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**INFORMATION WE WILL NEED TO PREPARE AND FILE
YOUR BANKRUPTCY**

Please answer these questions and organize your material in the following order. Be thorough. These questions need to be answered in writing before we schedule your working appointment. We understand that getting this type of information can be difficult but it is required by the bankruptcy court. If you need additional space, use the backs of the pages or additional sheets. Call if you have questions or need any assistance. Please bring to your working meeting:

1. Proof of any income you have received in the preceding seven months including this month, such as:
 - A. Employment (If you have a job, what is your job title, what is your employers' name and address, and when did you start the job?)
 - B. Unemployment compensation
 - C. Social Security
 - D. VA Disability
 - E. Child support or spousal support
 - F. Income and expenses of any business you own or in which you are a partner
 - G. Other.
2. How many family members do you live with?
3. Have you filed bankruptcy anywhere in the last eight years?
4. If you are buying real estate with a mortgage, provide a copy of an accurate legal description of the property, from the mortgage, deed, title or abstract. Also bring the most recent Notice that you received from the County Assessor called the Valuation and Classification. If your real estate has been appraised in the last three years, bring the appraisal. If you own real estate with no mortgage, bring a copy of the title, deed or abstract if you have one of those documents.
5. Bring current statements and bills for any mortgage, vehicle or other purchases that are secured by the property you bought. Are you planning to pay these debts and keep the vehicle or property?

6. Bring current statements and bills for any student loans, child support or any debt to a unit of government. If you have student loans, are they federally guaranteed or private?
7. Do you currently owe past due taxes to the IRS or MN Dept of Revenue? If yes, please indicate the years and amounts that you owe, or approximate amounts if you are not sure of an exact amount. Were the returns filed on time for that year?
8. You can get one free report per year at www.annualcreditreport.com. Please bring a copy of your credit report which includes complete creditor addresses, preferably from TransUnion. Credit reports do not usually have complete account numbers, so please bring your bills as well as your report. Pair statements for any accounts in collection with the collection notices. If you absolutely cannot get a credit report, write on the bills the years over which the debts built up. We also need to know whether the debts were for cash advances, balance transfers, medical care or anything else, which we summarize as "consumer purchases." Bring any legal documents, notices or letters you have regarding any lawsuits, repossessions, garnishments or foreclosures against you.
9. If you are a party to any contracts, including home or apartment rental agreements, vehicle leases, sales contracts, service contracts or land contracts, what is the name and address of the other party to the contract? What type of contract is it? If you have a copy, please bring it with you. What are the terms? Is there a buy-out option? When did you sign the contract?
10. List names and addresses for any people besides your spouse with whom you are a co-debtor. (For example, have you been a co-signer on anyone else's loan?)
11. An expense sheet (Schedule J) is attached. Please fill it out completely with the average monthly expenses you expect in the next year.

It is very easy to overlook expenses that do not come up every month, like home repair and improvement, and vehicle repairs. With older vehicles it is not uncommon to average well over \$200 per month for repairs throughout the year. Most homeowners spend over \$200 a month on repair, maintenance and improvements; a furnace or roof usually costs several thousand dollars. If you have any questions whatsoever about your expenses, please contact the attorney. Do you expect any changes in income or expenses in the next year?

12. The Statement of Financial Affairs is attached. Answer the questions as thoroughly as you can, or mark them N/A if they are not applicable to you. Let us know if you have run your own business in the last six years; there are extra pages for that situation. For questions 1 and 2, bring your tax returns for the preceding two years, with W2s. Use the backs of the pages or use additional pages if needed. For question 4, bring documents for legal actions in which you may be a party. Question 10 asks you to report any transfer (gifts or sales) of property such as real estate, cars, boats etc. in the last two years. Again, bring any legal documents, notices or letters you have regarding any lawsuits, repossessions, garnishments or foreclosures.

WHAT YOU OWN

Estimate what you would pay for your possessions in their current condition if you bought them at a garage sale or second hand store.

1. We will need to know how much cash you have on the day we file; we will ask you to call with that information, your bank balances and other information the day we file.
2. List the last four digits of any checking, savings or non-retirement account numbers, the names on the accounts, and names and addresses of banks or any other financial institutions where they are.
3. If you have any money on deposit with utility companies, including the phone company, or if you rent and paid your landlord a security deposit, please give details, name and address of company or person and how much of your money they are holding.
4. How much would it cost to replace all your (and your family's, if applicable) household goods and furnishings at a second hand store or garage sale? If you own any household items that you feel any are worth more than \$300, such as lawn mowers, big screen and/or plasma TVs, and exercise equipment, list them and their values here, if applicable. We list guns, sporting equipment and large tools elsewhere. If you own more than one TV set, computer or other household electronics, how many extra do you have and what are their values?
5. If you own art objects, antiques, any valuable stamp, coin, record, tape, compact disc and other collections or collectibles list them and their values. How did you estimate those values?
6. How much would it cost to replace all your (and your family's, if applicable) clothing, at a second hand store or garage sale?
7. What do you think any jewelry, including wedding rings, and furs you may own are worth. How did you estimate those values?
8. List any firearms, sports, photographic and other hobby equipment you may own, and what you think they are worth. Bring registration cards or other documentation for any recreational vehicles you own. How did you estimate the values?

9. Do you have any whole life (not term) insurance policies that have cash value you can borrow? Include name and address of insurance company for each policy, and list surrender or refund value of each.
10. If you have any annuities list each account number, the name and address of each investment firm and the current balances in the accounts and/or bring your most recent statement.
11. If you have any education IRAs list each account number, the name and address of each investment firm and the current balance/s in the account/s and/or bring a copy of your most recent statement.
12. If you have an IRA, ERISA, Keogh or other retirement, pension or profit sharing plans, list each account number, the name and address of each investment firm and the current balance/s in the account/s and/or bring a copy of your most recent statement.
13. If you have any stock and interests in incorporated and unincorporated businesses, please indicate what they are and what they are worth.
14. If you have any interests in partnerships or joint ventures, please indicate what they are and what they are worth.
15. If you have any government or corporate bonds and other negotiable and non-negotiable instruments, please indicate what they are and what they are worth.
16. If you are or have been in business, do any customers, former customers, partners or contractors owe you money? How much? How likely is it that you will get paid this money owed? Contact MSB Financial, LLC (1902 Long Hill Road, Millington, NJ 07946, Phone: 908-647-4000, Fax: 908-647-6196, www.millingtonsb.com) or some other company that buys debt to find out what you might expect to collect. List names and addresses of anyone who owes you money.
17. Are you entitled to receive any property settlements from a divorce order or any other source? List details, including how much. How likely is it that you will be paid what is owed?

18. Does anybody else owe you any money or refunds? Who? What is that party's address? Do both parties agree on the amount owed?
19. Do you have what is called a life estate in any property or any other legal interest in property not listed so far?
20. Do you have any interest in the estate of a family member or friend who has passed away such as an inheritance, life insurance policy or trust? If yes, what do you anticipate inheriting?
21. Are you expecting any tax refund from the federal or state government? How much? Have you filed for property tax or rent rebates? If not, please get form M1PR from the Minnesota Department of Revenue (available on-line at www.taxes.state.mn.us, at the library and from tax preparers) and calculate whether you are eligible for a rebate and, if so, how much. Have you filed for and not yet received a political campaign contribution refund?
22. Do you have patents, copyrights and other intellectual property? If so, please list details.
23. Do you have a license or a franchise that you could sell? If so, please list details.

OTHER THAN THE TAX REFUNDS IN QUESTION 21, MOST PEOPLE DO NOT HAVE ANY OF THE THINGS REFERRED TO IN QUESTIONS 19 THROUGH 24. IF YOU THINK THAT YOU HAVE ANY OF THESE THINGS OR HAVE ANY QUESTIONS ABOUT THEM PLEASE CALL THIS OFFICE.

24. Bring titles for any automobiles, trucks, trailers and other vehicles you own. Get Kelley Blue Book (www.kbb.com), NADA (www.NADAguides.com) or www.autotrader.com print-outs showing private party values, or get trade-in values from vehicle dealers. We have found that Blue Book values are often high and would recommend obtaining more accurate estimates of value based on prices of comparable items offered for sale on Craigslist, ebay or newspaper classified ads. Include any vehicles you have sold or junked but for which the title may still be in your name.
25. Do you have any boats, motors, trailers and/or accessories? Bring registration cards or other documentation with identifying numbers, as well as print-outs of private party values from Kelley Blue Book or other source. If such sources are not available, get estimates of value from a dealer. Make note of conversations with dealer, including name, if you cannot get print-outs.
26. If you have any aircraft and accessories bring estimates of value; keep notes of conversations with people who provide that information if you can't get print-outs.

27. If you have any office equipment, furnishings and supplies used for business other than in a home office, list items and estimated value:
28. Do you have any machinery, fixtures or equipment used for business? If so, please list items and estimated values:
29. Do you have any business inventory? If so, please list items and estimated values:
30. If you have animals (not pets) list them, what you think they are worth and how you estimated their values.
31. If you have any crops, growing or harvested give details such as location and value, and how you estimated the value.
32. If you have any farming equipment or implements list items and value and how you estimated the value:
33. If you have any farm supplies, chemicals and feed list items and value and how you estimated the value.
34. If you have any other property of any kind not already listed give details.

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. How much did you earn in wages, salary or commission in this year, and in the two years preceding this year, from all jobs? Please provide W2s for all jobs for yourself and your spouse, if you are married.

2. How much income did you receive from other sources than employment or operation of a business. These sources include child support, food stamps, heating assistance, unemployment compensation, disability insurance, Social Security retirement or disability income and any other sources other than earned income.

3. List every creditor who you have paid more than \$600.00 in the past 90 days. This includes payments on mortgages and vehicle loans, and also domestic support payments. Please provide every creditor's name and address, the dates payments were made, the amounts of the payments, and the balances owing on the accounts.

List any payments you may have made to debt consolidation companies in the past 90 days.

List any payments you have made to family or friends in the last 2 years. _____

4. Are you a party to any lawsuit, either the plaintiff or defendant? If yes, provide the name of the case (from documents filed with the court), and the court file number, as well as the status or outcome of the lawsuit. Do any of your creditors have judgments against you? If yes, please list the judgments here.

List any of your property including wages and bank accounts, that have been seized, garnished or attached within the last year, and the name of the creditor for which it was taken.

5. List any property that has been repossessed by a creditor, sold at a foreclosure sale or transferred through a deed in lieu of foreclosure in the last year.

6. Has any of your property been "assigned" by a court to one of your creditors? If yes, what, when, and for what creditor? Is any of your property in the control of a custodian, receiver or official appointed by any court?

7. Have you made any gifts to any one person in the 2 years that exceed \$200.00 in value? If yes, what person got those gifts and what is the value of the gifts? _____
8. Have you suffered any loss in the last year due to fire, theft, car accidents, gambling, ice damage or any other major loss? Was the loss covered by an insurance policy? Did you get an insurance settlement? If yes, what insurance company paid the settlement, how much was it and when did you get it?
9. Have you made any payments for debt consolidation or preparation of a bankruptcy petition in the last year? Include any payments you have made to this office for work on your bankruptcy.
10. List all titled properties that you have sold, given away or otherwise transferred to another person in the last two years.

If you have what is called a “self-settled trust,” list all payments you have made to that trust, or any similar account or policy for which you are the beneficiary.

11. If you have closed any financial accounts, checking, savings, retirement accounts, certificates of deposit, or other instruments, or share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerages or other financial institution, list them, with account numbers, the names of the institutions, the date you closed or cashed out the accounts, and the amount of money, if any, that you received when you closed the accounts.
12. Do you have a safe deposit box? If yes, where is it, and what is in it?
13. If you have a deposit account in any bank where you also have a loan, has the bank taken money out of your deposit account at any time in the last year to make your loan payment?
14. List all property owned by another person that you hold or control, the name and address of the owner of the property, where it is, and its value.
15. Have you lived anywhere else in the last three years? If yes, provide your former address, and the name you used while you lived there.

16. If you lived with a spouse in Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin, please name your spouse or former spouse who lived with you in those states in the last eight years.
17. Have you received any notice from any governmental unit that you are in violation of any environmental law? If yes, what governmental unit, and when did you receive the notice. Do you know what law the government is saying that you violated?
18. Has any governmental unit given you a notice that you have released hazardous material? If yes, what governmental unit and when did you receive the notice?

Are you a party to any lawsuit concerning any environmental law? If yes, what governmental unit is accusing you of the violation, and what is the court file number of the case?

IF YOU HAVE NOT RUN YOUR OWN BUSINESS, BEEN AN OFFICER, DIRECTOR, PARTNER OR MANAGING EXECUTIVE OF ANY CORPORATION, OR A PARTNER IN ANY PARTNERSHIP, OR THE SOLE PROPRIETOR OF ANY BUSINESS IN THE LAST SIX YEARS, YOU DO NOT NEED TO READ OR ANSWER THE FOLLOWING QUESTIONS.

19. Have you run your own business, or been an officer, director, partner or managing executive of any corporation, or a partner in any partnership, or the sole proprietor of any business in the last six years? Have you been self-employed in any trade or profession, full-time or part-time within the last six years? Have you owned more than five percent of any business in the last six years? If yes, provide the name and nature of the business, any taxpayer identification number, and the beginning and ending dates of the business or activity, and answer the following questions as well.
20. If your company or you have used the services of a bookkeeper or accountant, please provide that party's name and address, and the years you used their services.

If your company has been audited or has prepared a financial statement so you could get a loan, please provide the name of the person or company that prepared the financial statement, their address, and the years you used their services.

List all parties who have possession of the books of account and records at the time of this filing.

List all financial institutions, creditors and other parties for whom you prepared a financial statement in order to get a loan within the last two years.

21. If any inventories were done for your business, list the dates of the last two and the name of the person who supervised the inventory. What was the inventory worth? Did you use cash or accrual basis? Who has the inventory records now?
22. If you are in an incorporated business partnership, list the names and addresses of your partners, the nature of their interest, and the percentage of the business that they own. List the officers and directors, and stockholders who own or control five percent or more of the voting securities of the corporation.
23. List the name and address of anyone who has withdrawn from this partnership/corporation, or whose relationship with the partnership/corporation was terminated in the last 12 months. When did they withdraw, or when were they terminated?
24. List all "moneys" including compensation, bonuses, loans, stock redemptions, options or any other special right or privilege given to any company insider in the last 12 months.
25. List the parent corporation of any consolidation group for tax purposes in which you have been a member any time in the last six years.
26. List any pension funds that you, as an employer, have been responsible to make contributions at any time in the last six years.

IF YOU HAVE COMPLETED THE QUESTIONNAIRE AS COMPLETELY AS YOU COULD AND HAVE MADE YOUR FIRST PAYMENT OR ARE READY TO MAKE YOUR FIRST PAYMENT TO GET STARTED PUTTING TOGETHER YOUR BANKRUPTCY DOCUMENTS, PLEASE CALL 218/825-7030 OR 888/298-7030 TO SCHEDULE AN APPOINTMENT WITH THE BANKRUPTCY SPECIALIST. PLEASE BRING THIS FORM TO YOUR NEXT MEETING. I UNDERSTAND THAT GATHERING THIS INFORMATION CAN BE DIFFICULT, BUT HARD WORK BY YOU AND US NOW WILL MAKE YOUR BANKRUPTCY MUCH EASIER AND WILL AVOID POTENTIAL PROBLEMS LATER.