



PATTON, HOVERSTEN & BERG, PA

A PROFESSIONAL ASSOCIATION / ATTORNEYS AT LAW

Bankruptcy Information and Forms

This document is designed to help you through the bankruptcy process. Your attorney will go through it with you and help you to gather the information you need to file.

Following your initial meeting with your attorney, you will need to complete the forms in this document and return them to our office. You can either mail them or bring them with you to a scheduled conference. It is important that the information on the forms is complete and correct.

Please note that before you file for bankruptcy, you are required to complete a credit screening with an approved non-profit budget and credit counseling agency. A list of approved agencies can be found online at http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm.

This document contains:

1. Documents required
2. Approved agencies for debtors education (A debtors education course is required within 90 days after you file for bankruptcy).
3. Bankruptcy information sheet
4. List of questions for the first meeting of creditors
5. Instructions for completing the bankruptcy forms
6. Bankruptcy forms
7. Credit report order form and consent release
8. Affirmation statement
9. Bankruptcy proceeding agreement on attorney representation and fees
10. Notice require by 11 USC § 527 (B): Important information about bankruptcy assistance services
11. Notice of responsibilities of debtors and their attorneys

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BANKRUPTCY ASSISTANT

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WASECA OFFICE LOCATION

215 E. ELM AVE.
PO BOX 249
WASECA, MN 56093
507-835-5240

OWATONNA OFFICE LOCATION

150 W. PARK SQUARE
PO BOX 506
OWATONNA, MN 55060
507-451-9000

FARIBAULT OFFICE LOCATION

302 1ST AVE. NW
PO BOX 126
FARIBAULT, MN 55021
507-332-7425

JANESVILLE OFFICE LOCATION

216 N. MAIN ST.
PO BOX M
JANESVILLE, MN 56048
507-234-5106

BANKRUPTCY INFORMATION SHEET

This sheet gives you general information about what happens in a bankruptcy case.

Types of Bankruptcy Cases:

Chapter 7 - A trustee is appointed to take over non-exempt property. Any non-exempt property will be sold or turned into money to pay your creditors. You are likely able to keep personal items and real estate. Most debts are discharged. A simple case lasts three months from filing to discharge.

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 your 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 abide by the terms of your repayment plan.

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

Chapter 11 - This is used mostly for businesses. In chapter 11, you must continue to operate a 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.

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.

A discharge is a court order which states that you do not have the money to pay most of your debts. Some debts cannot be discharged, such as most taxes, child support, alimony, most student loans, court fines and criminal restitution; and personal injury awards caused by drunk driving 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 is it possible 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 eight years.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the lien 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.

Even if a debt can be discharged, you may wish to continue to pay for debt. For example, you may want to work out a plan with the bank to keep your car. Some lenders will require a new promise to pay their debt called a reaffirmation agreement. Reaffirmation agreements are filed with the court and sometimes require court approval. They must: be done voluntarily, not place too heavy a burden on you or your family, and be in your best interest. Any reaffirmation agreement filed can be cancelled any time before the court issues your discharge or within 60 days after the agreement is filed with the court, whichever is later.

If you reaffirm a debt and then fail to pay it, you own the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover the property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

If you have question about how the bankruptcy laws affect you please obtain legal advice.

REQUIRED FEES

1. Court Filing Fee is **\$335** for a Chapter 7 case and **\$310** for a Chapter 13 case.
2. Attorney Fee of \$1800.00 is due before the case can be filed. Payment can be made by cash, cashier's check, money order, or personal check payable to Patton, Hoversten & Berg, P.A. Personal checks must clear the bank before filing and may take up to 15 days to clear.

REQUIRED DOCUMENTS

1. A credit counseling class has to be taken within the 180 days before filing your case and a financial management course has to be taken after filing before you can receive a discharge. A list of all the approved counseling agencies can be found on the Department of Justice's website. Recommended courses are also listed below. http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm

***101creditcounseling.com** (1st course only)
www.101creditcounseling.com
(\$14.99 single/couple)
lori.anderson@phblawoffice.com
when registering.

*** 123Debtor.com** (second course only)
www.123debtor.com
(\$6.95 per household)
Use attorney email address:
Enter priority code MN-091008D5 during registration
lori.anderson@phblawoffice.com when registering

www.firstbk.com
\$14.95 per household, per course

www.bothcourses.com
Credit Counseling Course: \$14.95 for individual, \$21.95 for joint
Debtor Education Course: \$14.95 for individual or joint

www.summitfe.org
1-888-268-7064
Credit Counseling Course: \$9.95 with email exit counseling
Debtor Education Course: \$7.95 with a reading based format

2. Complete copies of your federal, state, and property tax returns for the past two years. This includes business and personal and all schedules, petitions, W2s and 1099s. You must include returns for you and your spouse even if only one of you is filing.
3. Verification of Income from ALL sources for the past 7 months.
 - a. Pay stubs or a payroll history from all former and current employers. You will need to continue providing pay stubs through the filing date.
 - b. The benefit statement or a bank statement showing the direct deposit for Social Security (SSI or SSDI), Veterans Disability, Workers' Compensation or other Disability Income.
 - c. Unemployment income verification.
 - d. Retirement or Pension income verification.
 - e. Child Support, Alimony or Maintenance verification.
 - f. Rental or Roommate income or Regular Contributions
 - g. Any other income received in the past 7 months.
4. For all vehicles, motorcycles, boats, campers, trailers, ATVs, jet skis, snowmobiles and all other recreational vehicles that you own, own jointly with another person, or are a co-signer on:
 - a. Copies of titles or registration cards
 - b. Copies of your most recent loan or lease statements
 - c. Copy of your installment or sales or lease agreement from the purchase showing the payment terms and the payoff date

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5. For any interest in homes, investment properties, timeshares, vacant lots, vacation properties, cabins, life estates or remainder interests in real property:
 - a. Copies of your mortgage and other loan statements
 - b. Copy of your most recent property tax statement
 - c. Home Appraisal or Comparative Market Analysis from a realtor
 - i. For timeshare values, you may need to contact the timeshare company for current sale prices or look online for sales of similar timeshares
 - d. Copy of your legal description which is found on your Warranty Deed – your county recorder’s office can provide you with a copy
 - e. Copy of your mobile home title
 - f. Copy of your association or timeshare dues
 - g. Copy of any sheriff sale notice within the past year

6. Copy of all lawsuit paperwork that you have received within the past 12 months including all Summons & Complaints, garnishment or bank levy notices, and sheriff sale notices.

7. Copy of your life insurance statements, showing the owner of the policy, the type of policy, the policy premium, and the cash value (if any).

8. Copy of all retirement account statements, investment account statements, and stock ownership showing the type of account and the current cash value of each account.

9. Copy of all withdraws and loans from retirement accounts, investment accounts, stocks, and life insurance within the past 2 years.

10. Copy of any Educational IRAs, showing the total value of the account and all contributions within the past year.

11. Non-filing spouse or significant other’s debt or expenses. Provide statements showing the name on the account and the minimal monthly payment.

12. Other: _____

13. The following documents may be requested for review after your case is filed. Please keep them accessible in case they are needed.
 - a. All income records for the six months prior to filing;
 - b. All bank statements for the six months prior to filing; and
 - c. Documentation for all payments made for maintenance, child support, custody or tax matters.

PERSONAL INFORMATION

Name and any a/k/a: _____

Social Security Number: _____

Spouse's Name and any a/k/a: _____

Social Security Number: _____

Street Address: _____

City, State, Zip: _____ County: _____

Telephone Numbers. Home: _____ Cell: _____ Work: _____

Email Address: _____

Marital Status: married single divorced separated

R = Received

P = Paid

S = Spouse's Dependent

D = No payments

Dependents

Name	Age	Relationship	Support Amount	R/P/S/D
_____	_____	_____	_____	R/P/S/D
_____	_____	_____	_____	R/P/S/D
_____	_____	_____	_____	R/P/S/D
_____	_____	_____	_____	R/P/S/D

How long have you lived in Minnesota? _____ Where did you live before? _____

Have you lived anywhere else in the last three years? YES / NO If yes, please provide the following information:

Address	Month/Year You Lived There
_____	_____
_____	_____

Have you ever filed bankruptcy before? YES / NO

State filed: _____ Case Number: _____ Date filed: _____

Do you have any pending related bankruptcy cases? Yes / No

Debtor Name: _____ Relationship: _____ Case Number: _____

Date filed: _____ District: _____ Judge: _____

Business information, if any:

Business Name: _____ Company Signer Name: _____

Describe Business: _____

Incorporation Date: _____ Incorporation State: _____

ASSET INFORMATION

1a. Do you own a home? YES / NO
 Do you live at this property? YES / NO
 What could you sell the property for now? _____
 Do you owe money on this property? YES / NO
 Please provide a copy of your warranty deed or abstract with **full** legal description of this property.

1b. Do you own any other real property? YES / NO
 Do you live at this property? YES / NO
 What could you sell the property for now? _____
 Do you owe money on this property? YES / NO
 Please provide a copy of your warranty deed or abstract with **full** legal description of this property.

1c. Do you own any other real property? YES / NO
 Do you live at this property? YES / NO
 What could you sell the property for now? _____
 Do you owe money on this property? YES / NO
 Please provide a copy of your warranty deed or abstract with **full** legal description of this property.

2. Do you own, lease, or have any interest in any vehicles? YES / NO If yes, please provide the following and a copy of the title for each. If you need more room use an additional sheet of paper.

General Description – Automobile, Motorcycles, Trailers, Farm Vehicles, Lawn Mowers, Snow Blowers, Watercraft, Motors, Aircraft, ATVs, Etc.	Year, Make, Model	Mileage and Condition	Purchase Date (Month/Year)

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3. Household Goods and Furnishings value (what you can sell your personal belongings for on a garage sale: \$ _____)
4. Do you own any art, collectables, pictures or antiques? YES / NO If yes, please provide the following:
Description Amount You Could Sell It For

5. Do you own any firearms, sporting, photographic and other hobby equipment? YES / NO
If yes, please provide the following:
Description – Including Make, Model, Etc. Amount You Could Sell It For

6. Please list an estimate of the total amount that you could sell all your clothes for: \$ _____
7. Do you own a wedding ring or engagement ring? YES / NO
If yes, please provide the following:
Description – Including Carats and Purchase Price Amount You Could Sell It For

8. Do you own any other jewelry, including watches or furs? YES / NO
If yes, please provide the following:
Description – Including Make, Model, Etc. Amount You Could Sell It For

9. Do you own any non-farm animals? YES / NO If yes, please give details and their approximate value:

10. Do you own and other personal or household items you did not already list, including health aids? YES / NO
If yes, please provide the following:
Description Amount You Could Sell It For

11. What is the average amount of cash in your wallet, home, and safe deposit box? _____

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12. For each of your bank accounts, including checking, savings, money market, CDs, etc, provide the following:

Bank Name	Type of Account	Names on Account
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

12a. Is your name on a bank account that belongs to another person? YES / NO

If yes, please provide the following:

Bank Name	Type	Owner of Funds and Relationship	Name on Account
_____	_____	_____	h / w / j
_____	_____	_____	h / w / j

13. Do you have any interest in bonds, mutual funds, or publicly traded stocks? YES / NO

If yes, please provide the following:

Institution or Issuer Name	Current Value
_____	_____
_____	_____

14. Do you have any interests in non-publicly traded stock and interests in incorporated and unincorporated businesses, including any interest in an LLC, partnerships or joint ventures? YES / NO

If yes, please provide the following:

Name of Entity	Percent of Ownership	Current Value
_____	_____	_____
_____	_____	_____

15. Do you have any interest in government or corporate bonds or other negotiable and non-negotiable instruments? YES / NO If yes, please provide the following:

Institution or Issuer Name	Current Value
_____	_____

16. Do you have an interest in any pension, profit sharing, 401K, PERA or other retirement accounts? YES / NO

If yes, please bring in your most recent statement for each account.

17. Do you currently have any security deposits with landlords, utility companies, etc? YES / NO

If yes, please provide the following:

Who With	Amount
_____	_____
_____	_____

18. Do you own any interests in annuities? YES / NO

If yes, please bring in your most recent statement for each account.

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19. Do you have an interest in any educational IRA's? YES / NO
If yes, please bring in your most recent statements for each account.
20. Have you created a trust or are you the beneficiary of any trusts? YES / NO
If yes, please give details and provide a copy of the trust documents: _____

21. Do you have any interest in any patents, copyrights, and/or other intellectual property? YES / NO
If yes, please give details: _____

22. Do you have any interest in any licenses or franchises? YES / NO If yes, please give details: _____

23. Are you owed any past due alimony or child support, or divorce settlement? YES / NO
If yes, please provide details and how much you are owed: _____

24. Does anyone else owe you money? YES / NO If yes, please provide details and how much you are owed:

25. Do you have an interest in any insurance policies? YES / NO
If yes, please provide the following:
- | Company Name | Cash Surrender Value | Policy Owner |
|--------------|----------------------|--------------|
| _____ | _____ | h / w / j |
| _____ | _____ | h / w / j |
26. Do you own a Health Savings Account (HSA)? YES / NO
If yes, please bring in the most recent statement for each account.
27. Has anyone died recently that you expect to receive an inheritance of personal property, real property or money from? YES / NO If yes, please give details including date of death, relationship to the deceased and the expected gift: _____

- If someone dies within the six months following the filing of your bankruptcy, any inheritance you receive is part of the bankruptcy estate. It is your responsibility to update our office immediately.***
28. Do you have any claims against anyone else, whether or not you have filed a lawsuit or made demand for payment? YES / NO If yes, please give details: _____

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29. Is there any other property you own or have an interest in that you have not disclosed elsewhere? YES / NO
If yes, please give details and the amount which you could sell it for: _____

30. Do you have interest in land which will be granted to you on the death of some other person? YES / NO
If yes, please give details: _____

31. Do you have any interest in land because you sold the land on the basis that if the party buying it defaulted you would receive the land back (in ex. contract for deed)? YES / NO
If yes, please give details: _____

32. Do you have any interest in personal property such that you may at some time in the future get the property back? YES / NO If yes, please give details: _____

33. Do you expect to receive any gift (personal property, real property or money) in the next six months?
YES / NO If yes, please give details: _____

34. Do you have a personal injury claim for an auto accident or other injury to you? YES / NO
If yes, please give details: _____

Business Related Assets

35. Do you have any accounts receivable or commissions earned? YES / NO If yes, please provide a description and amount: _____

36. Do you own any office equipment, furnishing, or supplies? YES / NO If yes, please provide the following:
- | Item Description | Value |
|------------------|-------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
37. Do you own any machinery, fixtures, equipment, supplies, or tools of the trade? YES / NO
If yes, please provide the following:
- | Item Description | Value |
|------------------|-------|
| _____ | _____ |

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38. Do you have any inventory? YES / NO If yes, please provide the following:
Description Value

39. Do you own any interests in partnerships or joint ventures? YES / NO If yes, please provide the following:
Name of Entity Percent of Ownership Current Value

40. Do you have any customer lists, mailing lists, or other compilations? YES / NO
If yes, do your lists include personally identifiable information? YES / NO
If yes, please provide the following:
Description Value

41. Do you own any other business related property not already listed? YES / NO
If yes, please provide the following:
Description Value

Farm and Commercial Fishing Related Property

42. Do you own any farm animals including livestock, poultry, and farm-raised fish? YES / NO
If yes, please provide the following:
Description Value

43. Do you own any crops – either growing or harvested? YES / NO If yes, please provide the following:
Description Value

44. Do you own any farm or fishing equipment, implements, machinery, fixtures, and tools of the trade?
YES / NO If yes, please provide the following:
Description Value

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45. Do you own any farm and fishing supplies, chemicals, or feed? YES / NO

If yes, please provide the following:

Description

Value

46. Do you own any farm or commercial fishing related property not already listed? YES / NO

If yes, please provide the following:

Description

Value

CREDITOR INFORMATION

Federal Law requires that you list **all** debts, including debts that are not dischargeable such as child support, alimony and student loans, tax debt, and debts to friends and relatives. **Failure to list a debt may result in the debt not being discharged in your bankruptcy case.**

You can obtain a FREE credit report once a year at <https://www.annualcreditreport.com>.

Mortgages

Complete this information for each mortgage on each property and bring in a copy of your most recent statement.

Property: _____

Creditor Name: _____

Are you behind on payments? YES / NO How much: _____ Intention: continue paying / surrender

Property: _____

Creditor Name: _____

Are you behind on payments? YES / NO How much: _____ Intention: continue paying / surrender

Property: _____

Creditor Name: _____

Are you behind on payments? YES / NO How much: _____ Intention: continue paying / surrender

Auto Loans

Complete this information for each vehicle, boat, and aircraft loan and bring in a copy of your most recent statement.

Property: _____

Creditor Name: _____

Are you behind on payments? YES / NO How much: _____ Intention: continue paying / surrender

Property: _____

Creditor Name: _____

Are you behind on payments? YES / NO How much: _____ Intention: continue paying / surrender

Property: _____

Creditor Name: _____

Are you behind on payments? YES / NO How much: _____ Intention: continue paying / surrender

Other Secured Loans

Do you have any other loans that are secured by any collateral, including furniture loans? YES / NO

If yes, please complete the following information for each and bring in a copy of your most recent statement.

Property: _____

Creditor Name: _____

Are you behind on payments? YES / NO How much: _____ Intention: continue paying / surrender

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Priority Creditors

Do you currently have any unpaid taxes, alimony, child support, fines, money owed to employees, ect? YES / NO
If yes, please complete the following information for each and bring in any documentation you have relating to the debt.

Creditor Name: _____

Type of Claim: government / wages / benefit / deposits / farmers

Claim Amount: _____ Priority Portion, if known: _____ When Incurred: _____

By Whom: joint / husband / wife / community Conditions: contingent / disputed / unliquidated

Creditor Name: _____

Type of Claim: government / wages / benefit / deposits / farmers

Claim Amount: _____ Priority Portion, if known: _____ When Incurred: _____

By Whom: joint / husband / wife / community Conditions: contingent / disputed / unliquidated

Executory Contracts

Do you have any lease or other agreements not fully performed by both parties, e.g. property leases, car leases, cell phone, internet and TV contracts, etc.? YES / NO If yes, please complete the following information.

Other Party's Name: _____

Address: _____

Contract Type: _____ Residential Lease _____ Non-residential Lease

_____ Vehicle Lease _____ Sales Contract

_____ Service Contract _____ Land Contract

_____ Government Contract: _____

Other: _____

Terms: _____ Buyout Option: _____

Beginning Date: _____ Your Interest: ____ Lessor ____ Lessee ____ Purchaser ____ Agent _____

Other Party's Name: _____

Address: _____

Contract Type: _____ Residential Lease _____ Non-residential Lease

_____ Vehicle Lease _____ Sales Contract

_____ Service Contract _____ Land Contract

_____ Government Contract: _____

Other: _____

Terms: _____ Buyout Option: _____

Beginning Date: _____ Your Interest: ____ Lessor ____ Lessee ____ Purchaser ____ Agent _____

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Please bring in the most recent statement for each of your current creditors. For any creditor you do not have a statement for, fill in the information below.

Creditor's Name and Address	Collection Agency or Attorney's Name and Address	Account Number	Estimated Year Incurred	Estimated Balance Owed	Asset Securing, if any	Person responsible (wife, husband, joint, business)

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Creditor's Name and Address	Collection Agency or Attorney's Name and Address	Account Number	Estimated Year Incurred	Estimated Balance Owed	Asset Securing, if any	Person responsible (wife, husband, joint, business)

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ESTIMATED INCOME

* *Reminder: Please bring in pay stubs or proof of income for the last 6 months.*

	<u>DEBTOR</u>	<u>SPOUSE</u>
Monthly wages:	\$ _____	\$ _____
Plus Estimated Overtime:	\$ _____	\$ _____
Subtotal:	\$ _____	\$ _____
Less Payroll Deductions:		
Taxes, Medicare and Social Security:	\$ _____	\$ _____
Mandatory contributions for retirement plans:	\$ _____	\$ _____
Voluntary contributions for retirement plans:	\$ _____	\$ _____
Required repayments of retirement loans:	\$ _____	\$ _____
Insurance:	\$ _____	\$ _____
Domestic Support Obligations:	\$ _____	\$ _____
Union Dues:	\$ _____	\$ _____
Others (specify): _____	\$ _____	\$ _____
Subtotal:	\$ _____	\$ _____
Total Take Home Pay: (Subtotal of wages-subtotal of deducs)	\$ _____	\$ _____
Additional Sources of Income:		
Net income from operation of business/profession/farm:	\$ _____	\$ _____
Net income from real property:	\$ _____	\$ _____
Interest and dividends:	\$ _____	\$ _____
Alimony/Maintenance/Support Payments to the Debtor for the debtor's use or that of dependents:	\$ _____	\$ _____
Social security or government assistance: Specify: _____	\$ _____	\$ _____
Pension or retirement income:	\$ _____	\$ _____
Other monthly income:	\$ _____	\$ _____
Subtotal:	\$ _____	\$ _____
Average monthly income: (Take home pay plus add'l income:	\$ _____	\$ _____
COMBINED AVERAGE MONTHLY INCOME:	\$ _____	\$ _____

CURRENT MONTHLY EXPENSES

1.	Rent or home mortgage payment (include lot rental for mobile home)	\$ _____
	Are real estate taxes included? YES NO If no:	\$ _____
	Is property insurance included? YES NO If no:	\$ _____
2.	Home maintenance, repairs and upkeep	\$ _____
3.	Homeowner's association or condominium dues	\$ _____
4.	Second Mortgage payment	\$ _____
5.	Utilities	
	a. Electricity, heat, natural gas	\$ _____
	b. Water, sewer and garbage collection	\$ _____
	c. Telephone, cell phone, internet, satellite and cable services	\$ _____
	d. Others (specify): _____	\$ _____
6.	Food and housekeeping supplies	\$ _____
7.	Childcare and children's education costs	\$ _____
8.	Clothing, laundry and dry cleaning	\$ _____
9.	Personal care products and services	\$ _____
10.	Medical and dental expenses	\$ _____
11.	Transportation (include gas, maintenance, bus or train fare, not car payments)	\$ _____
12.	Recreation, clubs, entertainment, newspapers, magazines, etc.	\$ _____
13.	Charitable contributions and religious donations	\$ _____
14.	Life insurance not deducted from wages	\$ _____
15.	Health insurance not deducted from wages	\$ _____
16.	Automobile Insurance	\$ _____
17.	Other insurance (specify): _____	\$ _____
18.	Other taxes (not deducted from wages or included in mortgage) Specify: _____	\$ _____
19.	Car Payment #1: Which vehicle? _____	\$ _____
20.	Car Payment #2: Which vehicle? _____	\$ _____
21.	Other Installment Payments (specify): _____	\$ _____
22.	Alimony, maintenance and support	\$ _____
23.	Support for additional dependents not living at home Specify: _____	\$ _____
24.	Other Expenses (specify): _____	\$ _____
	_____	\$ _____
	_____	\$ _____
	TOTAL	\$ _____

ADDITIONAL INFORMATION

1. Are you employed? YES / NO
 If yes, please provide the following:
Debtor
 Occupation: _____
 Employer's Name and Address: _____

 How long have you worked there? _____

 Occupation: _____
 Employer's Name and Address: _____

 How long have you worked there? _____

Is the joint debtor employed? YES / NO

Joint Debtor
 Occupation: _____
 Employer's Name and Address: _____

 How long have you worked there? _____

 Occupation: _____
 Employer's Name and Address: _____

 How long have you worked there? _____

2. Have your wages been garnished or bank accounts levied within the past 90 days: YES / NO
 If yes, please provide documentation or complete the following information:

Garnishing Creditor	Attorney for Creditor	Date(s) and Amount(s)	Payroll Contact Name, Phone and Fax

3. Have you closed a bank account in the last 12 months? YES / NO
 If yes, please provide the following:

Bank Name	Type of Account	Balance at Closing	Date of Closing
_____	_____	_____	_____
_____	_____	_____	_____

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4. Do you have possession of any property or are you using any property that belongs to someone else? YES / NO
If yes, please provide the following:

Owner's Name and Address	Property	Estimated Value
_____	_____	_____
_____	_____	_____

5. Have you modified or refinanced a mortgage within the past 12 months? YES / NO
If yes, please provide a copy of the recorded mortgage or completed modification agreement.

6. Have you been divorced within the past 6 years? YES / NO
If yes, provide a copy of the divorce decree and any amendments to the decree.

7. Have you paid any creditor a total of \$600 or more within the past 90 days? This includes rent, mortgage, vehicle loans, etc. YES / NO

If yes, please provide the following information for each creditor. List each payment made separately.

Name of Creditor	Date(s) Payment was Made	Amount Paid
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

8. Have you given friends or relatives any money in the last 12 months? YES / NO
If yes, please provide the following information for each payment. Do not make any more payments to friends or relatives.

Name and Address of Friend or Relative	Reason for Payment	Amount Paid	Amount Owed	Date(s) Paid
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

9. Describe any expected increase or decrease in income or expenses in the next 12 months: _____

10. Do you owe Child Support, Alimony or Maintenance Payments: YES / NO
If yes, please complete the attached Domestic Support Obligation Claim Holder Form.

Domestic Support Obligation Claim Holder*

Section One: write your name, address, and employment information

Debtor(s) Name: _____ Case Number: _____

My Current Address: _____

My employer's name and address: _____

Section Two: write the name and address of the person to whom you owe child support. If you owe more than one individual, place the name and address of the second individual next to the name and address of the first individual.

Note: This section must be completed and cannot be left blank. If the person to whom you owe child support has a restraining order against you, and you are not allowed to know the individual's address, then you may list the government agency to which you submit your child support payment in the section labeled "OTHER." ** Also, you must write in this section that there is a restraining order against you. **

I owe Child Support or a Domestic Support Obligation to:

Name of child's parent(s): _____

Address of child's parent(s): _____

Phone Number: _____

<p>MINNESOTA¹ Office of Child Support Enforcement Department of Human Services 444 Lafayette Road, 4th Floor St. Paul, MN 55155-3846 Office: 651-215-1714 Fax: 651-297-4450</p>	<p>OTHER Name: _____ Street / PO Box: _____ City / State/ Zip: _____ Phone Number: _____</p>
--	---

Date: _____

Debtor(s) Initials – indicating accuracy of information: _____

*Child support creditor includes both creditor to whom the debtor has a primary obligation to pay child support as well as any entity to whom such support has been assigned, if pursuant to Section 402(a)(26) of the Social Security Act or if such debt has been assigned to the Federal Government or to any State or political subdivision of a State.

Chapter 7 Bankruptcy Retainer Agreement

This letter confirms our law firm will be filing a Chapter 7 bankruptcy case for you in the U.S. Bankruptcy Court for the District of Minnesota. You made this decision after we explained to you the alternatives of your filing a petition under Chapter 13 of the Bankruptcy Code.

We advised you that we are willing to represent you in the filing of a Chapter 7 case for a professional fee of \$1800.00 (the "Base Fee"). The Base Fee covers the following basic services:

- (1) Counseling you in preparing and filing:
 - (A) a Chapter 7 petition;
 - (B) a statement of financial affairs;
 - (C) schedules of assets and liabilities;
 - (D) any other papers, pleadings, or reports which may be required by the court; and
- (2) attending the first meeting of creditors and any other hearings which arise in the administration of this case except as stated below.

The Base Fee does NOT include the credit reports. A single person credit report costs: \$33; joint: \$53.00

In some Chapter 7 cases, there are legal services required which are beyond those contemplated in the Base Fee. You will be required to pay for any additional or supplemental services (the "Supplemental Services") at an hourly rate of \$255.00 plus any related reimbursable expenses.

The Supplemental Services may include, but is not limited to:

- (1) defending you against any complaint filed (or threatened to be filed) by the trustee to avoid or to recover any transfer of property which you made before the filing of your chapter 7 petition;
- (2) defending you against any motion filed (or threatened to be filed) by the United States Trustee to dismiss your chapter 7 petition;
- (3) attending a Reaffirmation Hearing if required by the U.S. Bankruptcy Court;
- (4) defending you and appearing on any Motions for Relief from the Automatic Stay;
- (5) defending you against any contested matter or adversary proceeding filed (or threatened to be filed) by a creditor objecting to the debt you owe them from being discharged in your bankruptcy case; and
- (6) amending your bankruptcy schedules or statements after the case is filed.

In addition, you are obligated to pay the following costs related to the filing of a Chapter 7 bankruptcy case:

- (1) the fee of \$335.00 charged by the Bankruptcy Court to file a Chapter 7 bankruptcy case (to be paid in advance prior to filing);
- (2) the cost of obtaining copies of judgments, deeds, deeds of trust, title certificates, court papers, county tax records, and other similar documents;
- (3) the cost of pre-filing consumer credit counseling, which is a prerequisite to filing for bankruptcy relief, which is approximately \$9.00 to \$28.00;
- (4) the cost of a post-filing instructional course concerning personal financial management, which is a prerequisite to obtaining the Discharge of debts in a Chapter 7 case. The amount of this fee is approximately \$8.00 to \$15.00;
- (5) the cost of securing any prior court records from the PACER system for federal cases;
- (6) the cost of securing any other records or statements not otherwise produced by or available to you; and
- (7) additional postage and/or shipping costs, if applicable.

If you forget to list a creditor, there will be a charge of \$50.00 per creditor to add the creditor to your schedules or correct the address after the petition has been filed. To add a creditor after you have received your discharge but before your case is closed there will be a charge of \$90.00 per creditor.

PATTON, HOVERSTEN & BERG, P.A.

You must appear at the meeting of creditors (the 341 meeting) and at any other court hearings or meetings that may be required. You must provide any information requested by the Chapter 7 Trustee or the United States Trustee, or any other party in the case, unless the Court determines that you are not required to provide such documentation.

If we must reschedule a 341 meeting because you have failed to appear or failed to bring the required information to the hearing, or if the 341 meeting is continued by the trustee, there will be an additional fee of \$150.00.

IMPORTANT:

- Do not incur more debt prior to filing your case. Stop using all credit cards, lines of credit, etc.**
- Do not close or cash in any 401(k) or retirement plans, insurance policies or bank accounts.**
- Do not transfer any assets without consultation with our office. Do not purchase any assets without consultation with our office.**

We have not been hired to fix your credit and make no representations that we can do so. Client understands that Attorney cannot guarantee the results of any proceeding and acknowledges that no representations have been made by Attorney about the outcome of this matter.

Please sign this letter and return it to my office accompanied by payment in the amount of \$1935.00. You may make payments on this amount until paid in full. The Base Fee and Court Filing Fee must be paid in full prior to the time I file Chapter 7 petition and schedules. If you have any funds from a prior retainer currently held in trust, such funds will be applied to the balance of your Chapter 7 fees.

The Base Fee and Filing Fee is a flat fee and is property of the attorney upon payment of the fee, subject to refund of all or a portion of the fee if the agreed upon services are not provided. The fee will not be held in a trust account until earned. You, the client, have the right to terminate the attorney-client relationship. If we discover that any assets or transactions that you are required to disclose have NOT been disclosed, we have the right to terminate the attorney-client relationship. If you fail to cooperate in providing documentation necessary in the administration of your case, we have the right to terminate the relationship. We will then file a motion with the court seeking withdraw.

Very truly yours,
PATTON, HOVERSTEN & BERG, P.A.

By: _____

AGREED AND ACCEPTED:

Dated: _____

By: _____

Dated: _____

By: _____

Chapter 13 Bankruptcy Retainer Agreement

This letter confirms our law firm will be filing a Chapter 13 bankruptcy case for you in the U.S. Bankruptcy Court for the District of Minnesota. You made this decision after we explained to you the alternatives of your filing a petition under Chapter 7 of the Bankruptcy Code.

We advised you that we are willing to represent you in the filing of a Chapter 13 case for a professional fee of \$2500.00 (the "Base Fee"). The Base Fee covers the following basic services:

- (1) Counseling you in preparing and filing:
 - (A) a Chapter 13 petition;
 - (B) a statement of financial affairs;
 - (C) schedules of assets and liabilities;
 - (D) a chapter 13 plan; and
 - (E) any other papers, pleadings, or reports which may be required by the court.
- (2) attending the first meeting of creditors and any other hearings which arise in the administration of this case except as stated below; and
- (3) attending the first confirmation hearing, if required.

In some Chapter 13 cases, there are legal services required which are beyond those contemplated in the Base Fee. Some of these additional fees may be paid by the payments you will be making to the trustee. If they are not, you will be required to pay for any additional or supplemental services (the "Supplemental Services") at an hourly rate of \$____, plus any related reimbursable expenses.

The Supplemental Services may include, but is not limited to:

- (1) defending you against any complaint filed (or threatened to be filed) by the trustee to avoid or to recover any transfer of property which you made before the filing of your Chapter 13 petition;
- (2) defending you against any motion filed (or threatened to be filed) by the United States Trustee to dismiss your Chapter 13 petition;
- (3) attending a Reaffirmation Hearing if required by the U.S. Bankruptcy Court;
- (4) defending you and appearing on any Motions for Relief from the Automatic Stay;
- (5) defending you against any contested matter or adversary proceeding filed (or threatened to be filed) by a creditor objecting to the debt you owe them from being discharged in your bankruptcy case;
- (6) amending your bankruptcy schedules or statements after the case is filed; and
- (7) modifying your Chapter 13 plan.

In addition, you are obligated to pay the following costs related to the filing of a Chapter 13 bankruptcy case:

- (1) the fee of \$335.00 charged by the Bankruptcy Court to file a Chapter 13 bankruptcy case (to be paid in advance prior to filing);
- (2) the cost of obtaining copies of judgments, deeds, deeds of trust, title certificates, court papers, county tax records, and other similar documents;
- (3) the cost of pre-filing consumer credit counseling, which is a prerequisite to filing for bankruptcy relief, which is approximately \$9.00 to \$28.00;
- (4) the cost of a post-filing instructional course concerning personal financial management, which is a prerequisite to obtaining the Discharge of debts in a Chapter 7 case. The amount of this fee is approximately \$8.00 to \$15.00;
- (5) the cost of securing any prior court records from the PACER system for federal cases;
- (6) the cost of securing any other records or statements not otherwise produced by or available to you; and
- (7) additional postage and/or shipping costs, if applicable.

PATTON, HOVERSTEN & BERG, P.A.

If you forget to list a creditor, there will be a charge of \$50.00 per creditor to add the creditor to your schedules or correct the address after the petition has been filed. To add a creditor after you have received your discharge but before your case is closed there will be a charge of \$90.00 per creditor.

You must appear at the meeting of creditors (the 341 meeting) and at any other court hearings or meetings that may be required. You must provide any information requested by the Chapter 13 Trustee or the United States Trustee, or any other party in the case, unless the Court determines that you are not required to provide such documentation.

If we must reschedule a 341 meeting because you have failed to appear or failed to bring the required information to the hearing, or if the 341 meeting is continued by the trustee, there will be an additional fee of \$150.00.

IMPORTANT:

Do not incur more debt prior to filing your case. Stop using all credit cards, lines of credit, etc.

Do not close or cash in any 401(k) or retirement plans, insurance policies or bank accounts.

Do not transfer any assets without consultation with our office. Do not purchase any assets without consultation with our office.

We have not been hired to fix your credit and make no representations that we can do so. Client understands that Attorney cannot guarantee the results of any proceeding and acknowledges that no representations have been made by Attorney about the outcome of this matter.

Please sign this letter and return it to my office accompanied by payment in the amount of \$810.00. You may make payments on this amount until paid in full. The Base Fee and Court Filing Fee must be paid in full prior to the time I file Chapter 13 petition and schedules. If you have any funds from a prior retainer currently held in trust, such funds will be applied to the balance of your Chapter 13 fees.

The Base Fee and Filing Fee is a flat fee and is property of the attorney upon payment of the fee, subject to refund of all or a portion of the fee if the agreed upon services are not provided. The fee will not be held in a trust account until earned. You, the client, have the right to terminate the attorney-client relationship. If we discover that any assets or transactions that you are required to disclose have NOT been disclosed, we have the right to terminate the attorney-client relationship. If you fail to cooperate in providing documentation necessary in the administration of your case, we have the right to terminate the relationship. We will then file a motion with the court seeking withdraw.

Very truly yours,
PATTON, HOVERSTEN & BERG, P.A.

By: _____

AGREED AND ACCEPTED:

Dated: _____

By: _____

Dated: _____

By: _____

Credit Report Information

Credit Report Order Form and Consent Release

Debtors Full Name:

Co-Debtors Full Name (If a joint request):

Birth Date: _____ Co-Debtors Birth Date: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Social Security Number: _____ Co- Debtors SSN: _____

Former Address: _____

City: _____ State: _____ Zip: _____

I give authorization for Patton, Hoversten, & Berg and Online Credit Reporting Corporation to access my credit report information including all medical information reported. By signing this document I am verifying that all the information above is correct. I understand that the \$38.00 fee per person for obtaining this credit report is in addition to my retainer and I authorize Patton, Hoversten, & Berg to bill me for it.

Debtor Signature: _____ Date: _____

Co-Debtor Signature: _____ Date: _____

Automated Authentication Questionnaire

When ordering your credit report, Patton, Hoversten, & Berg will need to establish your identification through automated questions established by the credit bureaus. Please answer the following questions to the best of your ability. If this is a joint request please answer for BOTH DEBTORS.

1. What county is your current address located in?

2. Who is your current and most previous employer?

3. Who do you currently have home and auto loans with and what are the payment amounts?

AUTHORIZATION

TO: _____

RE: _____
DOB: _____
SSN: _____

YOU ARE AUTHORIZED to provide to representatives of Patton, Hoversten & Berg, P.A., 215 East Elm Avenue, Post Office Box 249, Waseca, Minnesota, any and all information that you have which they may request regarding any and all records or files which you may have regarding myself.

A copy of this authorization is as valid as the original bearing my signature.

Dated this _____ day of _____, _____.
