

THE BANKRUPTCY LAW REQUIRES OUR OFFICE PROVIDE YOU WITH THE FOLLOWING TWO DISCLOSURES. DURING YOUR INITIAL CONFERENCE YOU WILL BE REQUIRED TO SIGN AND ACKNOWLEDGE RECEIPT OF EACH DISCLOSURE. WE HAVE ALSO ATTACHED A SAMPLE RETAINER AGREEMENT FOR YOU TO REVIEW IN ADVANCE OF YOUR CONFERENCE.

Notice Required by 11 U.S.C. §527(b)

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**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES AND THE INFORMATION YOU MUST PROVIDE IN
CONNECTION WITH YOUR BANKRUPTCY FILING**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine. Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case, in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

11 U.S.C. §521 provides a list of your duties under the Bankruptcy Code. Those duties include the following:

1. File a list of creditors, a schedule of assets and liabilities, a schedule of current income and current expenditures, and a statement of the debtor's financial affairs.
2. File a certificate that the 11 USC §342(b) notice was given.
3. File copies of all payment advices or other evidence of payment received within 60 days before the date of the filing of the petition by you from any of your employers.
4. File a statement of the amount of your monthly net income, itemized to show how the amount is calculated.
5. File a statement disclosing any reasonably anticipated increase in income or expenditures over the 12-month period following the date of the filing of the petition.
6. If your schedule of assets and liabilities includes debts which are secured by property of the estate.
 - Within thirty days of the filing of a petition file a statement of your intention to retain or surrender the property. Within 30 days after the first date set for the section 341(a) meeting of creditors, you shall perform your intention. If you fail to act within 45 days the stay is automatically lifted.
7. Cooperate with the trustee as necessary to enable the trustee to perform the trustee's duties.
8. File a certificate from the approved nonprofit budget and credit counseling agency that provided you services under section 109(h) describing the services provided to you; and (2) a copy of the debt repayment plan, if any, developed.
9. File with the court a record of any interest that you have in an education individual retirement account (as defined in section 530(b)(1) of the Internal Revenue Code of 1986) or under a qualified State tuition program (as defined in section 529(b)(1) of such Code).
10. Within 7 days prior to the 11 USC §341 meeting of creditors present to the trustee a copy of the Federal income tax return (or at the election of the debtor, a transcript of such return) for the most recent tax year ending immediately before the commencement of the case and for which a Federal income tax return was filed.

- At the same time present a copy of such return (or if elected such transcript) to any creditor that timely requests such copy.
 - If you fail to comply, the court shall dismiss the case unless you demonstrate that the failure to comply is due to circumstances beyond your control.
 - If a creditor requests a copy of the tax return or transcript and if you fail to comply at the time you provide the tax return or transcript to the trustee, the court will dismiss the case unless you demonstrate that the failure to provide a copy of the tax return or transcript was due to circumstances beyond your control.
 - At the request of the court, the United States trustee, or any party in interest in a case under Chapter 7, 11 or 13, you will file with the court at the same time filed with the taxing authority, a copy of each Federal income tax return required under applicable law (or at the election of the debtor, a transcript of such tax return) with respect to each tax year ending while the case is pending;
 - Provide each Federal income tax return required under applicable law (or at the election of the debtor, a transcript of such tax return) that had not been filed with such authority as of the date of the commencement of the case and that was subsequently filed for any tax year ending in the 3-year period ending on the date of the commencement of the case.
 - In a Chapter 13 case provide a copy of each amendment to any Federal income tax return or transcript filed on the date that is either 90 days after the end of such tax year or 1 year after the date of the commencement of the case, whichever is later, if a plan is not confirmed before such later date; and annually after the plan is confirmed and until the case is closed, not later than the date that is 45 days before the anniversary of the confirmation of the plan;
 - If you fail to file a tax return that becomes due after the commencement of the case or properly obtains an extension of the due date for filing such return, the taxing authority may request that the court enter an order converting or dismissing the case.
11. In a Chapter 13 case, annually file a statement of the income and expenditures that shows how income, expenditures, and monthly income were calculated and disclosing the amount and sources of your income, the identity of any person responsible with you for the support of any of your dependents; and the identity of any person who contributed, and the amount contributed, to the household in which you reside.
 12. If requested by the United States Trustee or by the trustee, you shall provide a document that establishes your identity, including a driver's license, passport, or

other document that contains your photograph; or such other personal identifying information relating to you that establishes your identity.

13. If an individual in a voluntary case under Chapter 7 or 13 fails to file all of the information required within 45 days after the date of the filing of the petition, the case shall be automatically dismissed effective on the 46th day after the date of the filing of the petition.
- Any party in interest may request the court to enter an order dismissing the case. If requested, the court shall enter an order of dismissal not later than 5 days after such request.
 - The court may allow you an additional period of not to exceed 45 days to file the information required if the court finds justification for extending the period for the filing.
 - Notwithstanding any other provision the court may decline to dismiss the case if the court finds that the debtor attempted in good faith to file all the information required by subsection (a)(1)(B)(iv) and that the best interests of creditors would be served by administration of the case.

I(we) acknowledge receipt of a copy of the §527(b) Notice on _____, 201__

**THE MEANS TEST INCOME FOR MINNESOTA
 EFFECTIVE MARCH 15, 2011 IS BELOW**

MEDIAN INCOME	1	2	3	4	5	EACH ADDITIONAL PERSON
MINNESOTA	\$45,760	61,690	74,082	85,146	92,646	\$7,500

UNITED STATES BANKRUPTCY COURT

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

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. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor’s petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer

Address: _____

X _____
Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Social Security number (If the bankruptcy petition
preparer is not an individual, state the Social Security
number of the officer, principal, responsible person, or
partner of the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X _____
Signature of Debtor Date

X _____
Signature of Joint Debtor (if any) Date

BANKRUPTCY RETAINER AGREEMENT

1. _____ "client(s)" agrees to retain Michael J. Iannacone, "attorney", to represent him/her/they/it in all legal matters regarding the following: (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a **BANKRUPTCY PETITION** under **CHAPTER** _____ of Title 11 of the United States Code; (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court; (c) representation of the debtor(s) at the meeting of creditors, and (f) other services reasonably necessary to represent the debtor(s) in this case. **REPRESENTATION DOES NOT INCLUDE (A) DEFENSE OF CONTESTED MATTERS AND ADVERSARY PROCEEDINGS, (B) CREDIT REPORT DISPUTES, (C) NEGOTIATION OF REAFFIRMATION AGREEMENTS, (D) DISCHARGE OF JUDGMENTS, (E) REMOVAL OF LIENS AGAINST REAL ESTATE, (F) REPRESENTATION IN CONNECTION OF AN APPEAL OF ANY ORDER OR JUDGMENT AND (G) CONVERSION OF A CASE TO A CASE UNDER A DIFFERENT CHAPTER. ITEMS A THROUGH G ARE EXCLUDED MATTERS.** CLIENT UNDERSTANDS AND AGREES THAT IANNAZONE LAW OFFICE WILL **NOT** SIGN THE ATTORNEY CERTIFICATION ON REAFFIRMATION AGREEMENTS. CLIENT UNDERSTANDS THAT ADDITIONAL FEES, PAID IN ADVANCE, MAY BE REQUIRED IF ADDITIONAL SERVICES ARE REQUESTED. ATTORNEY AGREES TO PROVIDE THE SERVICES REQUIRED BY LOCAL RULE, BUT WILL CHARGE ADDITIONAL FEES FOR EXCLUDED MATTERS.
2. As compensation for services rendered, the client agrees to pay \$ _____ plus the filing fee of \$ _____. If the filing fee increases before the petition is filed, client agrees to the full amount of such increase. This fee agreement is valid for a bankruptcy petition filed within 30 days of today. If any bankruptcy documents need to be amended, client agrees to pay the filing fees for filing amended schedules. If client(s) delay filing of a bankruptcy case or decide to attempt to negotiate settlement agreements with creditors, any amounts received by attorney will be applied to attorney's then normal hourly billing rate. Attorney is not required to accept representation of EXCLUDED MATTERS and an additional retainer, additional compensation at \$ _____ per hour all subject to a separate agreement will be required for the defense of EXCLUDED MATTERS. Telephone calls are billed at the hourly rate. OMITTED CREDITORS WILL BE INCLUDED AT THE RATE OF \$30.00 EACH. IN THE EVENT IT IS NECESSARY TO RESCHEDULE THE FIRST MEETING OF CREDITORS AT DEBTOR'S REQUEST OR BECAUSE OF DEBTOR'S FAILURE TO APPEAR, DEBTOR AGREES TO PAY AN ADDITIONAL FEE OF \$125.00 PLUS \$1.00 FOR EACH CREDITOR OR OTHER PARTY LISTED ON DEBTOR'S SCHEDULES OR PARTY REQUESTING NOTICE.
3. Attorney hereby acknowledge receipt of \$ _____ as a non-refundable retainer fee to be applied towards the client's account. Client understands that by agreeing to represent client, attorney is prevented from accepting representation of other parties in this matter. **Unless otherwise agreed below, client agrees that attorney will not file the bankruptcy petition until the attorney fee and filing fee are paid in full.**
4. The client understands that the fee to be paid in this matter is not contingent upon the outcome of any lawsuit, litigation, negotiation, advice, etc., unless this matter is accepted on a contingent fee basis.
5. The client understands and agrees that the agreed fee does not include expenses and costs such as fees for filing, service, depositions, experts, investigations, transcripts, mileage, document reproduction, witness fees, long distance phone calls, etc. and the undersigned agrees to pay for such costs and expenses monthly as billed.
6. The client understands that this Agreement does not include any representation for an appeal from any adverse findings, decision, or judgment unless specifically agreed upon in paragraph (1) above.

BANKRUPTCY RETAINER AGREEMENT
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7. In order to handle a client's matter promptly, or in the case of conflicts of schedules, one or more attorneys associated with our firm may actually perform legal services on the client's behalf. The client understands and agrees that this is for the client's benefit.
8. All fees, expenses and costs are payable upon receipt of the statement for the client's account. If the statement is not paid in full within twenty-five (25) days of the statement date, the client expressly agrees that an eight percent (8%), Fifty Cents (\$.50) minimum, per month late charge shall be added to this account and computed on the unpaid balance until the account is paid in full. Client also agrees to pay all costs of collection including reasonable attorney's fees and other costs incurred for collection.
9. Client may terminate attorney's services at any time by written notice to attorney. Client agrees to pay attorney \$.25 (twenty-five cents) per page to copy any files or papers which client requests returned. It is understood that any of the following conditions shall, at the attorney' option, be a basis for withdrawal from action further as the attorney on the client's behalf: (a) client's failure to keep attorney advised of current address and telephone number; (b) client's failure to cooperate with attorney in signing necessary documents, responding to legal process, responding to letters, or failure to keep appointments; (c) failure to pay in full any periodic billing from attorney within twenty-five (25) days of the statement date; (d) client's failure to be completely truthful and candid with attorney in all matters affecting the legal representation of client. Withdrawal shall be by giving notice to client in writing addressed at client's last known address. In the event approval of any court is required for attorney's withdrawal, the cost to obtain such approval shall be billed at attorney's then current hourly rate.
10. Client acknowledges receipt of a copy of this Agreement.
11. Additional provisions: _____

12. The Attorneys and Client agree that the other may terminate the representation at any time, subject to the rules of professional responsibility and the United States Bankruptcy Code. The parties agree that this representation terminates either 90 days after execution if a bankruptcy proceeding is not filed within that time or 30 days after the entry of the discharge. At the conclusion of representation, client agrees to retrieve such documents as client wishes returned. The attorney may be a **Debt Relief Agency** and Client acknowledges receipt of this information.
13. **THE RETAINER FEE AND ANY OTHER FEE OR EXPENSE RECEIVED BY ATTORNEY WILL NOT BE HELD IN A TRUST ACCOUNT AND CLIENT WILL NOT RECEIVE A REFUND OF THE FEE IF CLIENT CHOOSES NOT TO HIRE ATTORNEY OR LATER CHOOSES TO TERMINATE ATTORNEY'S SERVICES.**

Michael J. Iannacone

Client

Dated: _____

Client

Iannacone Law Office
8687 Eagle Point Boulevard
Lake Elmo, Minnesota 55042
651-224-3361 telephone
651-297-6187 fax

In addition to filling out the attached schedules, you will need to provide me with the following documents:

1. Copies of Deeds containing the legal description for any real property.
2. Copies of real estate Mortgages and statements evidencing the current outstanding balance due on any mortgages for your real estate.
3. Copies of titles to all vehicles, boats, trailers and other titled assets.
4. Copies of all outstanding Promissory Notes and loan agreements and statements showing the current balance due on the loan.
5. Copies of your 2 most recent personal income tax returns, for both the state and federal governments, including any property tax returns.
6. Copies all pay stubs for all employment and jobs for the last seven months.
7. Statements documenting any income other than earnings which were received in the previous seven months.
8. Copies of any and all lawsuits that you have been a party to in the last twelve months.
9. Copies of all bank account statements and check registers for any checking or savings account in which you had an interest or into which any of you money was deposited (even if not in your name) for the last 90 days.
10. Copies of the most recent IRA, 401(k) or other retirement plan statements for each plan in which you had an interest.
11. Copies of your most recent insurance policy statements which show the cash value and loan balance for all insurance policies in which you have an interest. I you do not have these statements, contact your insurance agent or insurance company to obtain the information.

12. Copies of any personal financial statements you have give to any bank or other lender in the last three years.
13. If you are divorced, bring a copy of your divorce decree.

CLIENT INFORMATION

INDIVIDUALS

Date: _____

NAME: _____

SPOUSE: _____

ADDRESS: _____

Home Phone: _____

HUSBAND: Social Security No.: _____ Age: _____

Work Phone: _____ Work Fax: _____

Pager: _____ Cellular Phone: _____

Home email: _____ Work email: _____

WIFE: Social Security No.: _____ Age: _____

Work Phone: _____ Work Fax: _____

Pager: _____ Cellular Phone: _____

Home email: _____ Work email: _____

Has your name changed in the last six years by reason of marriage or divorce? If yes, list all names you have used in the last six years:

If yes, in what city, state and which year? _____

Have you filed bankruptcy before? _____

If yes, in what city, state and which year? _____

List the names of all businesses including trade names, assumed names and dba's for any business for which you have been an owner, officer, director or manager for the prior ten years.

Who referred you to this office? _____

BUSINESS ORGANIZATIONS

Business Name: _____

Assumed names/dba's names: _____

Registered Business Address: _____

Main Business Address: _____

State of Organization: _____

Federal Tax Identification No. _____

State Tax Identification No. _____

Owner(s): _____

Attach a list of name and residential address for all parties who have a 5% or greater ownership stake in the organization.

REFERRAL INFORMATION

Who referred you to this office? _____

BUSINESS BANKRUPTCY

If your case involves a business bankruptcy, please bring the following documents:

1. Balance sheet and profit and loss/income statement for current physical/calendar year and last two (2) annual physical/calendar year;
2. Copies of the last two (2) tax returns filed by the business, including any K-1's sent to shareholders/partners/members. Any notices from the Internal Revenue Service and/or Minnesota Department of Revenue concerning delinquent taxes and/or assessing interest or penalties;
3. Copies of any financial statements given to any bank, lender or judgment/creditor in the last three (3) years;
4. Copies of any asset depositions taken by any creditor against the business;
5. Copies of the depreciation schedule for all depreciable assets. If you do not know what this is, call the accountant or other tax preparer that prepares your tax returns. They will have a copy of this schedule;
6. Copies of the insurance policy on which your motor vehicles, machinery, plant and any real estate are insured;
7. Copies of any appraisals obtained for any real estate, machinery, equipment or other property owned by the business;
8. A complete list of all patents, trademarks, trade names or other intellectual property owned or in which the business has an interest. This includes any licenses where the business is the licensor or licensee of any intellectual property;
9. Copies of any phase 1, phase 2 or other environmental reports performed on any real property owned by the business;
10. Copies of any orders, violations or other regulatory enforcement action taken against the business for violation of any pollution, air quality, water quality, health, safety or sanitation in the last three (3) years;
11. A list of every creditor whose claims against the business have been guaranteed by any third party, including any owner, parent of any owner or other party responsible for payment of any obligations to a creditor other than the business.

PROPERTY

A. REAL PROPERTY

Street Address: _____

County: _____

Legal Description: _____

ATTACH A COPY OF YOUR DEED, CONTRACT FOR DEED OR MORTGAGE - THIS IS VERY IMPORTANT SO WE CAN LIST THE CORRECT LEGAL DESCRIPTION FOR YOUR PROPERTY. FREQUENTLY, YOUR PROPERTY TAX STATEMENT DOES NOT HAVE ROOM FOR THE COMPLETE LEGAL DESCRIPTION.

Is this occupied by you as your homestead? YES/NO (circle one)

Owned by Husband/Wife/Joint: _____

Name & Address of Mortgage Co./ _____

Contract for Deed Holder _____

Account No. _____

(list here and on list of creditors) _____

Balance of Contract for Deed or \$ _____

Mortgage (If you have a second mortgage or home equity line, list the balance for each mortgage or home equity line.)

Fair Market Value \$ _____

(If you have refinanced or taken out a home equity line, in the last 2 years, specify the date. _____. If an appraisal was done on any real estate you own, list the date and amount of the most recent appraisal. _____)

Have you received a Notice of Mortgage of Mortgage Foreclosure or Cancellation of Contract for Deed? _____(yes/no)

Name and address of attorney _____
for mortgage company or contract _____
for deed holder _____

Other than your normal monthly mortgage payments, had you paid anything else on any mortgage in the last 10 years? _____ If yes, specify on a separate sheet.

ATTACH COPY OF MOST RECENT PROPERTY TAX STATEMENT

If you own real estate in addition to your home, provide same information for each parcel.

B. PERSONAL PROPERTY

1. Cash on hand: \$ _____

2. Bank Accounts:

<u>Bank Name</u>	<u>Owner</u> H/W/JT	<u>Bank Address</u>	<u>Acct. No.</u>	<u>Type</u>	<u>Balance</u>
_____	_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____	\$ _____

3. Security Deposits:

<u>Name & Address</u>	<u>Type</u>
_____	_____
_____	_____

For categories 4 to 8, enter the total value for each category. If anything you own in categories 4 to 8 is worth over \$500.00, describe it on a separate sheet. (Current value, what someone would pay for it, not what you paid for it.)

4. Household goods \$ _____

5. Books, pictures, art objects, artwork, statues, antiques, stamps, coins, records, tapes, compact discs, or other collections or collectibles \$ _____

6. Wearing apparel \$ _____

Musical instruments \$ _____

7. Furs & jewelry (describe on separate sheet) \$ _____

8. Guns - (list by type and value) \$ _____

Sports & hobby equipment \$ _____
 (Describe each item and value)

9. Interest in insurance policies:

<u>Company Name</u>	<u>Owner</u> H,W,Jt.	<u>Policy No.</u>	<u>Cash Value</u>	<u>Loan Balance</u>
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____

10. Annuities:

<u>Company Name</u>	<u>Owner</u> H,W,Jt.	<u>Policy No.</u>	<u>Cash Value</u>	<u>Loan Balance</u>
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____

11. Pensions/IRA's/401(k)'s/ESOP:

<u>Type</u>	<u>Owner</u> H,W,Jt.	<u>Id. No.</u>	<u>Value</u>	<u>Loan Balance</u>
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____

12. Stocks/Bonds: - list company and number of shares on separate sheet or attach brokerage statement. If you have a brokerage account(s), attach copy of most recent statement(s).

13. Partnerships: - list \$ _____

14. Government bonds – list \$ _____
15. Accounts receivable \$ _____
16. Alimony, maintenance,
Support, property settlements \$ _____
17. Debts (money) owed to you
(include tax refunds) \$ _____
- Accrued, but unpaid salary and
wages \$ Unknown _____
- Tax refunds \$ Unknown _____
- Are your tax returns current?
If not, list last year you filed _____
18. Future interests:
(include life estates) \$ _____
19. Interest in an estate, life insurance
policy, trust, inheritance or
death benefit plan \$ _____
- Describe interest:

20. Claims/Counterclaims \$ _____
(do you think anyone owes you
anything at all? Describe)
21. Patents, copyrights \$ _____
22. Licenses/franchises \$ _____

23. Cars/trucks/motorcycles – list individually – if truck or SUV, include capacity, bed length, regular or extended cab – 2 WD or 4 WD. Attach titles for each. Go to Edmunds.com or NADA.com and obtain value for each vehicle listed based upon make, model, condition, mileage equipment.

<u>Year</u>	<u>Owner</u> H,W,Jt.	<u>Make</u>	<u>Model</u>	<u>\$ Value</u>	<u>Loan</u> <u>Bal.</u>
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

24. Boat(s) – list make, model, length, year; motor-make, HP, year; trailer make and year). Attach all title, DNR registration and cab cards.

Boat:

<u>Make</u>	<u>Model</u>	<u>Length (ft)</u>	<u>Year</u>	<u>Owner (H,W,Jt.)</u>	<u>Value</u>
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Motor:

<u>Make</u>	<u>Year</u>	<u>Horsepower</u>	<u>Owner (H,W,Jt.)</u>	<u>Value</u>
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Trailer:

<u>Make</u>	<u>Model</u>	<u>Length (ft)</u>	<u>Owner (H,W,Jt.)</u>	<u>Value</u>
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25. Aircraft \$ _____

26. Office equipment (list all items and estimate value for each) \$ _____

27. Machinery, equipment & Supplies used in business (List all items and estimate value for each) \$ _____

28. Inventory \$ _____

29. Animals \$ _____

30. Crops \$ _____

- 31. Farm equipment \$ _____
- 32. Farm supplies, chemicals
And feed \$ _____
- 33. Any other property (list) \$ _____

FINANCIAL AFFAIRS

1. What was your income:

	<u>Husband</u>	<u>Wife</u>
a. This year to date:	\$ _____	\$ _____
b. Last year	\$ _____	\$ _____
c. 2 years ago	\$ _____	\$ _____

2. Did you have any other sources of income? Also indicate if the income is husband (H), wife (W) or joint (JT).

	<u>This year</u>	<u>Last year</u>	<u>2 years ago</u>
Interest	_____	_____	_____
Rent	_____	_____	_____
Alimony (maintenance)	_____	_____	_____
Child support	_____	_____	_____
Other (describe)	_____	_____	_____

3. a. **Individual or joint debtors whose debts are primarily consumer debts.** Have you paid any one creditor more than \$600.00 in the last 90 days? If yes, list the date, check number and amount of each payment to any creditor whose payments have totaled over \$600.00. If you use a computer software check ledger, print out payments for the last 90 days by payee.

<u>Creditor's Name</u>	<u>Check No.</u>	<u>Amount</u>	<u>Date Paid</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

b. **Debtors whose debts are not primarily consumer debts.** Have you paid any one creditor more than \$5,000.00 in the last 90 days? If yes, list the date, check number and amount of each payment to any creditor whose payments have totaled over \$5,000.00. If you use a computer software check ledger, print out payments for the last 90 days by payee.

<u>Creditor's Name</u>	<u>Check No.</u>	<u>Amount</u>	<u>Date Paid</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

c. Have you repaid any loans to a relative or family member in the last 7 years? _____ If yes, list the date, check number and amounts of all payments in the last 2 years.

<u>Name</u>	<u>Check No.</u>	<u>Amount</u>	<u>Date Paid</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

4. a. Are you involved in any lawsuits? _____ (yes/no) If yes, bring copies of the papers for each lawsuit with you.

Have you been involved in any accidents in the last 6 years? _____ If yes, describe on a separate paper any claims or lawsuits which have been started or if you have contacted an attorney to file a claim or lawsuit..

Are you aware of any reason someone may owe you money or anything else that has not been listed anywhere else in these papers? _____ If yes, describe on a separate paper.

Has any one died and you are expecting to receive something? _____ If yes, provide the name and address of the person who died and the name and address of the person dealing with the estate. If you have received any papers from any probate court, bring the papers with you. **IF SOMEONE DIES WITHIN 6 MONTHS AFTER YOU FILE YOUR BANKRUPTCY CASE AND YOU WILL RECEIVE ANYTHING, YOU MUST NOTIFY OUR OFFICE!**

b. Has any creditor garnished a paycheck or bank account, levied or seized any of your assets in the last two years? If yes, describe:

5. Has anything you own been repossessed or foreclosed in the last year or are any repossessions or foreclosures pending? If yes, describe:

6. Have you given any gifts to any family member over \$100.00 in value in the last 2 years? If yes, describe:

Did you repay, transfer, gift, or sell anything in the last 6 years to relative or close friend?

7. Have you had any losses from fire, theft, flood or gambling in the last 12 months? If yes, have any of your losses been covered by insurance? If yes, describe:
-
-

8. Have you consulted any other lawyers in the last 12 months about anything including filing bankruptcy? _____

If yes, please provide the name and address of each attorney and how much you have paid them in the last 12 months including all retainer fees.

9. Have you sold, transferred, scrapped, junked or given anything away in the last 24 months? _____ Have you used anything that you own as collateral or security for any loan or debt in the last 24 months? _____.

If yes, on a separate sheet list what you have sold, the date each item was transferred, the buyer's or recipients name and how much you received for each item. If you have had garage sale(s), just list garage sale and approximately how much you received. If you used anything as collateral, describe the property and its value used for collateral, the name and address of the lender and the date and amount of the loan.

In the last 6 years, have you sold, transferred, or given anything, no matter how small (other than routine presents less than \$100.00) to any friend, former friend, spouse, former spouse or other relative? ____ If yes, describe.

Have you ever been divorced? ____ If yes, are you entitled to receive anything from the divorce decree. _____ If yes, describe and bring in a copy of your divorce decree.

10. Have you closed any bank accounts in the last year? _____ If yes, list the name of the bank, bank account and balance at the time the account was closed.
-
-

11. Do you have a safety deposit box? If yes, what is the name of the bank, branch address and what is in the safe deposit box.

-
-
12. Have you given or left any property with a relative or close friend with the expectation that it will be given back to you once the bankruptcy is completed? _____

If yes, provide complete details about the property involved, the name, address, phone number and relation of the person involved.

13. List all property owned by another person that you hold or is in your possession.

<u>Name/Address of Owner</u>	<u>Description & Value of Prop</u>	<u>Location of Property</u>
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14. If you have moved in the last six years, list all prior addresses and the dates you lived at each location.

<u>Prior Address</u>	<u>Move in date</u>	<u>Move out date</u>
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15. If you owe any money to the Internal Revenue Service and/or the State of Minnesota or any other state for income, sales, withholding or unemployment taxes, bring copies with you of all tax notices and tax returns you have received concerning these matters.

16. If you have 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 prior six (6) year period, identify the name of your spouse or former spouse who resided with you when you were living in the community property state listed above, each address and the dates at each address.

ENVIRONMENTAL ISSUES: “Environmental Law” means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances,, waste or materials into the air, land, soil, surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the clean up of these substances, wastes or materials.

“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 contaminate or similar term under an Environmental Law.

List the name and address of every site for which you have received a notice in writing by a governmental unit that you 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:

<u>Site Name & Address</u>	<u>Name & Address of Governmental Unit</u>	<u>Date of Notice</u>	<u>Environmental Law</u>

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 of the notice.

<u>Site Name & Address</u>	<u>Name & Address of Governmental Unit</u>	<u>Date of Notice</u>	<u>Environmental Law</u>

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which you are or were 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 & Address of
Governmental Unit

Docket Number

Status or Disposition

17. Have you taken cash advances, used convenience checks or drawn on any one credit card or credit line totaling \$500.00 or more in the last 120 days? _____ If yes, list the date and amount of all cash advances and what you used each case advance for and attach your statements for the last 120 days.

18. Have you made purchases on any one credit card totaling \$500.00 or more in the last 120 days? _____ If yes, list the date, amount of purchase and items purchased for each purchase and attach your statements for the last 120 days.

COMPLETE THE FOLLOWING IF YOU ARE A BUSINESS OR OWN A BUSINESS

19. If you are an individual, list the (a) names, (b) state and federal tax identification numbers, (c) nature of business, (d) beginning and ending dates and addresses of all businesses in which you were an officer, director, partner or managing executive of a corporation, partnership, sole proprietorship or self-employed professional within the prior six years or in which you own 5% or more of the voting or equity securities in the preceding six (6) years. Describe whether you were an officer, director or shareholder and your title and the number or percentage of shares you owned.

20. If you are a partnership, list the names, state and federal tax identification numbers and addresses of all the businesses in which the partnership was a partner or owned 5% or more of the voting securities within the last six (6) years.

21. If you are a corporation, list the names and addresses of all businesses in which you were a partner or owned 5% or more of the voting securities within the prior six (6) years.

<u>Name</u>	<u>Taxpayer Id. No.</u>	<u>Address</u>	<u>Nature of Business</u>	<u>Beginning & Ending Dates</u>
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22. If any of the businesses above solely consisted of owning or operating real estate, list the name of the entity and the location of the real estate.

23. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of accounts and records of the debtor.

<u>Name & Address</u>	<u>Dates of Services Rendered</u>
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24. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of accounts and records, or prepared a financial statement of the debtor.

Name & Address

Dates of Service

25. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Name & Address

26. 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 commencement of this case by the debtor.

Name & Address

Date(s) Issued

27. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

<u>Date of Inventory</u>	<u>Inventory Supervisor</u>	<u>Dollar Amount Inventory</u> <u>(Specify cost, market</u> <u>Or other basis)</u>
_____	_____	_____
_____	_____	_____

28. List the name and address of the person having possession of the records of each of the two inventory reported in #23 above.

<u>Date of Inventory</u>	<u>Name & Addresses of Custodian of inventory records</u>
_____	_____
_____	_____

29. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

<u>Name & Address</u>	<u>Nature of Interest</u>	<u>% of Interest</u>
_____	_____	_____
_____	_____	_____

30. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting securities of the corporation.

<u>Name & Address</u>	<u>Title</u>	<u>Nature & % of stock ownership</u>
_____	_____	_____
_____	_____	_____

31. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

<u>Name & Address</u>	<u>Date of Withdrawal</u>

32. If the debtor is a corporation, list all officers, and directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

<u>Name & Address</u>	<u>Title</u>	<u>Date of Termination</u>

33. If the debtor is a partnership or a corporation, list all withdrawals or distributions creditor 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 commencement of this case.

<u>Name & Address of Recipient, Relationship to Debtor</u>	<u>Date & Purpose of Withdrawal</u>	<u>Amount of Money or or Description and Value of Property</u>

If you are a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes for which you have been a member at any time within the prior six (6) years.

Name of Parent Corporation

Taxpayer Identification No.

If you are not an individual, list the name and federal taxpayer identification number of any pension fund to which you, as an employer, has been responsible for contributing at anytime within the prior six (6) year period.

Name of Pension Fund

Taxpayer Identification No.

YOU MUST ANSWER ALL QUESTIONS COMPLETELY. IF YOU THINK THE ANSWER TO A QUESTION MAY BE YES, BUT THERE MAYBE A PLAUSABLE WAY TO ANSWER NO --- DISCLOSE THE INFORMATION. DO NOT ASSUME YOU CAN KEEP ANYTHING SECRET. IF YOU THINK SOMETHING WILL REMAIN SECRET - FORGET IT. IT IS A FELONY NOT TO DISCLOSE INFORMATION ON YOUR BANKRUPTCY SCHEDULES. IF WE KNOW ABOUT YOUR CIRCUMSTANCES, WE MAY BE ABLE TO DEVISE A SOLUTION BEFORE YOU FILE BANKRUPTCY. IF WE LEARN ABOUT THINGS AFTER YOU FILE YOUR CASE WITH THE COURT, IT IS NORMALLY TOO LATE. THE PENELTY FOR NONDISCLOSURE MAY BE AS SEVERE AS DENIAL OF DISCHARGE – NONE OF YOUR DEBTS ARE CANCELED – TO A CRIMANAL CHARGE OF BANKRUPTCY FRAUD OR PERJURY.

INDIVIDUALS

General Information:

Bring the following with you to your meeting:

- a. All pay stubs for the last 6 ½ months.
- b. Copy of the two most recent state and federal tax returns which you filed.
- c. Complete the creditor information sheets. You can bring your bills, but the creditors **MUST** be listed on the enclosed sheets. If you have additional creditors, please list the same information on additional sheets.
- d. Complete the attached budget form.

BUSINESS ORGANIZATIONS

Bring with you the following:

Copies of the two most recent federal and state tax returns which you have filed or if you have not filed corporate tax returns for either period, attach copies of your year-end financial statements including balance sheets and profit and loss statement.

A copy of your most recent financial statement, including balance sheet and profit and loss statement.

Complete the creditor information sheets. You can bring your bills, but the creditors **MUST** be listed on the enclosed sheets. If you have additional creditors, please list the same information on additional sheets.

WARNING

You should not be making any charges on your credit cards at this time that you cannot pay for in full. You have scheduled an appointment with an attorney to evaluate your rights under the bankruptcy law. A court would very likely consider any charges made after this time and not paid for to be a debt incurred beyond your known ability to pay or a debt incurred for which you had no intention to pay.

You must include all creditors - you cannot omit a creditor and deal with them separately. You will be asked - UNDER OATH - if you have listed ALL your creditors. If you have made any payments, transfers or gifts to a relative or friend in the last 6 years, everything must be disclosed to our office.

INSTALLMENT PAYMENT INFORMATION

List the amount and number of payments remaining on your installment debts:

	DESCRIPTION	AMOUNT OF MONTHLY PAYMENT	NUMBER OF REMAINING PAYMENTS
1.	HOME MORTGAGE		
2.	SECOND MORTGAGE		
3.	HOME EQUITY LINE OR 3 RD MORTGAGE		
4.	OTHER REAL ESTATE MORTGAGE		
5.	CAR LOAN FOR		
6.	CAR LOAN FOR		
7.	CAR LOAN FOR		
8.	LOAN FOR		
9.	LOAN FOR		
10.	LOAN FOR		
11.	LOAN FOR		
12.	LOAN FOR		
13.	LOAN FOR		
14.	LOAN FOR		
15.	LOAN FOR		
16.	LOAN FOR		
17.	LOAN FOR		
18.	LOAN FOR		
19.	LOAN FOR		

Indicate what car or other item is secured by each loan listed above. Bring a copy of each installment loan agreement and payment book with you.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS Single Married Widowed Divorced

Dependents of Debtor and Spouse
(Name, age, relationship) _____

<u>EMPLOYMENT</u>	Debtor: (age) _____	Spouse: (age) _____
Occupation:	_____	_____
Employer Name:	_____	_____
Employer Address:	_____	_____
Length of Employment	_____	_____
Other Employment:	_____	_____
<u>INCOME</u> - Average monthly gross wages, salary and commission	_____	_____
Estimated Monthly Overtime	_____	_____
Subtotal	_____	_____
Payroll taxes & Soc. Sec.	_____	_____
Insurances	_____	_____
Union Dues	_____	_____
Repayment of pension loans	_____	_____
Contribution to pension	_____	_____
Other: _____	_____	_____
Total Net Monthly Take Home Pay	_____	_____
Other Income: _____	_____	_____
Total Monthly Income	_____	_____

Change in Circumstances? _____

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

HOME:

Mortgage/Rent	_____	Clothing	_____	Charitable contributions	_____
Other Mortgage	_____	Laundry	_____	Periodicals	_____
Taxes	_____	Transportation/Gas	_____	Postage	_____
Insurance	_____	Repair	_____	Personal Care	_____
Maintenance	_____	Title/Lic.	_____	Pets	_____
Dues/Lot Rent	_____	Bus/Fares	_____	Recreation/Clubs	_____
Household Goods	_____	Parking	_____	Maintenance/Support	_____

UTILITIES:

Electric	_____	Insurance: Life	_____	Visitation Expenses	_____
Gas/Fuel Oil	_____	Health	_____	Additional Support	_____
Water/Sewer	_____	Auto	_____	Nonfiling Debt of	_____
Garbage	_____	Other	_____	Installment Loan	_____
Telephone	_____	Daycare	_____	_____	_____
Cable	_____	Business Expense	_____	_____	_____
Other: _____	_____	Student Loans	_____	_____	_____
Food x _____ in house	_____	_____	_____	_____	_____
Supplies	_____	_____	_____	Other:	_____
School Lunches	_____	_____	_____	_____	_____
Toiletries	_____	Student Expenses	_____	_____	_____
Work Related	_____	Tuition	_____	Total Monthly Exp.	_____
Diapers/Formula	_____	Books	_____	CHAPTER 13 DEBTORS-	_____

MEDICAL:

Doctor	_____	Taxes: State	_____	Projected Monthly Income:	_____
Dental	_____	Fed	_____	Projected Monthly Exp:	_____
Prescriptions	_____	Other	_____	Excess Income:	_____
Eyecare	_____	_____	_____	TOTAL MONTHLY PLAN PAYMENTS	_____

Other: _____
DO NOT INCLUDE HEALTH INSURANCE IN EXPENSES IF IT IS LISTED AS A DEDUCTION FROM YOUR PAY. DO NOT LIST REAL ESTATE TAX & INSURANCE SEPARATELY IF INCLUDED IN YOUR MORTGAGE PAYMENT.

<p>_____</p> <p>Account Number</p> <p>_____</p> <p>Name</p> <p>_____</p> <p>Address</p> <p>_____</p> <p>Address</p> <p>_____</p> <p>City, State, Zip Code</p>	<p>HUSBAND</p> <p>WIFE</p> <p>JOINT</p>	<p>Amount of Debt</p>	<p>Description of Debt and date incurred</p> <p>House mortgage</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>Office Use</p>
<p>_____</p> <p>Account Number</p> <p>_____</p> <p>Name</p> <p>_____</p> <p>Address</p> <p>_____</p> <p>Address</p> <p>_____</p> <p>City, State, Zip Code</p>	<p>HUSBAND</p> <p>WIFE</p> <p>JOINT</p>		<p>2nd mortgage or home equity line</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	
<p>_____</p> <p>Account Number</p> <p>_____</p> <p>Name</p> <p>_____</p> <p>Address</p> <p>_____</p> <p>Address</p> <p>_____</p> <p>City, State, Zip Code</p>	<p>HUSBAND</p> <p>WIFE</p> <p>JOINT</p>		<p>3rd mortgage or home equity line</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	
<p>_____</p> <p>Account Number</p> <p>_____</p> <p>Name</p> <p>_____</p> <p>Address</p> <p>_____</p> <p>Address</p> <p>_____</p> <p>City, State, Zip Code</p>	<p>HUSBAND</p> <p>WIFE</p> <p>JOINT</p>		<p>Car loan #1</p> <p>Car:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	

<p>Account Number</p> <hr/> <p>Name</p> <hr/> <p>Address</p> <hr/> <p>Address</p> <hr/> <p>City, State, Zip Code</p> <hr/>	<p>HUSBAND</p> <p>WIFE</p> <p>JOINT</p>	<p>Amount of Debt</p>	<p>Description of Debt and date incurred</p> <p>Car loan #2</p> <p>Car:</p> <hr/> <hr/> <hr/> <hr/>	<p>Office Use</p>
<p>Account Number</p> <hr/> <p>Name</p> <hr/> <p>Address</p> <hr/> <p>Address</p> <hr/> <p>City, State, Zip Code</p> <hr/>	<p>HUSBAND</p> <p>WIFE</p> <p>JOINT</p>		<p>Car loan #3</p> <p>Car:</p> <hr/> <hr/> <hr/> <hr/>	
<p>Account Number</p> <hr/> <p>Name</p> <hr/> <p>Address</p> <hr/> <p>Address</p> <hr/> <p>City, State, Zip Code</p> <hr/>	<p>HUSBAND</p> <p>WIFE</p> <p>JOINT</p>		<p>Other secured loan</p> <p>Collateral:</p> <hr/> <hr/> <hr/> <hr/>	

Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT	Amount of Debt	Description of Debt and date incurred	Office Use
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			

<hr/> Account Number <hr/> Name <hr/> Address <hr/> Address <hr/> City, State, Zip Code	HUSBAND WIFE JOINT	Amount of Debt	Description of Debt and date incurred <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	Office Use
<hr/> Account Number <hr/> Name <hr/> Address <hr/> Address <hr/> City, State, Zip Code	HUSBAND WIFE JOINT		<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	
<hr/> Account Number <hr/> Name <hr/> Address <hr/> Address <hr/> City, State, Zip Code	HUSBAND WIFE JOINT		<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	
<hr/> Account Number <hr/> Name <hr/> Address <hr/> Address <hr/> City, State, Zip Code	HUSBAND WIFE JOINT		<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	

Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT	Amount of Debt	Description of Debt and date incurred	Office Use
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			

Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT	Amount of Debt	Description of Debt and date incurred	Office Use
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			

<hr/> Account Number <hr/> Name <hr/> Address <hr/> Address <hr/> City, State, Zip Code	HUSBAND WIFE JOINT	Amount of Debt	Description of Debt and date incurred <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	Office Use
<hr/> Account Number <hr/> Name <hr/> Address <hr/> Address <hr/> City, State, Zip Code	HUSBAND WIFE JOINT		<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	
<hr/> Account Number <hr/> Name <hr/> Address <hr/> Address <hr/> City, State, Zip Code	HUSBAND WIFE JOINT		<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	
<hr/> Account Number <hr/> Name <hr/> Address <hr/> Address <hr/> City, State, Zip Code	HUSBAND WIFE JOINT		<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	

Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT	Amount of Debt	Description of Debt and date incurred	Office Use
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			
Account Number Name Address Address City, State, Zip Code	HUSBAND WIFE JOINT			

Allen Credit and Debt Counseling Agency

Address:

P.O. Box 398
20003 387th Avenue
Wolsey, SD 57384
605-883-4723
www.acdcas.com

Also known as:

In Person Location(s):

Type of Services:

In Person, Telephone & Internet

Date Approved:

5/16/2006

Date Approval Revoked, if applicable:

Languages other than English:

Alliance Credit Counseling, Inc.

Address:

15720 John J. Delaney Dr.
Suite 100
Charlotte, NC 28277-2747
888-995-7856
www.knowdebt.org

Also known as:

In Person Location(s):

Type of Services:

In Person, Telephone and Internet

Date Approved:

2/10/2006

Date Approval Revoked, if applicable:

Languages other than English:

Catholic Charities of the Diocese of St. Cloud--Caritas Family Services

Address:

911 18th Street, North
St. Cloud, MN 56303-2390
800-830-8254
www.ccstcloud.org

Also known as:

In Person Location(s):

911 N. 18th Street
St. Cloud, MN 56303
(320) 650-1672
Spanish

Type of Services:

In Person and Telephonic

Date Approved:

2/10/2006

Date Approval Revoked, if applicable:

Languages other than English:

Spanish - available via telephone

Consumer Credit Counseling Service of Greater Atlanta Inc.

Address:

100 Edgewood Avenue
Suite 1800
Atlanta, GA 30303
866-672-2227
www.cccsinc.org

Also known as:

CredAbility

In Person Location(s):**Type of Services:**

In Person (*not available in all judicial districts*),
Telephonic and Internet

Date Approved:

9/16/2005

Date Approval Revoked, if applicable:**Languages other than English:**

Spanish available spoken and written

Consumer Credit Counseling Service of San Francisco**Address:**

595 Market Street
15th Floor
San Francisco, CA 94108
800-777-7526
www.cccsf.org

Also known as:

CCCS of San Francisco

In Person Location(s):**Type of Services:**

In Person (*not available in all judicial districts*),
Telephonic and Internet

Date Approved:

12/21/2005

Date Approval Revoked, if applicable:**Languages other than English:**

Spanish

Consumer Credit of Des Moines**Address:**

6129 S.W. 63rd Street
Des Moines, IA 50321
515-287-6428
www.consumercredit-dm.com

Also known as:

Consumer Credit of Des Moines NFP
Consumer Credit of America

In Person Location(s):

Type of Services:

In Person (*not available in all judicial districts*) &
Telephone

Date Approved:

4/28/2006

Date Approval Revoked, if applicable:

Languages other than English:

Credit Advisors Foundation

Address:

1818 South 72nd Street
Omaha, NE 68124
800-942-9027
www.creditadvisors.org

Also known as:

In Person Location(s):

Type of Services:

In Person (*not available in all judicial districts*),
Telephonic, and Internet

Date Approved:

12/8/2005

Date Approval Revoked, if applicable:

Languages other than English:

Spanish, Thai, Korean - available via telephone
Spanish - available via internet

Credit Counseling Centers of America

Address:

9330 LBJ Freeway
Suite 900
Dallas, TX
75379-8039
800-493-2222
www.cccamerica.org

Also known as:

In Person Location(s):

Type of Services:

In Person (*not available in all judicial districts*),
Telephonic and Internet

Date Approved:

9/23/2005

Date Approval Revoked, if applicable:

Languages other than English:

FamilyMeans

Address:

1875 Northwestern Avenue South
Stillwater, MN 55082
800-780-2890
www.familymeans.org

Also known as:

In Person Location(s):

10560 Wayzata Boulevard
Suite 11
Minnetonka, MN 55305
(952) 417-7383

2233 University Avenue
Suite 400
St. Paul, MN 55114
(651) 917-9474

1875 N.W. Avenue South
Stillwater, MN 55082
(651) 439-4840

2021 E. Hennepin Avenue
Suite 350
Minneapolis, MN 55413
(612) 617-1779

903 West Center Street
Suite 200
Rochester, MN 55902
(507) 281-6299

Type of Services:

In Person, Telephonic, and Internet

Date Approved:

10/6/2005

Date Approval Revoked, if applicable:

Languages other than English:

Family Service Association of Sheboygan, Inc.

Address:

1930 North 8th Street
Sheboygan, WI 53081
800-350-2227
www.cccsonline.org

Also known as:

In Person Location(s):

Type of Services:

In Person, Telephonic, Internet

Date Approved:

9/23/2005

Date Approval Revoked, if applicable:

Languages other than English:

Garden State Consumer Credit Counseling, Inc.

Address:

225 Willowbrook Road
Freehold, NJ 07728
877-892-4557
www.novadebt.org

Also known as:

In Person Location(s):

Type of Services:

In Person (*not available in all judicial districts*) &
Telephonic

Date Approved:

11/17/2005

Date Approval Revoked, if applicable:

Languages other than English:

Lutheran Social Services of Minnesota

Address:

424 West Superior Street
Suite 600
Duluth, MN 55802
888-577-2227
www.lssmn.org/debt

Also known as:

LSS Financial Counseling Service

In Person Location(s):

33 10th Avenue South
Suite 150
Hopkins, MN 55343
(888) 577-2227

424 W. Superior Street
Suite 600
Duluth, MN 55802
(800) 989-2227

333 Litchfield Avenue Southwest
Willmar, MN 56201
(888) 577-2227

302 Grant Avenue
Eveleth, MN 55734
(888) 577-2227

590 Park Street
Suite 310
St. Paul, MN 55103
(888) 577-2227

710 S. 2nd Street
Mankato, MN 56001
(888) 577-2227

7115 Forthun Road
Suite 100
Baxter, MN 56425
(888) 577-2227

2414 Park Avenue
Minneapolis, MN 55404
(888) 577-2227

Type of Services:

In Person, Telephonic & Internet

Date Approved:

10/13/2005

Date Approval Revoked, if applicable:

Languages other than English:

Hummingbird Credit Counseling and Education, Inc.

Address:

3737 Glenwood Avenue
Suite 100-106
Raleigh, NC 27612
800-645-4959
www.hbcce.org

Also known as:

In Person Location(s):	
Type of Services:	Telephonic & Internet
Date Approved:	11/22/2005
Date Approval Revoked, if applicable:	
Languages other than English:	Spanish

Institute for Financial Literacy, Inc.	
Address:	449 Forest Avenue Suite 12 Portland, ME 04101 866-662-4932 www.financiallit.org
Also known as:	
In Person Location(s):	
Type of Services:	Telephonic & Internet
Date Approved:	11/15/2005
Date Approval Revoked, if applicable:	
Languages other than English:	

McCarthy Financial Counseling & Seminars, Inc.	
Address:	400 Selby Avenue

St. Paul, MN 55102
877-747-0655
www.financialrehabinc.com

Also known as:

In Person Location(s):

Type of Services:

In Person and Telephonic

Date Approved:

Date Approval Revoked, if applicable:

Languages other than English:

Money Management International Inc.

Address:

9009 West Loop South
7th Floor
Houston, TX 77096-1719
877-918-2227
www.moneymanagement.org

Also known as:

In Person Location(s):

Type of Services:

In Person (*not available in all judicial districts*),
Telephonic and Internet

Date Approved:

9/16/2005

Date Approval Revoked, if applicable:

Languages other than English:

Spanish, German, Greek, French, Arabic,
Albanian, Yugoslavian, Assyrian, Japanese,

Hindi, Malayan, Czechoslovakian, Chinese, Cantonese, Chaldean, Phillipino, Polish, Serbo-croatian, Portugese, Creole and Vietnamese - available via telephone

Rural Services of Indiana, Inc.

Address:

60918 US 31 South
South Bend, IN 46614
800-288-6581
www.ruralservicesonline.org

Also known as:

In Person Location(s):

Type of Services:

Telephone

Date Approved:

06/02/2006

Date Approval Revoked, if applicable:

Languages other than English:

Spanish - available via telephone & written materials

Springboard Nonprofit Consumer Credit Management Inc.

Address:

4351 Latham Street
Riverside, CA 92501
800-947-3752
www.credit.org

Also known as:

In Person Location(s):

Type of Services:

In Person (*not available in all judicial districts*),
Telephonic and Internet

Date Approved:

9/16/2005

Date Approval Revoked, if applicable:**Languages other than English:**

Spanish - available via internet

The Village Family Service Center**Address:**

1201 25th Street, South
 Fargo, ND 58103
 800-450-4019
www.helpwithmoney.org

Also known as:

CCCS of The Village Family Service Center

In Person Location(s):

110 2nd Street South
 Ste 204 & 218
 Waite Park, MN 56387

7000 57th Avenue North
 Ste 105
 Crystal, MN 55428

200 S. 6th Street
 Brainerd , MN 56401

460 Northside Drive #5
 Alexandria, MN 56308

715 N. 11th Street
 Ste 103
 Moorhead, MN 56560

Type of Services:

In Person, Telephonic, and Internet

Date Approved:

1/18/2006

Date Approval Revoked, if applicable:**Languages other than English:**