

BANKRUPTCY PROFESSIONAL CENTER, James O. Wyre II, Attorney at Law

Email: jameswyre@conwaycorp.net, website: <http://bankruptcylawarkansas.com>

1014 Markham, Ste. 3, Conway, AR 72032, 501-932-0383, Fax 501-932-0384

NAME: _____

CHAPTER: _____

RUSH: Y N WHY? _____

INSTRUCTIONS FOR BANKRUPTCY FORMS!--PLEASE DO NOT UNSTAPLE FORMS--
PLEASE EMAIL DOCUMENTS RATHER THAN PRINTING IF YOU CAN

YOUR CASE CANNOT BE FILED UNTIL THESE FORMS ARE RETURNED! IF THESE FORMS ARE NOT FILLED OUT ACCURATELY, IT WILL DELAY THE PREPARING AND/OR FILING OF YOUR BANKRUPTCY. ERRORS IN THE FORMS COULD RESULT IN ADDITIONAL CHARGES. **PLEASE LET US KNOW IF YOU ARE CURRENT ON ANY CHILD SUPPORT OBLIGATIONS AND ATTACH ANY DIVORCE DECREE ENTERED IN THE LAST 3 YEARS.**

LIST OF CREDITORS: The list of creditors must include ALL your creditors, even ones you plan on keeping. **IT IS PERJURY IF YOU DO NOT LIST THEM ALL!** We will need an exact amount of the debt on cars, mortgages, etc. That means the actual current payoffs minus interest! Do not forget to list ex-spouse's or family members' debts you have cosigned (even if someone else is making the payments), items sold or bought on contract, items sold to someone that took over the payments, etc. If you have questions, **PLEASE ASK!** **ALSO-If you are going to keep debts in a chapter 7, like for house or car (or if you are paying a current house payment directly in a chapter 13), check with your lender before the bankruptcy is filed to get the procedure for making payments after the case is filed-out of caution many banks disable online payments for technical reasons and you may have to start mailing payments until your case is over. Ask them to send a reaffirmation to me after they get notice of filing. PLUS, If you pay or owe child support or alimony or owe amounts to an ex under a divorce decree, even if you are current, you must list your ex as a creditor by address and mark that it is for child support-no exceptions.**

STATEMENT OF FINANCIAL AFFAIRS: The Statement of Financial Affairs (the financial history section) are the exact questions the petition asks for, and they must be perfectly correct to complete the petition.

List any names you have had in the last eight years, or any names that are on your debts that are different from what you have listed before: _____

Have you filed a bankruptcy within the last eight years? Yes ___ No ___. If yes, please list the chapter, where the case was filed, when, and the case number, if available _____

Previous business names used within the last 8 years, if any: _____

In the last 6 months have you taken a large (over \$750) cash advance on a credit card or charged over \$1,200 on one card?

Yes ___ No ___

If yes, on which card(s) and how long ago? _____

DO NOT BANK AT A BANK WHERE YOU HAVE ANY DEBTS UNLESS YOU ARE CURRENT AND CAN STAY CURRENT ON THOSE DEBTS. IF YOU ARE FILING A CHAPTER 13, YOU MUST HAVE COURT APPROVAL TO FINANCE ANYTHING AFTER THE CASE IS FILED, I HELP YOU WITH THAT PROCESS.

HAVE YOU FILED ALL TAX RETURNS REQUIRED BY LAW? YES ___ NO ___

If your answer is No, please file them as soon as possible, especially if you have a chapter 13 case. Unfiled taxes can cause your case to be dismissed. If you fail to file tax returns in the future, especially if you have a business, or fail to pay postpetition taxes, your case may be dismissed if it is a Chapter 13.

Please explain your living arrangements (for example: living in frame home on own land, living in mobile home on parent's land, living in house provided by employer, etc.): _____

ATTACH ANY CONTRACTS FOR THE SALE OR RENT OF ANY LAND YOU ARE SELLING OR RENTING OUT
***IF YOU ARE BUYING ANYTHING WITH A TITLE (MOBILE HOME, CAR, 4Whlr, etc.), I NEED TO HAVE A COPY OF THE TITLE THAT SHOWS THE LIEN OF THE FINANCE COMPANY-Even if you are surrendering it. Also I need any oil or gas lease info on mineral rights if you own any.**
***Also attach your most recent County Assessments (not tax receipts) for real and personal property**

REQUIRED DOCUMENT LIST FOR FILING

1. I MUST have the paycheck stubs or other proof of income like business profit/loss sheets or social security or unemployment records for you (and your spouse and any other income-generating person in your household, if any) for the 6 months ending the month before you file. Your employer could also print you up a sheet from their records. On a business, I need you to break down income/expenses monthly for that 6 month period.

2. Bank statements for the 2 months ending the month before we file on your main bank account (if any). I have to have this to check expenses. I also need your county personal property assessment (not the tax bill, it must say assessment on top).

3. Any letters or legal papers or lawsuits from attorneys or law firms collecting debts against you, if you have them.

4. If you have had a business in the last 2 years, a list of all people who owe you any money for any reason incident to that business, even if you do not intend to sue.

5. A copy of any divorce decree that requires you to pay any child support, alimony, or that requires you to pay any portion of a debt that dated from the marriage. Such obligations are not dischargeable as to owing your ex-spouse, but you can get rid of the ability of a company to sue you personally over a standard consumer debt. Please list anybody you pay family support obligations as a creditor in the list of who you owe.

6. Your three most recently filed Federal and State tax returns with W-2s or 1099s- Please note that many tax services do NOT include your Fed 1040 actual tax return so please check that it is in the packet before you drop it off.

7. If your income is over \$70,000 per year, please get a detail of any high expenses you have for medical expenses and/or food expenses if you have special dietary needs.

8. If needed, a credit report if you are unsure of what debts you might owe or lack contact information on your debts. I cannot obtain this for you.

9. If you have a mobile home or a 4 wheeler or a car financed in a chapter 7, I need proof of the filing of the bank's lien with Arkansas. This can be a copy of the title, or copy of registration (if it shows the lienholder), or a printout from DFA revenue office.

10. Also email me a good picture of the drivers license front and SSec card front.

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VERY IMPORTANT, WHEN YOU DROP OFF THE FORMS, KEEP THIS SHEET

Mandatory credit counseling certificate information:

This is a third-party required course to file a bankruptcy and then another course to get a discharge. Note that a married couple does the course together and only pays one fee but they will issue a certificate in each separate name. The courses can be done usually in part of a day online and even in the evening and costs around \$25 for the first course and \$15 for the second course as of 2019 for each of the two certificates you have to get. The first certificate is good as long as you file less than 6 months after it is dated. If you have low income, ask them to not charge you the fee which should be an option on the course although you may have to send them more income documentation.

Please tear out this sheet and keep it for your information.

The best place that does this type of certificate by phone (1-888-234-7209) or internet is:

www.accesscounselinginc.org and use my attorney code **JW14887** so they send you a copy (I prefer that you use **only that company** if possible because it is easier to track them for me since I am able to log on to them to check on certificates plus they file the certs with the court making deadline management for this crucial task easier-other companies will send you flyers for their courses but they often fail to file it on the court record making them useless compared to the Access ones). If you don't have access to internet, my legal assistant can let you do it on one of our computers at the office.

Don't forget you need a pre-bankruptcy certificate to file, and then after the case is filed you also need a Financial Management certificate. Get the Financial Management course as soon after the bankruptcy is filed as you can, as these places are busy, you are probably busy and might forget if you don't do it fast, and you don't want to have to reopen a case to file one for a hefty \$500 if it isn't done on time. You don't have to wait for your courtdat to do the 2nd course, it can be done the day after the case is filed if you can. Make sure you let the provider know that the case is in the Eastern District of Arkansas. Your case number which is assigned at the filing of the case is given in the long format of 4:##-bk-1##### but when they ask for your case number they really want the ##-1##### part which will be the last 2 digits of the year the case was filed followed by your unique 5 digit case number that always starts with a 1. So, for example if the case # is 4:19-bk-11111 you would just use the 19-11111 part when telling the course provider.

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PLEASE LIST ALL PROPERTY YOU OWN AND THE VALUE OF EACH ASSET, EVEN IF VALUE IS \$0.00. IF YOU HAVE THE RIGHT TO SUE ANYBODY FOR DAMAGES, YOU MUST LIST IT EVEN IF YOU DON'T WANT TO SUE.

1. Value Cars, Trailers, Boats, and Other Vehicles at Retail Value.
2. Value Houses & Land at Fair Market Value **from a licensed realtor, in writing.**
3. Value Everything else at Wholesale/Yardsale/Quicksale Value

	VALUE:	DEBT OWED:	None
Checking/Savings accts (List Bank names) INCLUDE CREDIT UNIONS:			
1. Real Property (Land & Buildings), please attach the legal description or county assessment if you have one:			
2. Autos, Trucks, Trailers & Motorcycles & 4 wheelers (List year, make, & model, & mileage) List each of the creditors for this section in the list of debts also!:			
2. Recreational vehicles (4 whlr, camper, aircraft etc), Boats, Motors, & Accessories like boat trailers:			
3. Household Goods, Furnishings, and appliances :			
4. Electronics like computers, stereos, video games:			
5. Books, Pictures, Antiques/Collectibles worth over \$500, :			
6. Sport, exercise, and/or hobby equipment or musical instruments:			
7. Firearms (be specific):			
8. Clothes:			
9. Furs & Jewelry : Be specific here- Everybody has this even if it is just costume jewelry and a watch			

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10. Pet Animals (non-farm only):			
11. Any other personal household items not previously listed of value including health aids:			
12. Cash on Hand (Dead presidents in the pocket, wallet, or elsewhere):			
13. Security Deposits for Rent, Utilities, etc			
14. Publicly Traded Stock, bonds, mutual funds:			
15. Interest in partnerships or joint ventures, small company stock, any type of business ownership:			
16. Government or corporate bonds, other negotiable or non-negotiable financial instruments:			

	VALUE:	DEBT OWED:	None
17. Retirement or Pension accounts, IRA or 401k:			
18. Annuities:			
19. Education-specific IRAs:			
20. Life Estates & Future Interests, Inheritance, Trusts, etc.:			
21. Patents & Copyrights & any other intellectual property:			
22. Licenses & Franchises & other general intangibles:			
23. Tax Refunds expected but not received:			
24. Alimony, Support, Property Settlements (List who owes you by name):			

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25. Any other assorted money owed to you for workers comp, personal loans others owe you, any work benefits that are due to you now in cash:			
26. Possible and/or present rights to inherit anything from someone's death or a trust or life insurance proceeds:			
27. Insurance Policies of all types owned by you:			
28. Lawsuits or claims where you are seeking money from others:			
29. Any counterclaims for damages regarding somebody suing you:			
30 Any farm animals, farm or commercial fishing interests, or other business interests not already listed:			

Extra space for more details, note which number question is linked to each item:

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LIST OF CREDITORS (I MUST have rough dates of use for debts over \$1,000, if you don't have that information use a credit report to find when you opened an account):

Please print clearly. List all debts you have, even those you want to pay and keep or cannot get rid of in bankruptcy. If you pay child support, even if you are current, list your ex as a creditor. Do Not leave any addresses blank and give me at least a partial account number if possible! **YOU MUST USE THE MOST RECENT ADDRESS GIVEN WITHIN THE LAST 60 DAYS.** Blank sections will delay your bankruptcy. You don't have to list paid off credit cards.

Creditors Name & Address:	Amount Owed,:	Acct Number + Who Owes+ Dates of use:	Property pledged on note, if any, or special situation notes (child support, taxes):	Co-Debtor Name & Address, if any (please don't leave these out):
1 (example) Bank of Darkness P.O. Box 666 Wegottayomoney, NJ 00666	\$ 4,666	8675309 Wife Date: 2004 until 2008	2012 Buick -for most credit cards, this is blank, only use this part for special debts like house, car, tax etc. <u>Try to list secured debts first like car</u>	John Jay (Uncle) 43 Jones Rd. Mayflower, AR 72106
2	\$	Date:		
3	\$	Date:		
4	\$	Date:		
5	\$	Date:		
6	\$	Date:		
7	\$	Date:		
8	\$	Date:		
9	\$	Date:		
10	\$	Date:		

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LIST OF CREDITORS:

Please print clearly. **List all debts you have, even those you want to pay and keep.** DO NOT LEAVE ANY ADDRESSES BLANK! **ACCOUNT NUMBERS ARE ABSOLUTELY MANDATORY! YOU MUST USE THE MOST RECENT ADDRESS GIVEN WITHIN THE LAST 60 DAYS.** Blank sections will delay your bankruptcy.

Creditors Name & Address:	Amount Owed,:	Account Number+Dates of use:	Property pledged on note, if any, :	Co-Debtor Name & Address, if any (please don't leave these out):
<i>1 (example)</i> Bank of Darkness P.O. Box 666 Wegottayomoney, NJ 00666	\$ 4,666	8675309 Date: 2004 until 2008	<i>4 Wheeler, etc. note that for most credit cards, this is blank, only put stuff here like house, car, etc. Try to list secured debts first like car</i>	<i>John Jay (Uncle)</i> <i>43 Jones Rd.</i> <i>Mayflower, AR 72106</i>
2	\$	Date:		
3	\$	Date:		
4	\$	Date:		
5	\$	Date:		
6	\$	Date:		
7	\$	Date:		
8	\$	Date:		
9	\$	Date:		
10	\$	Date:		

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EMPLOYMENT (Be sure to complete employer's address section): SSN IS REQUIRED!

SSN (Self): _____	SSN (Spouse): _____
Job Description: _____	Job Description: _____
Employer/Pay period: _____	Employer/Pay Period: _____
How long employed? _____	How long employed? _____
Employer Address: _____	Employer Address: _____
Employer Phone #: _____	Employer Phone #: _____

Dependents (children under 18 or tax dependents of any type) that reside with you:

Relationship: _____	Age: _____	Relationship: _____	Age: _____
Relationship: _____	Age: _____	Relationship: _____	Age: _____
Relationship: _____	Age: _____	Relationship: _____	Age: _____

INCOME INFORMATION

<u>GROSS SALARY & WAGES</u>	<u>SELF</u>	<u>SPOUSE</u>
Current monthly income:	\$ _____	\$ _____
Estimated Monthly Overtime:	\$ _____	\$ _____
 <u>PAYROLL DEDUCTIONS</u>		
Taxes & Social Security:	\$ _____	\$ _____
Insurance:	\$ _____	\$ _____
Union Dues:	\$ _____	\$ _____
Other Deductions:	\$ _____	\$ _____
TOTAL MONTHLY NET PAY:	\$ _____	\$ _____

OTHER INCOME

Farm or Business:	\$ _____	\$ _____
Property Rental:	\$ _____	\$ _____
Interest & Dividends:	\$ _____	\$ _____
Child Support Paid to You:	\$ _____	\$ _____
Social Security or Government Assistance:	\$ _____	\$ _____
Pension or Retirement Income:	\$ _____	\$ _____
Other Income	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

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Please list any increase or decrease of more than 10%(take-home) you expect to happen within one year:

<u>RENT OR MORTGAGE PAYMENT</u> (include Mobile Home Lot):	\$
Are Taxes & Insurance Included? Yes No	

UTILITIES

a) Gas/Electricity:	a) \$
b) Water/Sewer:	b) \$
c) Telephone:	c) \$
d) Cable:	d) \$
e) Other Utilities (describe: _____)	e) \$

FOOD (home and out) :

CHILDCARE AND CHILDRENS EDUCATION COSTS: \$

CLOTHING, LAUNDRY, DRY CLEANING (Include diapers, detergent, school clothes expense, etc.): \$

PERSONAL CARE PRODUCTS AND SERVICES \$

MEDICAL & DENTAL EXPENSES (Not Covered by Insurance): \$

TRANSPORTATION (Gas & Upkeep on Vehicle - Not Vehicle Payment): \$

ENTERTAINMENT, NEWSPAPERS, MAGAZINES, ETC.: \$

CHARITABLE CONTRIBUTIONS: \$

INSURANCE(Don't list items deducted from payroll here):

Homeowners or Renters:	\$
Life:	\$
Health:	\$
Auto:	\$
Other:	\$

ALIMONY or CHILD SUPPORT (Paid to Others Outside Paycheck): \$

Personal Property taxes, averaged monthly \$

INSTALLMENT PAYMENTS (On Secured Property-don't list items that are to be paid in the chapter 13 plan or that you don't plan to keep if your case is a chapter 7): \$

Auto: \$

Other: \$

ALIMONY or CHILD SUPPORT (Paid to Others Outside Paycheck): \$

HAIRCUTS, GROOMING \$

Be Specific:

REGULAR EXPENSES FOR BUSINESS (Can itemize on extra pages):

1.	\$
2.	\$

TOTAL MONTHLY EXPENSES: \$

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Any expected increase or decrease to income for the next year? Are any expenses for people outside the household?:

STATEMENT OF FINANCIAL AFFAIRS

PLEASE ANSWER AS ACCURATELY AS POSSIBLE! THIS SECTION IS IMPORTANT AND MUST BE COMPLETE!

Have you lived anywhere else besides the address you are currently at within the past three (3) years? If yes, please list all addresses, names used, and the dates you resided there.

Address _____ Names Used _____

From ___/___/___ To ___/___/___

Address _____ Names Used _____

From ___/___/___ To ___/___/___

Address _____ Names Used _____

From ___/___/___ To ___/___/___

1. List the amount of GROSS INCOME INCLUDING THE SPECIFIC SOURCE OF INCOME received from employment or operation of business (TAKE FROM PAY STUBS & W-2 FROM TAX RETURNS) IF MARRIED, LIST INCOME FOR HUSBAND IN FIRST BLANK, WIFE IN SECOND BLANK. Attach extra pages if needed, this information needs to be perfectly correct and detailed as to source, amount, and which one of you had the income if you are married. ALSO-Bring your most recent paystub to the signing appointment.

Year to Date \$ _____ Source: _____ \$ _____ Source: _____
Last Year \$ _____ Source: _____ \$ _____ Source: _____
Two Years Ago \$ _____ Source: _____ \$ _____ Source: _____

2. List any INCOME from another source other than number 1 for the past two (2) years (like unemployment, social security, disability, or child support) IF MARRIED, USE FIRST BLANK FOR HUSBAND, SECOND FOR WIFE-attach an extra sheet if there were many sources:

Year to Date \$ _____ \$ _____ Last Year \$ _____ \$ _____
Two Years Ago \$ _____ \$ _____ WHAT TYPE OF INCOME WAS IT? _____

3. a) Have you made payments totaling \$600.00 or more (or if you are own a business, \$6225 or more) to any one creditor within the past 90 days? If yes, please list Creditor and amount (e.g. If your house or car or any other payment is at least \$200 a month, and you have paid it over the last 90 days, list it). ALSO LIST CHILD SUPPORT PAID IN THE LAST 90 DAYS AND ANY PAYMENTS ON CREDIT COUNSELING CONSOLIDATION PLANS. IF YOU NEED MORE SPACE, ATTACH ANOTHER SHEET. IF THE CREDITOR WAS TOTALLY PAID OFF, I NEED TO KNOW THE ADDRESS.

_____ None _____

b) Have you made any payments to any relatives, friends, partners, or corporations in which you were an officer over the last year? If yes, please list who, their address, and the amount paid.

_____ None _____

4. a) Have you been involved in any way in a lawsuit or an administrative claim within the last year INCLUDING DIVORCE ACTIONS)? If yes, please list the name of the creditor, case number, and location of the court. Make sure you have

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listed anybody suing you over a debt in the list of creditors also. If you have ANY court judgments against you, please also list them no matter how old they are unless they are paid in full. **Also, if you have any obligations to pay child support I need to know the name, address, and phone number of the person you pay as well as a copy of the most recent child support order.**

_____ None _____

ATTACH A COPY OF ALL LAWSUITS UNLESS I ALREADY HAVE A COPY!

5. Has any of your property been attached, garnished, seized, **repossessed**, foreclosed on, or returned **within the past year**. If yes, please list the name of the creditor, the date(s), and the item.

_____ None _____

6. a) Have you made any mortgage or property assignments within the past **120 days**? Most people can answer no to this question, it basically means have you given a bank or person a mortgage against property for some reason within 120 days.

_____ None _____

b) Has any of your property been given to a custodian, receiver, or court appointed official **within the past year**? **Are you involved in any way with a trust either as trustee or as beneficiary?**

_____ None _____

7. Have you given any gifts or **charitable contributions (please include your church with address)** worth more than \$100 to anybody or any organization **within the past year**? I must have the name and address, but they will not be contacted.

_____ None _____

8. Have you suffered any losses from fire, theft, accident, or gambling **within the past year**? Attach details.

_____ None _____

9. Other than our office, have you made any payments to any debt counselors (like for consolidation of debts) or other bankruptcy attorneys? **Don't forget your mandatory counseling.**

_____ None _____

10. Have you transferred or sold **any property within the last 3 years** except for transfers in the ordinary course of financial affairs? This can include tradeins of cars, sale of anything with a title, and certainly anything worth over \$500 transferred in any way. If yes, please list to whom given or sold, their address, amount received, and the date of the sale/transfer. For real estate, I must have a closing statement. If you need more room, attach an extra page. **ALSO, list any property transferred to a self-settled trust or any trust of which you are a beneficiary. This is a VERY important question and I need details.**

_____ None _____

10a. Have you used a storage unit not at your residence within the past year? Please provide Name of unit, list of people with access, a description of the contents, and if you still have the property:

_____ None _____

11. Have you closed **any** bank accounts or financial accounts of any type- checking, savings, CDs, or other accounts **within the past year**? If yes, please list the Bank, Date of Closing, Final Balance, and Type of Account **and last 4 digits of account number.**

_____ None _____

_____ None _____

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12. Do you have access to a safe deposit box, or have you had access to one **within the past year**? If yes, please list the institution, contents, and the names of people with access.

None _____

13. Has any creditor taken your funds and reduced your debt by that amount **within the last 90 days** (e.g. your bank)? This is called an setoff. Note that garnishments go in section 5 above.

None _____

14. Do you hold any property that belongs to someone else in your house or yard (like your dad's lawnmower or anything you have borrowed-also include things like a car titled in somebody else's name that you use)? If yes, please list the property, its rough value, who it belongs to, their address, and why you have it.

None _____

Item _____ Value \$ _____ Owner _____

Address _____ Reason _____

Item _____ Value \$ _____ Owner _____

Address _____ Reason _____

16. ***Most people can ignore this question, unless you have recently lived in the states listed.** If the debtor resides or 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 **eight-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state: _____

17. ***Most people can ignore this question.** Are you involved in any way with responsibility for Hazardous Material, other than as an employee (with NO ownership interest) for a business that handles such materials?

18. **Very important:** Have you or your spouse owned a business, been an officer in a corporation, involved in a partnership, or had any interest in any business of any kind **within the last 4 years**? YES NO. If yes, please attach another sheet with the names, taxpayer Ids, and d/b/a names of the business in the comment section below. Also include information on who has done your taxes and/or bookkeeping within the last 2 years on the business. Are you a landlord with a single unit comprising less than 4 sub-units?

If you have any comments or concerns that you have not discussed with me, please put them in the space below or attach extra pages:

I certify that the information provided on these forms and attachments is true and correct to the best of my knowledge:

X _____, Date _____ X _____, Date _____ (spouse, if jointly filed case)

Finally, Please, Please, Please, call or email your senators as well as your congressman and let them know what a difficult time you have had putting together all of this information, much of which is in my opinion a waste of time. Let them know if the credit counseling certificate process was helpful to you or if it was useless and that you don't appreciate having to pay for something that used to be free (if it was really debtor education, they would make it a part of your hearing-it is just pork barrel for the credit card companies that finance the debt counseling and a chance for those people to reach into a federal law system and try to convince people to not take advantage of their rights). Also, let them know you don't think taxpayers should

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pay billions of extra tax dollars and attorney fees for a bankruptcy system that congress has made difficult for no better reason than that congress was paid by credit card companies and car finance companies to pass the bill that the banking lobby drafted. Remember the banks? They are the ones who don't pay any taxes on giant profits in some years due to playing games with the tax code and they were the main industry that touched off the recession. The 2005 bankruptcy code is recognized by many judges and even a few bank attorneys (really!) as one of the most corrupt and worst written laws in U.S. History. Let them know you vote and you're unhappy with the power given to the banking industry and giant corporate political donors at taxpayer expense. You may be surprised at how responsive they are since few voters ever contact them. Especially let them know if you have had frustrations dealing with the failure of a mortgage workout with your mortgage company or have had any problems with a big mortgage bank. Finally, it should come as no surprise to you that democracy is no longer the American form of government and that we are now a cashocracy where giant companies and billionaires simply buy the law and your lawmakers at both the federal and state level-This was not the law when America ruled the world in the 1950s and 1960s and it is no coincidence. What can YOU do about that? I support a change to election laws (perhaps by constitutional amendment) at the state and federal level that would remove private funding from our election system or a change that would allow each voter to avoid voting for the useless canned party candidates for congress and state legislatures and have the option to elect instead a random registered voter to fill a seat. Only then would normal people be in public office and the overwhelming power of huge and already wealthy businesses be reduced. The big political parties could still win the seat, but they'd have to offer voters something valuable other than hot air. I dislike both political parties in the United States because they don't actually have to do much for real people and get their main funding from begging bribery rich people for money during the work day when they should be worrying more about what is best for the country and the immense challenges we face-no American congressman in either party speaks to anybody alone other than their family and rich donors no better than Jeff Epstein. Failing to fix this problem costs your family many thousands of dollars every year and it is why most government programs in the US instituted since 1978 are crap. Government isn't necessarily bad, and it is necessary in some fields. Corrupt government where decent people are forced into the corruption through campaign finance (and it's all perfectly legal) is the worst idea in American history. Neither party wants to bite the hand that feeds their campaigns, and that hand is around your neck. Rich people do not have to hate you to eat up 100% of the time and attention of your only representatives in government that matter in a way that did not happen in the 1970s and before when we were a better country. The US has the highest cost of living for medical, education, and nearly everything else compared to other first world nations and the only big difference is the extreme power of donors controlling the political funds of both parties so strongly that even party leadership positions are chosen in both parties based upon fundraising. Fundraising has nothing to do with good government, it only means that your reps are paying all their attention to it instead of fixing our difficult problems. Don't let them BS with bad guys all day long for a job, we already know they love it and we need to have a government that is not sliding into revolution from always making the wrong decisions on lawmaking.

Let these folks know what you think about that:

John Boozman, 501-372-7153, email <http://boozman.senate.gov/public/index.cfm/e-mail-me>

Tom Cotton, no local number, email <http://www.cotton.senate.gov/content/contact-tom>

French Hill, 501-358-3481 , email <https://hill.house.gov/contact/email>

Payments:

Due to the Cv19 pandemic, we have added payment options that allow you to pay without face to face meeting. Here are the methods:

1) Download the Venmo app on your phone and set it up to pull from your checking account for a NO EXTRA FEE payment option. Once you enter that bank info, go immediately to Settings-□Privacy and change the default privacy setting to Private so that your payment is not public to all other Venmo users. Make sure you message me including your name so that the account is credited properly as you pay.

My Username is James Wyre@JamesOWyre2 but just searching James Wyre should bring me up and my picture is me in an orange collared sweater.

2) Also, any standard check is fine along with cashier's check and money order. Please send these by mail.