

DEBTOR NAME: _____ HOME/WORK PHONE _____ CASE # _____

PHYSICAL ADDRESS _____

EMAIL ADDRESS _____

PLEASE RETURN TO: LAWRENCE J. WARFIELD, U.S. TRUSTEE, PO BOX 14647, SCOTTSDALE, AZ 85267-4875
PAY STUBS:

Provide a copy of each wage earner's wage receipt (stub) for the pay period that includes your filing/conversion date, and also for the pay period prior to that. Also include all employers' last pays stub for 2008. On the copy for each wage earner, complete the following sentence:

_____ (Debtor Name) is paid on (Day of Week or Date of Month) for the (Prior or Current) pay period of (1 week, 2 weeks, month, 1/2 month, or Other _____).

BANK ACCOUNTS:

Copies of COMPLETE bank account statements (for ALL accounts, to include any pre-paid credit card or debit card accounts) for the three months prior to filing, ending with the statement that includes your filing date.

_____ Copies of all cancelled checks, money orders, etc. evidencing payments of \$600 or more in total to creditors during 90 days prior to your bankruptcy filing, and to friends, relatives, business partners or any other person within one year (12 months) prior to your bankruptcy filing date.

TITLES:

Copies of all motorized vehicle titles in your possession or in your name as of the date of your filing (including trailers, boats, jet skis, motorcycles, etc.). If you are leasing a vehicle, you must forward to us a COPY of the executed lease agreement.

_____ Please indicate the current mileage of each vehicle on its title copy.

TAX RETURNS: All un-filed Federal and State tax returns must be prepared and filed with Federal and State taxing authorities immediately!

_____ Copies of 2007 and 2008 State and Federal income tax returns, or a copy of any extension request. (If none are to be filed, provide a statement explaining why.) **DO NOT CASH ANY TAX REFUNDS RECEIVED AFTER YOUR FILING/CONVERSION DATE.**

_____ If you received and cashed your income tax refund checks within 60 days of filing, you **MUST** provide receipts, and proof of the extraordinary items that were purchased.

_____ Complete the copy of Acknowledgement of Trustee's Instructions Re: 2009 Tax Refunds that is enclosed in this packet.

In the next year, when you complete and file your 2009 tax returns, copies **MUST** be provided to us. If you are not required to file a 2009 income tax return, you must send us a statement to that effect, and if a wage earner, send copies of your last pay stub for 2009 and copies of any W-2's or 1099's received to validate your need not to file.

OTHER ISSUES:

1. Do either of you owe a Domestic or Child Support obligation to:

- A. A former spouse for alimony, maintenance, or support? _____
- B. Child support as agreed to or ordered by any agreement or divorce decree? _____

If yes, please provide additional information on the back of this document.

2. Are you due any funds from any partnership, limited liability companies, corporations or from any investments?

OTHER ISSUES (CONTINUED)

3. Is there any real estate in your name other than your declared homestead? If yes, please send a copy of the deed (this includes timeshare interests). _____
4. Have you sold or transferred title to any real property in the last year? _____ If so, you need to provide us with a) a copy of the HUD1 statement from the sale/transfer, b) copies of 1) deeds to all real estate owned except for that which you have declared as your homestead, 2) declaration page of your homeowner's insurance policies, and 3) the latest tax assessment for ALL real property to include your homestead and mortgage payoff statement for all mortgage companies.
5. Have you refinanced any property in the last year? _____ If so, provide copy of appraisal.
6. Preserve any/all assets and financial records and be prepared to produce them upon request. Do not dispose of, transfer or relocate any assets owned by you on the date of filing, without Trustee and Court approval. Debtors engaged in businesses are responsible for filing W-2 forms for their employees, 1099's, state sales tax reports, State and Federal withholding reports and tax returns.
7. Provide copies of all IRA's, retirement annuities and pension statements for the six months prior to the date you filed bankruptcy. For life insurance policies and annuities, you MUST send a statement of when you purchased the contract, who is the owner and who are the beneficiaries. Also, enclose the amount you contributed to any pension plan, IRA, TSA, or qualified plan within the 120 days prior to you filing for bankruptcy.
8. Provide copies of all stock certificates, statements of stock owned from brokerage accounts, or bonds.
9. Copies of any trust agreements, option agreements, and notes receivable listed on Schedule B.
10. Provide a written explanation if any of the above requested documents are not provided.

DIVORCE INFORMATION:

If you have been divorced in the two years prior to your filing/conversion date, provide a copy of your divorce decree with any addendums. (Property Settlement Statement).

HOMEOWNERS INSURANCE POLICY:

If you own real property, provide a copy of the declaration page of the homeowner's policy in effect as of the date of filing.

DEBTOR QUESTIONNAIRE:

Please fill out and return this questionnaire to the Trustee. The answers to these questions will speed the process of the 341(a) meeting of creditors.

STATEMENT REGARDING SECURED CONSUMER DEBTS:

This statement is enclosed in this packet. When you sign this form, you are attesting that you have either surrendered or reaffirmed all secured property as listed on your statement of intent. This must be signed and returned to this office no later than 20 days after your hearing date. If you have already carried out your statement of intent, it can be returned along with the above information.

DECLARATION FOR DEBTORS WITHOUT AN ATTORNEY

Debtor's Name: _____ Case No. B- _____

Joint Debtor's Name: _____ Telephone No.: () _____

Debtor's Address: _____

Case Trustee Name: _____ 341(a) Meeting Date: _____

1. Did you pay someone to assist you in preparing your bankruptcy documents? Yes ___ No ___
(If no, skip the rest of the questions and sign and date this document at the bottom.)

2. Information about the person who assisted you in preparing your bankruptcy documents (hereafter the "preparer")

Name of preparer: _____ Telephone No.: () _____

Company name: _____ Fee charged: _____

Address: _____

3. Amount paid: _____ Date of payment: _____

4. Form of payment: Cash _____ Check _____ Money order/cashier's check _____
Other (please describe) _____

5. Were you given a contract of services from the preparer? Yes ___ No ___
If yes, please enclose a copy with this completed Questionnaire.

6. Were you given a receipt for the money that you paid? Yes ___ No ___
If yes, please enclose a copy with this completed Questionnaire.

7. Was any amount paid to the preparer after the bankruptcy petition was filed? Yes ___ No ___
If yes, how much? _____

8. Do you still owe any money to the preparer? Yes ___ No ___
If yes, how much? _____

9. Did you give the preparer money for the Bankruptcy Court filing fee? Yes ___ No ___
If yes, how much? _____ Was payment made payable to the Bankruptcy Court? Yes ___ No ___

10. Did the preparer give you the petition and schedules to review before you signed them? Yes ___ No ___

11. If yes, did you find any errors? Yes ___ No ___ If so, were they corrected? Yes ___ No ___

12. Was there an additional fee charged for any corrections or changes? Yes ___ No ___
If yes, how much? _____

13. Did you sign your own name on the petition and schedules? Yes ___ No ___
14. Did anyone else assist you with the preparation of your petition and schedules in addition to the name of the preparer shown on your petition? Yes ___ No ___
15. Did the preparer file your bankruptcy petition and schedules for you with the Court? Yes ___ No ___
16. Did the preparer explain the differences between Chapter 7 and Chapter 13 to you? Yes ___ No ___
17. Did the preparer explain reaffirmation? Yes ___ No ___
18. Did the preparer explain the different exemptions to you? Yes ___ No ___
19. At any time did you believe the preparer was an attorney? Yes ___ No ___
If yes, when did you determine that they were not an attorney? _____
20. At any time did the preparer say or indicate he/she was working with an attorney or a retired attorney?
Yes ___ No ___ If yes, did you meet with the attorney? Yes ___ No ___
What was the attorney's name? _____
21. Did the preparer charge you any fees for any other services? Yes ___ No ___
If yes, describe: _____
22. Did the preparer direct you to omit information from your bankruptcy documents? Yes ___ No ___
23. Were you directed by the preparer to put false information on your bankruptcy documents? Yes ___ No ___
The false information is: _____
24. Did the preparer give you any written information about bankruptcy? Yes ___ No ___
If so, what? _____
25. You engaged the services of the preparer as a result of: Newspaper advertisement ___ Billboard ___
Telephone book advertisement ___ Referral ___ Other (specify) _____

Any other comments: _____

I declare under penalty of perjury that the foregoing is true and correct.

 Signature (Debtor) Date

 Signature (Joint Debtor, if any) Date

PLEASE MAIL THIS BACK TO THE TRUSTEE PRIOR TO THE 341(a) MEETING

Debtor Questionnaire

Please answer each question below, sign and date the form, and return it to me by the date indicated on the instruction letter. Failure to return this questionnaire prior to your 341(a) meeting could be grounds for a request by the Trustee to seek dismissal of your case or a hearing to order completion.

	<u>YES</u>	<u>NO</u>
Do you understand and acknowledge the requirement to turn over all tax refunds for 2008 and all years prior to your bankruptcy filing date if they are received after you filed bankruptcy?	_____	_____
Are you presently married and filing bankruptcy individually?	_____	_____
Have you been a plaintiff in any personal injury litigation in the past 3 years?	_____	_____
Do you have any pending personal injury or class action claims?	_____	_____
Has litigation begun?	_____	_____
Are you the beneficiary of any estates or trusts?	_____	_____
Other than fees and costs related to this bankruptcy filing, have you transferred any money to an attorney's trust account during the past 12 months?	_____	_____
Have you disclaimed any inheritances or bequests in the past year?	_____	_____
Do you understand that you need to surrender to your bankruptcy trustee all monies received or expected to be received from a death or inheritance that occurs prior to your bankruptcy filing date OR 180 days AFTER your bankruptcy filing date?	_____	_____
Have you transferred <u>any</u> assets, anything of tangible value or money to family members or close personal friend during the 12 months prior to your filing date?	_____	_____
Have you paid any loans to any family member or close personal friend within the 12 months prior to your filing date?	_____	_____
Have you filed a previous bankruptcy using another Social Security number?	_____	_____
Have you filed for bankruptcy in the past 6 years? If so, when? _____ Where _____	_____	_____
Do you understand and acknowledge that any contribution to a retirement plan (i.e., 401k), 120 days prior to filing are property of your bankruptcy estate and if requested, may have to be paid to your estate?	_____	_____
Have you read & understand the Statement of Information prepared by the US Trustee's Office which explains some possible consequences of filing Chapter 7 Bankruptcy?	_____	_____
Have you been a resident of Arizona for the greater part of the 6 months prior to your filing date?	_____	_____

Daytime phone # _____ Email address _____ Case # _____

I declare under penalty of perjury that the foregoing statements are all true and correct:

_____	_____	_____	_____
Debtor's Signature	Date	Joint Debtor's Signature	Date

341 MEETINGS

1. INTRODUCTION:

The Trustee that will be conducting your 341(a) meeting will be Lawrence J. Warfield, who has been appointed by the Office of the US Trustee, a component of the U.S. Department of Justice, to serve as Trustee in your case.

Each Debtor must attend the 341 meeting because the Bankruptcy Code requires that each must be examined under oath regarding the petition and schedules they filed. For joint filers, both spouses must appear.

2. RECORD:

The examination will be recorded, so during the examination, please speak loudly and clearly.

3. RULES OF EVIDENCE:

Since this meeting is not a judicial proceeding, neither the Federal Rules of Evidence, nor the Federal Rules of Civil Procedure will be applicable.

4. CHANGE OF ADDRESS:

If you move any time between the filing of the Petition and the date on which you are advised that your case has been closed, WHICH IS NOT THE NOTIFICATION OF DISCHARGE, you must advise the Court and the Trustee.

5. DISCHARGE:

A discharge will normally be entered 60 days from the date of the adjournment of the 341(a) meeting, unless an objection has been filed. This discharge is NOT notice that your case has been closed. You must continue to cooperate with your Trustee. Failure to do so could cause your discharge to be revoked.

6. LEGAL ADVICE:

The Trustee is not able to provide legal advice. Should you have any questions about the law, please contact an attorney.

OVER

7. STATEMENT OF INFORMATION:

Included in this packet of documents is a Statement of Information mailed to each debtor as required by 11 USC §341. During your examination, you will be asked if you have read and understand this Statement.

8. COURT REQUIRED DOCUMENTS

Under new provisions of the bankruptcy reform act which became effective for cases filed after October 17, 2005, certain documentation **MUST** be provided to the Bankruptcy Court (not the Trustee's Office or the US Trustee's Office) within certain time frames (credit counseling certifications, wage/income certifications, copies of certain tax returns). Although, I as your Trustee may require some of these documents as well, your failure to provide these documents to the Bankruptcy Court may cause the Bankruptcy Court to dismiss your original filing. It is your responsibility to see that each and every requirement of the Bankruptcy Court is met in order to prevent the Bankruptcy Court from dismissing your case.

9. TRUSTEE REQUIRED DOCUMENTS

In addition to the documents required to be forwarded to the Bankruptcy Court, as your Trustee, I require certain documents to be provided to me for the purposes of evaluating the accuracy of the Petition and Schedules you filed. Some of the documentation that I request may be similar to that you provided to the Bankruptcy Court. You must provide to both. Your failure to provide me the documentation I request, could be grounds for a request to the Bankruptcy Court that your case be dismissed, or a continuation of your 341(a) meeting, as further described below.

10. DISMISSAL REQUESTED:

Debtors are asked to supply information or documentation to the Trustee. IF such information is not provided PRIOR to the 341(a) meeting, the trustee will file a motion with the court to request a dismissal of the Debtor's bankruptcy filing, or a motion to object to the Debtor's discharge. It behooves each debtor to resolve all outstanding issues within these time periods. It is recommended that each debtor cooperate fully to assure compliance of all documentation prior to the scheduled 341(a) meeting.

IN ACCORDANCE WITH 18 U.S.C. SECTIONS 152 AND 3571, DEBTORS ARE REMINDED THAT THE PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY IS A FINE OF UP TO \$500,000, IMPRISONMENT FOR UP TO FIVE YEARS, OR BOTH.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA

NOTICE TO DEBTORS REGARDING E-MAIL NOTIFICATION

If you are a debtor in a bankruptcy case (the person who filed bankruptcy is the debtor) and have an internet e-mail address you can receive an electronic notice by e-mail whenever a filing is made in your case. If supported by your e-mail program and if you have Adobe Acrobat Reader installed, you may be able to view the document filed through a hyperlink in the e-mail notice. One look at the document is free, any further openings of the document will require a PACER account which may be obtained at the following web site, <http://pacer.psc.uscourts.gov>. To sign up for e-mail notification of filings made in your case, provide the information requested below and return this form to the address stated. **By submitting this Notice, you are consenting to receive all notices required to be sent to you by the bankruptcy court by e-mail only and you acknowledge that such notices will not be sent to you by regular mail.** You, therefore, need to keep the court notified of any changes in your e-mail address, which you may do by completing this form again and sending it to the court.

Your Name: _____ Date: _____

Your Case Number: _____

Your Internet E-Mail Address: _____

Return Completed Form to:

US Bankruptcy Court
Attn: Debtor E-Mail Address
230 N. 1st Ave, Suite 101
Phoenix AZ 85003

OR e-mail the above information to debtoremailaddress@azb.uscourts.gov

**DO NOT CASH ANY INCOME TAX REFUNDS
RECEIVED AFTER YOUR FILING DATE. THIS
INCLUDES THE YEAR FOLLOWING THE
COMMENCEMENT OF YOUR CASE!**

YOU MUST FORWARD ALL TAX REFUNDS TO OUR OFFICE

**YOUR FAILURE TO PROVIDE
THESE DOCUMENTS TO US COULD BE GROUNDS TO
REVOKE YOUR DISCHARGE**

This packet contains a "Bankruptcy Information Sheet" .at your meeting of
Creditors, the Trustee will ask you under oath if you have read and understand this
document.

BANKRUPTCY INFORMATION SHEET

BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET GIVES YOU SOME GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.

WHEN YOU FILE A BANKRUPTCY

You can choose the kind of bankruptcy that best matches your needs:

Chapter 7 - A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the state where you live.

Chapter 13 - You can usually keep your property, but you must earn wages, or have some other source of regular income and you must agree to pay part of your income to creditors. The Court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.

Chapter 12 - Like chapter 13, but it is only for family farmers.

Chapter 11 - This is used mostly by businesses. In chapter 11, you may continue to operate your business, but your creditors and the Court must approve a plan to repay your debts. There is no trustee unless the Judge decides that one is necessary. If a trustee is appointed, the trustee takes control of your business and property.

If you have already filed bankruptcy under Chapter 7, you may be able to change your case to another chapter.

Your bankruptcy may be reported on your credit record for as long as ten years. It can affect your ability to receive credit in the future.

WHAT IS A BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?

One of the reasons people file bankruptcy is to get a "discharge". A discharge is a Court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for:

- most taxes;
- child support
- alimony;
- most student loans
- Court fines and criminal restitution; and
- personal injury caused by driving drunk or under the influence of drugs

The discharge only applies to debts that arose before the date you filed.

Also, if the Judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible that the debt will not be discharged.

The judge can also deny your discharge if you do something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a Court order.

You can only receive a chapter 7 discharge once every six years. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement or any other kind of document to do this.

Some creditors hold a secured lien (for example, the bank that holds the mortgage on your house or the loan company that has a lien on your car. You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

DOCUMENTS REQUIRED OF DEBTORS WHO OWN OR HAVE INTEREST
IN A PARTNERSHIP OR CLOSELY HELD, NON-PUBLIC CORPORATION

1. Copies of all of the company's bank account statements as of your or its filing date and those for the three months prior. In addition, provide details on all assets owned by the business as of the filing date (or conversion date), (especially if your Schedule B used terms such as "inventory", "supplies" or "equipment" to describe your company's assets). Also, include a listing of all receipts and disbursements by the business during the period 12 months prior to the filing date through to the filing date. If this is a corporate filing, please close all bank accounts and forward the proceeds from each to the trustee. If this is the step that you take, or your indication is that all accounts are closed, please provide copies of bank statements showing zero balances for each.
2. Copies of 2007 and 2008 complete federal and state income tax returns, to include earnings and balance sheet information. If this business was terminated during 2007 or 2008, please provide us with copies of the company's final tax return.
3. Copies of any financial statement compiled as of the prior year, or if it is available, one that is more current.
4. If you had an interest as of December 31, 2008 and have sold that interest during 2008 and 2009, please provide the details of the sale or termination of this business or your interest therein. (Required of debtors who file personally but hold or held stock in a corporation).
5. A statement indicating your interest in this business (i.e., percentage of ownership), compensation received during 2008 and compensation received thus far in 2009.

**DOCUMENTS THAT DEBTORS ARE REQUIRED TO PROVIDE TRUSTEE WHO
OWN OR OWNED A SOLE PROPRIETORSHIP BUSINESS
(SCHEDULE C ON YOUR PERSONAL TAX RETURN)**

1. Copies of all of the business' bank account statements as of your or its filing date and those for the three months prior. In addition, provide details on all assets owned by the business as of the filing date (or conversion date), (*especially if your Schedule B used terms such as "inventory", "supplies", or "equipment" to describe your company's assets.*) Also, include a listing of all cash receipts and cash disbursements by the business during the period three months prior to the filing date through to the filing date. If this is a corporate filing, please close all bank accounts and forward the proceeds from each to the trustee. If this is the step that you take, or your indication is that all accounts are closed, please provide copies of bank statements showing zero balances for each.
2. Copies of any financial statement compiled as of December 31, 2008, or more current, if available.
3. If you have sold your interest in your business, please provide the details as to your sale or termination of this business.
4. A statement denoting your interest in this business (Percentage owned?) Compensation received during 2008 and compensation received thus far in 2009.
5. Copies of 2007 and 2008 business income tax returns, along with all schedules.
6. A statement as to your interest with regard to the business, or your interest in it. Are your plans to surrender or to make an offer to repurchase? If you would like to make an offer to repurchase, please forward such offer immediately. All offers are subject to Court approval.

IMPORTANT NOTICE ABOUT 2008/2009 TAXES

If you received and cashed your income tax refund checks within 60 days of filing, you MUST provide receipts, and proof of the extraordinary items that were purchased.

If your income tax refund was direct deposited, you MUST provide the Trustee with a copy of the bank statements indicating the amount received.

Please note that the bankruptcy estate is entitled to a pro-rated portion of the tax refund for the year in which the bankruptcy was filed.

Do not cash any tax refunds without contacting the Trustee.

2009 TAX RETURN AND REFUND REMINDER NOTICE

Based on your filing date, a portion of your 2009 state and federal tax refunds are property of the Bankruptcy Estate and need to be turned over to me as your Trustee. Although your 2009 state and federal tax returns are not currently due, I am not able to completely process your case until I receive and review your 2009 tax returns. Accordingly, your case will remain open until I am able to review these returns.

Please prepare and file the returns in a timely fashion. DO NOT DO "RAPID REFUND"! When your returns have been prepared, please make me a complete copy of the returns. File the original returns as you would normally do and immediately send me a complete copy.

Refunds need to be sent to me. You do not endorse the checks. Mail the checks to my office at: P.O. BOX 14647, SCOTTSDALE, AZ 85267 as received from the tax agencies. If you receive any correspondence from the IRS or state-taxing agency, a copy must also be forwarded to my office.

If you do not follow through, I will have no choice but to seek an Order from the Court requiring turnover AND a revocation of your discharge, if discharge has been entered. If you file an extension on the filing of your returns, please send me a copy of the extension and your case will continue to remain open.

If you have any questions about this, please contact us via email at info@northernazbankruptcy.com or call Renee Brinkley at 480-302-3680.

*Lawrence J. Warfield
Bankruptcy Trustee
P.O. BOX 14647
Scottsdale, AZ 85267
480-951-8759*

CHAPTER 7

CASE NO.: _____

**ACKNOWLEDGMENT OF TRUSTEE'S
INSTRUCTIONS REGARDING 2009 INCOME TAX
REFUNDS**

I/We understand that by signing this document, I/we allow the Internal Revenue Service and or the Arizona Department of Revenue to release any tax refunds for the 2009 Tax year directly to the Chapter 7 Trustee. I understand that all or a portion of these tax refunds are property of my/our bankruptcy estate.

DATED: _____

Debtor's Signature

Joint Debtor's signature

Printed Name

Printed Name

Social Security Number

Social Security Number



******* REMINDER *******

YOUR CASE IS NOT CLOSED UNTIL YOU RECEIVE ONE OF THE FOLLOWING THINGS:

1. TRUSTEE PROPOSED DISTRIBUTION
2. TRUSTEE NO DISTRIBUTION REPORT
(AND CLOSING FROM THE COURT)

IF YOU DO NOT RECEIVE ONE OF THESE 2 THINGS, YOUR CASE IS NOT CLOSED.

YOU MUST ADVISE THE TRUSTEE AND THE US BANKRUPTCY COURT OF YOUR CURRENT ADDRESS AS LONG AS YOUR CASE REMAINS OPEN.

DEBTOR(S) CHANGE OF ADDRESS

DATE: _____

CASE #: _____

DEBTOR(S) NAME:

NEW MAILING
ADDRESS:

Street Address/POB Number/Apt. #

City, State, Zip

DEBTOR(S) SIGNATURE

CO-DEBTOR

Mail Original To:

U.S. Bankruptcy Court
District of Arizona
230 N 1ST Avenue, suite # 101
Phoenix, AZ 85003-1706

Mail Copy to:

Chapter 7 Bankruptcy Trustee
Lawrence J. Warfield, CPA
P.O Box 14647
Scottsdale, AZ 85267