

Joseph Candito & Associates

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CLIENT INFORMATION WORKSHEET

Debtor

Joint Debtor

Full Name: _____

Street Address: _____

Mailing Address: _____

County: _____

Home Phone: _____

Work Phone: _____

Fax: _____

Soc. Sec. No.: _____

Other Tax Ids: _____

Marital Status: _____

Age: _____

Occupation: _____

Length of Employment: _____

Employer Name: _____

Employer Address: _____

DEPENDENTS

Name: _____
Age: _____
Relationship: _____

Name: _____
Age: _____
Relationship: _____

Name: _____
Age: _____
Relationship: _____

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

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

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

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

JOSEPH

Attorney at Law
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BANKRUPTCY WORKSHEET
DOCUMENTATION CHECKLIST

Please provide the following documents with your completed worksheet. **CHECKMARK** the documents which have been provided. If there are documents that do not apply, please indicate "N/A".

_____ Deed – Please provide a time-stamped copy of the deed to any real property you may own, whether in the State of Ohio or otherwise.

_____ Mortgage – Please provide a TIME-STAMPED AND SIGNED copy of the mortgage to any real property you may own, whether in the State of Ohio or otherwise.

_____ Promissory Note – Please provide a SIGNED copy of the promissory note to any real property you may own, whether in the State of Ohio or otherwise. You will need to obtain a copy from your lender.

_____ Payoff Statement – Please provide a current payoff statement for any real property you may own, whether in the State of Ohio or otherwise. You will need to obtain a copy from your lender.

_____ Certificate of Title or Memorandum of Title (Vehicle #1) – _____
Please provide a copy of the Certificate of Title or Memorandum of Title evidencing ownership of any automobile, mobile home, boat, trailer, motorcycle, or any other titled vehicle.

_____ Certificate of Title or Memorandum of Title (Vehicle #2) – _____
Please provide a copy of the Certificate of Title or Memorandum of Title evidencing ownership of any automobile, mobile home, boat, trailer, motorcycle, or any other titled vehicle.

_____ Life Insurance – Please provide a copy of any policy of insurance which you may own which has a cash value available.

_____ 2013 Income Tax Returns and W-2s (Federal and State) – Please provide a copy of your income tax returns, including W-2s and all schedules attached thereto.

_____ 2014 Income Tax Returns and W-2s (Federal and State) – Please provide a copy of your income tax returns, including W-2s and all schedules attached thereto.

_____ 2015 Income Tax Returns and W-2s (Federal and State) – Please provide a copy of your income tax returns, including W-2s and all schedules attached thereto.

_____ Six Months of Paystubs – Please provide a copy of your paystubs from any place of employment for a period of not less than one hundred eighty (180) days (6 months) from the date you provide your worksheet. Subsequent paystubs are required to be provided to our office through the date of filing.

_____ Recent Bank Statement – Please provide the most recent bank statement from any funds on deposit in a savings, checking, or credit union account which you may own or have an interest in.

_____ Retirement Accounts/401(K) – Please provide a current account statement from any funds on deposit in any retirement account which you may have.

_____ Lawsuits – Please provide a copy of any lawsuit filed against you on behalf of a creditor.

_____ Decree of Divorce – If you were formerly married, please provide a copy of your Decree of Divorce.

_____ Prior Bankruptcy Petition and Discharge – In the event you have been involved in a prior bankruptcy, please provide a copy of the Petition and Discharge.

_____ Accident Police Report – In the event you were involved in an automobile accident within the last two (2) years, please provide a copy of the Police Report filed for that accident.

_____ Loan Agreements – Please provide a copy of any loan agreement with finance companies (i.e. Beneficial, etc.)

_____ Apartment Lease – Please provide a copy of your Lease Agreement for your apartment.

_____ Vehicle Lease – Please provide a copy of your Lease for any vehicle you have.

_____ Social Security Card – Please provide a copy of your social security card.

_____ Driver's License – Please provide a copy of your driver's license.

NOTES: _____

YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who owns it? H – Husband W – Wife J – Joint C – Community	Market Value Of Property	Date Acquired
<p>Real property is land and things permanently attached to land. Included are unimproved land, vacation cabins, condominiums, duplexes, rental property, business property, mobile home park spaces, agricultural land, airplane hangars, and any other buildings permanently attached to land. It also includes property you are entitled to by a trust and all property in which you have any legal, equitable, or future interest. If you are in a community property state, your spouse's real estate is also owned by you. (All leases and time shares should be listed on the worksheet for Schedule G.)</p>			
REAL ESTATE (Schedule A) (Attach Legal Description and Location)			
PERSONAL PROPERTY (Schedule B)			
1. Cash on hand (Indicate source).			
2. Deposits of Money (Please include name of bank(s) and type of account for each).			
3. Security deposits.			

YOUR PROPERTY

<p style="text-align: center;">Your Property Provide detailed description What is it? Where is it?</p>	<p style="text-align: center;">Who owns it? H – Husband W – Wife J – Joint C – Community</p>	<p style="text-align: center;">Market Value Of Property</p>	<p style="text-align: center;">Date Acquired</p>
<p>4. Household goods, supplies and furnishings. (Example: Bed #1, Joint, \$50.00; Bed #2, Joint, \$100.00; stove, joint, \$50.00, etc.)</p>			
<p>5. Books, pictures, art objects, stamp, coin and other collections.</p>			
<p>6. Wearing apparel. (Example: Clothing (H), \$50.00).</p>			
<p>7. Jewelry. (Wedding rings, etc. List each separately).</p>			
<p>8. Firearms, sports equipment and other hobby equipment.</p>			
<p>9. Interests in insurance policies.</p>			

YOUR PROPERTY

<p style="text-align: center;">Your Property Provide detailed description What is it? Where is it?</p>	<p style="text-align: center;">Who owns it? H – Husband W – Wife J – Joint C – Community</p>	<p style="text-align: center;">Market Value Of Property</p>	<p style="text-align: center;">Date Acquired</p>
10. Annuities.			
11. Pension or profit-sharing plans.			
12. Stock and interests in incorporated and unincorporated companies.			
13. Interests in partnerships.			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.			
15. Accounts receivable.			
16. Family support (to which you are or may be entitled).			

YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who owns it? H – Husband W – Wife J – Joint C – Community	Market Value Of Property	Date Acquired
17. Other liquidated debts owing debtor, including tax refunds.			
18. Equitable and future interests, life estates and rights or powers.			
19. Interest in an estate of a decedent.			
20. Other contingent and unliquidated claims.			
21. Patents, copyrights and other intellectual property.			
22. Licenses, franchises and other general intangibles.			
23. Automobiles, trucks, trailers and other vehicles. (Provide make, model, year, current mileage. Include leased vehicles).			
25. Boats, motors, and accessories.			

YOUR PROPERTY

Your Property Provide detailed description What is it? Where is it?	Who owns it? H – Husband W – Wife J – Joint C – Community	Market Value Of Property	Date Acquired
25. Aircraft and accessories.			
26. Office equipment and furnishings and supplies.			
27. Machinery, fixtures equipment and supplies.			
28. Inventory.			
29. Livestock, poultry and other animals.			
30. Crops.			
31. Farming equipment and implements.			
32. Farm supplies, chemicals and feed.			

YOUR DEBTS – Secured and Priority

Creditors' Name and Address	Who is Liable For Debt? H – Husband W – Wife J – Joint	List Property That is Securing Loan	Balance Owed
Mortgage(s) on Principal Residence. (Include creditor for 1 st , 2 nd , etc. mortgages, address, ACCOUNT NO., and date acquired).			
Automobile Loans (Name, address, ACCOUNT NO., date acquired)			
List other secured debts below: (Name, address, ACCOUNT NO., date acquired)			
List priority claims below:			
FEDERAL TAXES (Include year incurred).	Desc. Tax Due		
STATE TAXES (Include year incurred).	Desc. Tax Due		

In re _____,
Debtor

Case No. _____
 (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ _____	\$ _____
2. Estimate monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ _____ \$ _____	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (Specify): _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____ \$ _____	
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ _____ \$ _____	
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social security or government assistance (Specify): _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify): _____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ _____ \$ _____	
15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)	\$ _____ \$ _____	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ _____	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re _____,
Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- 1. Rent or home mortgage payment (include lot rented for mobile home) \$ _____
 - a. Are real estate taxes included? Yes _____ No _____
 - b. Is property insurance included? Yes _____ No _____
- 2. Utilities:
 - a. Electricity and heating fuel \$ _____
 - b. Water and sewer \$ _____
 - c. Telephone \$ _____
 - d. Other _____ \$ _____
- 3. Home maintenance (repairs and upkeep) \$ _____
- 4. Food \$ _____
- 5. Clothing \$ _____
- 6. Laundry and dry cleaning \$ _____
- 7. Medical and dental expenses \$ _____
- 8. Transportation (not including car payments) \$ _____
- 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ _____
- 10. Charitable contributions \$ _____
- 11. Insurance (not deducted from wages or included in home mortgage payments)
 - a. Homeowner's or renter's \$ _____
 - b. Life \$ _____
 - c. Health \$ _____
 - d. Auto \$ _____
 - e. Other _____ \$ _____
- 12. Taxes (not deducted from wages or included in home mortgage payments)
(Specify) _____ \$ _____
- 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)
 - a. Auto \$ _____
 - b. Other _____ \$ _____
 - c. Other _____ \$ _____
- 14. Alimony, maintenance, and support paid to others \$ _____
- 15. Payments for support of additional dependents not living at your home \$ _____
- 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____
- 17. Other _____ \$ _____
- 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ _____
- 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

- a. Average monthly income from Line 15 of Schedule I \$ _____
- b. Average monthly expenses from Line 18 above \$ _____
- c. Monthly net income (a. minus b.) \$ _____

Statement of Financial Affairs

1. **INCOME FROM EMPLOYMENT OF OPERATION OF BUSINESS:** Enter each income source for the past TWO YEARS. Specify the amount of income and the fiscal year.

Sources (Name and Address)	Amount	Fiscal Period
(Example: Employment – \$29,289.34 – 2002; Employment - \$20,000.00 – 2001)		

2. **INCOME OTHER THAN FROM EMPLOYMENT OF OPERATION OF BUSINESS:** Enter sources of any other income during the past two years. Specify the amount of income and the fiscal year.

Sources (Name and Address)	Amount	Fiscal Period

3. **PAYMENTS MADE TO CREDITORS:** List payments made to creditors during the last 90 days.

Creditors (Name and Address)	Dates of Payments	Amount	Fiscal Period

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

If yes, list the following: Caption of suit, case number, nature of proceeding, court and location, status/disposition.

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

Creditors (Name and Address)	Date of Seizure	Description and Value of Property

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

Creditors (Name and Address)	Date of Repossession	Description and Value of Property

6a. Describe any assignment of property for the benefit of creditors made within the last 120 days. List the name and address of assignee, date of assignment and terms of assignment or settlement.

6b. List all property which has been in the hands of a custodian, receiver, or court-appointed official during the past year. List the name and address of custodian, name and location of court, case title and number, date of order, and description and value of property.

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

Recipient (Name and Address)	Relationship (if any)	Date of Gift	Description and Value of Gift

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

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

Payee (Name and Address)	Date of Payment	Amount Paid or Value of Property Transferred

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

Transferee and Relationship (Name and Address)	Date	Description and Value of Property

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

Institution (Name and Address)	Account Type, Account Number and Amount of Final Balance	Amount and date of sale or closing

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

Institution (Name and Address)	Who has Access? (Name and Address)	Description of Contents	Date of transfer or surrender

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

Creditors (Name and Address)	Date of Setoff	Amount of Setoff

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

Owner (Name and Address)	Description and Value of Property	Location of Property

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

Address	Name Used	Dates of Occupancy

SECURED CREDITORS

NAME OF CREDITOR:	
Address:	
Describe Debt:	H() W() Joint ()
Account Number:	
Date Debt Incurred:	Amount Due:
Name of Collection Agency for Debt:	
Address:	
Account Number of Collection Account:	
NAME OF CREDITOR:	
Address:	
Describe Debt:	H() W() Joint ()
Account Number:	
Date Debt Incurred:	Amount Due:
Name of Collection Agency for Debt:	
Address:	
Account Number of Collection Account:	
NAME OF CREDITOR:	
Address:	
Describe Debt:	H() W() Joint ()
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Describe Debt:	H() W() Joint ()
Account Number:	
Date Debt Incurred:	Amount Due:
Name of Collection Agency for Debt:	
Address:	
Account Number of Collection Account:	

UNSECURED CREDITORS

NAME OF CREDITOR:	
Address:	
Describe Debt:	H() W() Joint ()
Account Number:	
Date Debt Incurred:	Amount Due:
Name of Collection Agency for Debt:	
Address:	
Account Number of Collection Account:	
NAME OF CREDITOR:	
Address:	
Describe Debt:	H() W() Joint ()
Account Number:	
Date Debt Incurred:	Amount Due:
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Account Number of Collection Account:	
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