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Bankruptcy is a right provided by law to people who are deeply in debt and in need of a fresh start. Bankruptcy will discharge many of your debts and you will not have to pay them, except that mortgages and other liens may still need to be paid if you want to keep the secured property.

The law allows you to keep some money and most types of necessary property in bankruptcy. To receive this protection, it is necessary that you list all items asked for in the following questions: if you do not list an item, that item will not be protected in bankruptcy.

You must also list *everyone* to whom you owe money. If you leave out one of your creditors, you may have to pay the money owed to that creditor or you may lose your right to a bankruptcy discharge. It may also be considered a crime if you intentionally give false information or leave out information.

If you have any questions about whether you can keep certain property or whether you should list a debt, write that question down and bring it to your forms appointment. We know this questionnaire is long. Preparing your bankruptcy papers properly takes a significant amount of time and a great deal of information. If we work together to do so, we can protect your family from great hardship and give you the new start the law intends you to have.

(1) Fill out *every* question on all of the pages. Wherever you are given a choice of YES or NO on these forms, check either YES or NO, whichever is correct. Please fill out these pages as well as you can. We will help with any questions you don't understand.

(2) Write clearly or typewrite your answers. We *must* be able to read them.

(3) Wherever the name of a person or firm is asked for, give the *full address*. *Make the address accurate*. Your discharge from each debt depends upon your giving a complete and correct address.

(4) If you do not know the exact amount you owe, fill in a *HIGH* estimate. Do *not* leave the amount blank and do not say "don't know." If you dispute owing a debt or the amount claimed, still list the debt and note that it is disputed.

(5) Wherever you need more room, turn the page over and put the information on the back together with the number of the question.

(6) List *every creditor and everybody* that has had anything to do with your debts, including cosigners. Please include accurate account numbers. If a bill you owe has been sent to a collection agency or any attorney, list *both* the person you originally owed *and* the collection agency or any attorney, giving the *full* address of each. If the collection agency has an attorney, list the person you originally owed, the collection agency, and the attorney, giving the full address of each.

(7) Whenever a question asks you to be prepared to give details, gather all papers concerning the matter, including bills and collection letters, and bring them with you when you return this form. In any event, be sure to bring with you the following items (unless they don't apply to you):

(a) Picture identification card and Social Security card or other document containing your social security number;

(b) Your most recent mortgage statements on your house or other real estate;

(c) If you have filed bankruptcy within the past eight years, then please bring in copies of any papers relating to the case(s).

(d) Copies of your tax returns for the past two years;

(e) Copies of your pay check stubs for the last six months (and you should keep all pay stubs you receive until your bankruptcy case is over). If you and/or your spouse are self-employed, then we will need bank statements that demonstrate gross income and expenses for the past six months;

(f) Copies of your last several statements for each bank, credit union, and investment or brokerage account, and copies of statements for any retirement or savings accounts, including IRAs, Roth IRAs, education IRAs, 401(k)s, tuition credit programs and medical savings plans (and you should keep the first bank statement you receive after your case is filed, as we may need to provide it to the trustee);

(g) Legal papers, lawsuits, eviction notices, divorce papers, separation agreements, alimony orders, and child support orders;

(h) Any appraisals or a realtor's fair market analysis;

(i) Any other papers you have concerning any of your debts, and

(j) Any documents showing that someone else regularly contributes to your household expenses.