

Case No: _____
Debtor: _____
Co-Debtor: _____

Meeting of Creditors
Date: _____
Time: _____

BANKRUPTCY QUESTIONNAIRE & DOCUMENT REQUEST (2009 Edition)
(TO BE COMPLETED BY EACH DEBTOR AND PROVIDED TO THE TRUSTEE ALONG WITH REQUIRED DOCUMENTS ON OR BEFORE SEVEN WORKING DAYS PRIOR TO THE MEETING OF CREDITORS)

PART I – INTRODUCTION AND INSTRUCTIONS

REQUIREMENTS OF THE BANKRUPTCY LAW: THE BANKRUPTCY LAW HAS PLACED NUMEROUS REQUIREMENTS ON THE DEBTORS, THEIR ATTORNEY, AND THE BANKRUPTCY TRUSTEE. TO MEET THESE REQUIREMENTS, WE ASK THAT YOU PERSONALLY COMPLETE, SIGN AND RETURN THE ORIGINAL OF THIS BANKRUPTCY QUESTIONNAIRE TO YOUR TRUSTEE ON OR BEFORE **AT LEAST SEVEN (7) WORKING DAYS** PRIOR TO THE FIRST MEETING OF CREDITORS. THE NAME AND ADDRESS OF YOUR COURT APPOINTED BANKRUPTCY TRUSTEE IS AS FOLLOWS: **PREM N. DHAWAN, BANKRUPTCY TRUSTEE, P.O. Box 966, BENICIA, CA 94610.**

YOU HAVE A DUTY TO COOPERATE WITH TRUSTEE: AS PART OF YOUR BANKRUPTCY, THE TRUSTEE MUST EXAMINE AND INVESTIGATE YOUR FINANCIAL AFFAIRS AND RELATED INFORMATION. UNDER THE LAW, IT IS YOUR DUTY TO FULLY COOPERATE WITH AND ASSIST THE TRUSTEE IN THIS INVESTIGATION. THESE ARE STANDARD QUESTIONS AND DOCUMENTS THAT EACH DEBTOR MUST ANSWER AND PROVIDE TO THE TRUSTEE. YOU MAY RECEIVE FURTHER REQUEST FOR ADDITIONAL DOCUMENTS FROM THE TRUSTEE. THE TRUSTEE MAY CONDUCT FURTHER INVESTIGATION AS NEEDED. YOU ARE OBLIGATED TO PROVIDE THIS ADDITIONAL INFORMATION AND DOCUMENTS AS WELL.

YOUR ANSWERS MUST BE TRUE, COMPLETE AND ACCURATE: IT IS IMPORTANT THAT ALL YOUR ANSWERS TO THE QUESTIONS ARE TRUE, COMPLETE AND ACCURATE. IF YOU HAVE MADE ANY MISTAKES IN YOUR BANKRUPTCY DOCUMENTS, IT IS ABSOLUTELY ESSENTIAL THAT YOU INFORM YOUR TRUSTEE BY CORRECTING THOSE MISTAKES NOW. FAILURE TO DO SO MAY RESULT IN SEVERE CONSEQUENCES. ***IT IS A FEDERAL CRIME TO INTENTIONALLY GIVE FALSE OR MISLEADING INFORMATION AND TESTIMONY TO THE BANKRUPTCY TRUSTEE.***

ALL YOUR PROPERTY IS NOW THE PROPERTY OF THE BANKRUPTCY ESTATE: PLEASE NOTE THAT UNTIL SUCH TIME THAT YOUR CASE IS CLOSED, THE TRUSTEE IS RESPONSIBLE FOR THE ADMINISTRATION OF ALL OF YOUR PROPERTY (HOUSE, CARS AND ALL OTHER PROPERTY YOU OWNED ON THE DATE YOU FILED BANKRUPTCY). PLEASE NOTE THAT IF YOU BECOME ENTITLED TO AN INHERITANCE WITHIN 180 DAYS OF THE FILING OF YOUR PETITION YOU MUST INFORM YOUR TRUSTEE IN WRITING OF SUCH INHERITANCE. ***UNTIL YOUR CASE IS CLOSED, YOU CANNOT SELL, REFINANCE, OR FURTHER ENCUMBER ANY OF YOUR PROPERTY – EVEN IF YOU HAVE CLAIMED IT AS EXEMPT AND EVEN IF YOU HAVE ALREADY RECEIVED YOUR DISCHARGE.***

YOU MUST COMPLETE AND RETURN THIS QUESTIONNAIRE WITH DOCUMENTS TO THE TRUSTEE: AT LEAST SEVEN DAYS PRIOR TO FIRST MEETING OF CREDITORS. YOU MUST ALSO ATTEND ALL THE MEETING OF CREDITORS. FAILURE TO COMPLETE AND RETURN THIS QUESTIONNAIRE AND/OR ATTEND THE MEETING OF CREDITORS MAY RESULT IN THE DISMISSAL OF YOUR CASE. PLEASE DO NOT FILE THIS QUESTIONNAIRE WITH THE COURT.

IF YOU HAVE ANY QUESTIONS: IF YOU HAVE ANY QUESTIONS OR REQUIRE FURTHER INFORMATION, YOU SHOULD CONSULT WITH YOUR ATTORNEY OR OTHER LEGAL SOURCES, AS THE TRUSTEE CANNOT PROVIDE YOU LEGAL ADVICE.

PART II – STATEMENT OF BASIC FACTS

DEBTOR

CO - DEBTOR

MY NAME IS: _____

MY NAME IS: _____

MY PHYSICAL ADDRESS IS: _____

MY PHYSICAL ADDRESS IS: _____

MY PHONE NUMBERS ARE: (CELL) _____

MY PHONE NUMBERS ARE: (CELL) _____

HOME: _____ (BUS) _____

(HOME) _____ (BUS) _____

MARITAL STATUS IS: _____

MARITAL STATUS IS: _____

(SPECIFY SINGLE, MARRIED, DIVORCED, SEPARATED, WIDOWED)

(PLEASE SPECIFY, SINGLE, MARRIED, DIVORCED, WIDOWED)

NO. OF DEPENDENTS CLAIMED ON LAST TAX RETURN: _____

NO. OF DEPENDENTS CLAIMED ON LAST TAX RETURN: _____

HOW MANY DEPENDENTS LIVE WITH YOU NOW? _____

HOW MANY DEPENDENTS LIVE WITH YOU NOW? _____

THE NUMBER OF PEOPLE LIVING AT YOUR ADDRESS: _____

THE NUMBER OF PEOPLE LIVING AT YOUR ADDRESS: _____

PART III - STANDARD QUESTIONS

(THIS SECTION MUST BE ANSWERED BY BOTH THE DEBTOR AND THE CO-DEBTOR, WHERE APPLICABLE. IF AN ANSWER TO A QUESTION REQUIRES FURTHER EXPLANATION, ATTACH A SEPARATE SHEET OF PAPER AND SUPPORTING DOCUMENTATION)

	<u>DEBTOR</u>	<u>CO- DEBTOR</u>
1. DID YOU PERSONALLY REVIEW AND THEN SIGN THE PETITION, SCHEDULES AND OTHER DOCUMENTS FILED WITH THE COURT?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. IS THE INFORMATION CONTAINED IN ALL THESE DOCUMENTS AND YOUR TAX-RETURNS AND PAY-STUBS TRUE, COMPLETE AND ACCURATE?.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. HAVE YOU LISTED EVERYTHING YOU OWN IN THESE SCHEDULES?.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. HAVE YOU LIVED IN CALIFORNIA CONTINUOUSLY FOR THE LAST TWO YEARS? IF NOT, PLEASE LIST ALL YOUR ADDRESS DURING THE LAST THREE YEARS ON A SEPARATE SHEET OF PAPER AND ATTACH TO THIS QUESTIONNAIRE.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
5. DO YOU HAVE ANY OWNERSHIP INTEREST (PRESENT, FUTURE, CONTINGENT OR DISPUTED) IN ANY REAL PROPERTY, PERSONAL PROPERTY OR LIFE INSURANCE POLICIES THAT ARE NOT LISTED IN THESE DOCUMENTS?.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
6. HAVE YOU EVER FILED BANKRUPTCY BEFORE? IF YES, INDICATE YEAR _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
7. HAVE YOU TRANSFERRED, SOLD OR GIVEN AWAY ANY THING WORTH MORE THAN \$600.00 TO ANYONE DURING THE LAST ONE YEAR?.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
8. HAVE YOU SOLD OR TRANSFERRED ANY REAL ESTATE PROPERTY DURING THE LAST FOUR YEARS? IF YES, PLEASE EXPLAIN	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
9. DOES ANYONE OWE YOU ANY MONEY FOR ANY REASON?.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
10. DO YOU HAVE ANY CLAIMS AGAINST ANYONE THAT IS NOT LISTED IN YOUR PETITION AND THE SCHEDULES?.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
11. HAVE YOU FILED OR HAVE A REASON TO FILE ANY LAWSUIT AGAINST ANY ONE FOR ANY REASON? IF SO, PLEASE EXPLAIN.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
12. ARE YOU A BENEFICIARY OF ANY WILL, TRUST OR ESTATE?.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
13. ARE YOU NOW ENTITLED TO ANY LIFE INSURANCE PROCEEDS OR AN INHERITANCE AS A RESULT OF SOMEONE HAVING ALREADY DIED?.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
14. HAS THERE BEEN A CHANGE IN YOUR FINANCIAL SITUATION SINCE THE FILING OF THE BANKRUPTCY? IF SO, PLEASE EXPLAIN	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
15. DID YOU MAKE ANY PAYMENTS TOTALING OVER \$600, TO ANY ONE UNSECURED CREDITOR, DURING THE LAST 90 DAYS PRIOR TO FILING BANKRUPTCY? IF SO, PLEASE EXPLAIN.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
16. DID YOU REARRANGE YOUR FINANCIAL AFFAIRS IN ANY WAY IN PREPARATION FOR FILING THIS BANKRUPTCY? IF SO, PLEASE EXPLAIN	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
17. HAVE YOU TRANSFERRED ANY CREDIT CARD BALANCES FROM ONE TO ANOTHER DURING THE LAST THREE MONTHS?.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
18. IS ANYONE HOLDING OR STORING ANYTHING ON YOUR BEHALF?.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
19. DO YOU HAVE ANY SAFE-DEPOSIT BOX OR A SELF-STORAGE UNIT? (IF YES, PLEASE PROVIDE ITS LOCATION AND LIST OF ITS CONTENTS).....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
20. HAVE YOU REPAID ANY LOANS TO ANY FRIENDS AND/OR RELATIVES DURING THE PAST YEAR? IF SO, PLEASE PROVIDE DETAILS.....	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

PART IV – DOCUMENTS TO BE SUBMITTED WITH THIS QUESTIONNAIRE

THE FOLLOWING DOCUMENTS MUST BE SUBMITTED TO THE TRUSTEE, ALONG WITH THIS QUESTIONNAIRE:

- 1. **PROOF OF INCOME:** COPIES OF ALL PAY-STUBS AND OTHER PROOF OF YOUR INCOME (ALSO KNOWN AS "PAYMENT ADVICES") FROM ALL YOUR SOURCES OF INCOME COVERING THE LAST 60 DAYS PRIOR TO THE FILING OF THE BANKRUPTCY PETITION; AS WELL AS THE MOST RECENT 'PAYMENT ADVICE'.
- 2. **TAX RETURNS:** A COMPLETE AND SIGNED COPY OF YOUR MOST RECENTLY FILED FEDERAL AND STATE TAX RETURNS OR COMPLETE TAX TRANSCRIPT. PLEASE BE SURE TO CROSS OUT (REDACT) ALL SOCIAL SECURITY NUMBERS AND THE NAMES OF YOUR DEPENDENTS ON ALL THE DOCUMENTS TO PROTECT YOUR PRIVACY.
- 3. **BANK STATEMENTS:** A COPY OF ALL THE BANK STATEMENTS FOR THE LAST THREE MONTHS PRIOR TO THE DATE OF THE FILING OF THE BANKRUPTCY PETITION AND INCLUDING THE DATE OF THE FILING SHOWING THE BALANCE IN THE DEBTOR'S BANK ACCOUNTS AT THE END OF THE DAY PRIOR TO THE DATE OF THE FILING OF THE PETITION.
- 4. **OBLIGATION FOR CHILD SUPPORT/ALIMONY:** IF YOU HAVE ANY OBLIGATION FOR CHILD SUPPORT/ALIMONY PAYMENTS PLEASE PROVIDE (A) THE NAME, THE LAST-KNOWN ADDRESS AND TELEPHONE NUMBER OF THE ADULT RECEIVING OR SUPPOSED TO BE RECEIVING SUCH PAYMENTS, AND (B) DOCUMENTATION TO SUPPORT THESE OBLIGATION SUCH AS MARITAL SETTLEMENT AGREEMENT, SEPARATE OR DIVORCE AGREEMENT OR A COURT ORDER. IF YOU ARE UNABLE TO PROVIDE THIS INFORMATION OR THE DOCUMENTS PLEASE ATTACH A WRITTEN EXPLANATION. IF YOU HAVE SUCH AN OBLIGATION TO MORE THAN ONE PARTY, PLEASE ATTACH A SEPARATE SHEET OF PAPER SHOWING THE FOLLOWING INFORMATION FOR ADDITIONAL PARTIES.

> NAME: _____ TELEPHONE NO. _____

> ADDRESS: _____

> CITY, STATE ZIP: _____

THIS SECTION IS NOT APPLICABLE IN MY/OUR SITUATION.

- 4. **SELF-EMPLOYMENT INCOME:** IF YOU EARN ANY INCOME FROM SELF EMPLOYMENT, PLEASE PROVIDE THE FOLLOWING:
 - (a) PROFIT AND LOSS STATEMENT INDICATING YOUR INCOME AND/OR LOSS FOR THE SIXTY DAYS PRIOR TO FILING OF THE BANKRUPTCY PETITION DULY CERTIFIED BY YOU OR AN OFFICER REPRESENTING THE BUSINESS.
 - (b) A COPY OF THE REGULATION P OR PRIVACY STATEMENT, IF ONE HAS BEEN PREPARED.
 - (c) A COPY OF THE BENEFIT PLAN DOCUMENTS, IF ANY, IF YOU HAVE EMPLOYEES.

5. PLEASE LIST BELOW ALL DOCUMENTS BEING SUBMITTED WITH THIS QUESTIONNAIRE:

PLEASE LIST BELOW DOCUMENTS BEING SUBMITTED BY YOUR ATTORNEY DIRECTLY TO THE TRUSTEE:

- 1. _____
- 2. _____
- 3. _____
- 4. _____

- 1. _____
- 2. _____
- 3. _____
- 4. _____

PART V – DECLARATION UNDER PENALTY OF PERJURY

I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE PERSONALLY READ THIS QUESTIONNAIRE AND I HAVE PERSONALLY AND TRUTHFULLY ANSWERED ALL THE QUESTIONS MYSELF. I FURTHER DECLARE THAT THE INFORMATION AND DOCUMENTS PROVIDED WITH THIS QUESTIONNAIRE ARE ALSO TRUE, COMPLETE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DEBTOR: _____
«dname»

CO-DEBTOR: _____
«jdname»

SIGNED ON: _____

SIGNED ON: _____

SIGNED AT: _____
(City, State)

SIGNED AT: _____
(City, State)

Originally, Designed and Developed by Bankruptcy Trustee Prem Dhawan & Ken Sanders of the Eastern District of California. Subsequently, revised and updated several times solely by Trustee Prem Dhawan including this 2009 Edition.