>	<u>2nd Month</u>	<u>3rd Month</u>	<u>4th Month</u>	<u>5th Month</u>	<u>6th Month</u>
1. Net Employee Payroll (Other Than Debtor)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
2. Payroll Taxes	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
3. Unemployment Taxes	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
4. Worker's Compensation	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
5. Other Taxes	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
6. Inventory Purchases (Including raw materials)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
7. Purchase of Feed/ Fertilizer/Seed/Spray	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
8. Rent (Other than debtor's principal residence)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
9. Utilities	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
10. Office Expenses and Supplies	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
11. Repairs and Maintenance	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
12. Vehicle Expenses	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
13. Travel and Entertainment	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
14. Equipment Rental and Leases	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
15. Legal/Accounting/Other Professional Fees	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
16. Insurance	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
17. Employee Benefits (e.g. pension, medical, etc.)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
18. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
19. Other (Specify) _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Total Monthly Expenses	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

PART C - NET MONTHLY INCOME FOR THE PREVIOUS 6 MONTHS:

JULY 2009	\$ _____	AUGUST 2009	\$ _____	SEPTEMBER 2009	\$ _____
OCTOBER 2009	\$ _____	NOVEMBER 2009	\$ _____	DECEMBER 2009	\$ _____
JANUARY 2010	\$ _____	FEBRUARY 2010	\$ _____	MARCH 2010	\$ _____
APRIL 2010	\$ _____	MAY 2010	\$ _____	JUNE 2010	\$ _____
JULY 2010	\$ _____	AUGUST 2010	\$ _____	SEPTEMBER 2010	\$ _____
OCTOBER 2010	\$ _____	NOVEMBER 2010	\$ _____	DECEMBER 2010	\$ _____

WORKSHEET OF CREDITORS

YOU MUST LIST EVERYONE YOU OWE INCLUDING ALL CREDITORS LISTED ON YOUR CREDIT REPORT

(Including real estate debts (mortgages), vehicles, credit cards, personal loans, joint loans, co-signers, co-makers, co-debtors or guarantor, credit unions, collection agencies, pay day loans, bad checks, medical, dental and orthodontics, signature loans, tax debts (Federal and State), student loans or any other government debts. You must list any creditors trying to collect money).

FOR EACH CREDITOR, PLEASE LIST THE "CORRESPONDENCE/INQUIRIES" ADDRESS, NOT THE PAYMENT ADDRESS. IF THE ACCOUNT HAS BEEN TURNED OVER TO A COLLECTION AGENCY, PLEASE SHOW THEIR NAME AND ADDRESS INSTEAD OF CREDITOR'S ADDRESS.

NAME: _____

ORIGINAL CREDITOR	CORRESPONDENCE, INQUIRIES ADDRESS OR COLLECTION AGENCIES & THEIR ADDRESS	DESCRIPTION OF COLLATERAL (HOME, CAR-YEAR, MAKE & MODEL)	DATE INCURRED & ACCOUNT NUMBER (ON CREDIT CARDS- ANY CHARGES OR TRANSFERRED ANY BALANCES IN THE LAST 90 DAYS)	BALANCE OWED	MONTHLY PAYMENT	NUMBER OF PAYMENTS BEHIND

