



RULON T BURTON & ASSOCIATES

Please Read Immediately!

- Make an appointment as soon as you receive these papers. If you are going to be late, please call so we can adjust your appointment.
- Fill out all the worksheets and compile all of the requested information. Bring in the filing fee to retain us (\$313 for Chapter 13, \$338 Chapter 7) and the up front attorney fee if you are ready to file. (Payment of the filing fee only will retain our firm and obtain limited relief from most pressing collection activity while you pay the attorney fee.) Payment **MUST** be in cash or money order. Most of the attorney fee for Chapter 13 cases is included in the monthly payment you pay to the Chapter 13 Trustee. Chapter 7 attorney fees must be paid prior to filing.

DOCUMENTS REQUIRED TO FILE BANKRUPTCY

PROOF OF IDENTITY

Photo Identification (Driver's License) and Social Security Card (W-2 or another official government document may replace s.s. card *if the full s.s. number is on the document*)

PROOF OF INCOME

All pay check stubs, checks and/or other documentation for every time income was received during the 7 months prior to filing bankruptcy.

- If you are missing pay-stubs from any pay period during the last 7 months please obtain a duplicate from your employer or a statement summarizing wages received from your employer for the last 7 calendar months. (Statement must itemize by pay period and show all withholding information)
- You must bring records verifying receipt of child support, alimony, Social Security, disability, retirement, pension, investment, dividend, interest or other income received during the last 7 months.
- If someone is assisting you with living expenses (such as family, friends, roommates or churches) you must bring information verifying how much they have contributed over the last 7 months, broken down by the month.
- Also include records of any bonuses, commissions or expense reimbursement received the last 7 months.
- If you are self-employed you must bring profit and loss statements for the last 7 months and copies of business bank statements.

INCOME TAX RETURNS

Income tax returns (including w-2s, 1099s, etc) for the last 4 years. We must receive actual copies of the most recent year and verification that the prior three years have been filed. If you are self-employed or own a business, we must have copies of the last 2 years of business returns also.

REAL ESTATE DOCUMENTS

Bring your property tax statement for any real estate you have any ownership interest in or that is in your name for any reason.
Bring an appraisal if you have had one recently.
Bring the Deed to the property (or Title of a mobile home).
Bring all mortgage documents or purchase contracts

IF YOU RENT

Bring your lease.

VEHICLES OWNED, LEASED OR IN YOUR POSSESSION

Bring a copy of the title. (To verify proper lien recorded)
Bring your vehicle purchase agreement or vehicle lease if you still owe money.
Bring proof of insurance for your vehicle.

ACCOUNT STATEMENTS

Bring your past 3 months bank statements for **all** checking and savings accounts, prepaid cards, or any online accounts such as Venmo, Paypal, Cashapp, etc.
Bring your most recent retirement account and investment account statements.
If you receive your check on a debit card, please printout the account balance and bring it.

MISCELLANEOUS DOCUMENTS

If Divorced Bring copy of Divorce Decree. If you owe child support (whether you are current or not) bring a copy of the court order showing how much your obligation is.
If you have made any charitable contributions within the last 60 days please bring proof.

If all of the required information is not in our file, we are prohibited from filing your case and your relief will be delayed. However, once you have found all you can, set the appointment to meet with us and we can help you with alternate ways of finding the missing information

IMPORTANT INSTRUCTIONS FOR FILLING OUT THE FORMS IN THIS PACKET

If you have a paper copy of your bills, bring them and there is no need to write them on our worksheets. If you do not have the paper bill then write the bill information down on our worksheets. When filling out the creditor worksheets please use the correspondence address used by the creditor on any bill received within the last 90 days. (This is not where you send the payment, but rather the address they mailed it from or the address they indicate on the bill for you to send correspondence.) If you still have these bills please bring them so we can verify you used the proper address.

CREDIT REPORTS

We obtain your credit report for you once you have paid us in full to file your case.

CREDIT COUNSELING INFORMATION

Participating in one credit counseling session (about one hour) is required to file bankruptcy. You are not required to participate in a repayment program, you are just required to complete the session and obtain a certificate for each person who is filing the bankruptcy. There are several providers that are approved by the U.S. Trustee to provide counseling. We currently recommend **Allen Credit & Debt Counseling Agency. You can take the course online at www.allencredit.com.** If you do not have access to a computer/smartphone then you can call 1-888-415-8173 and take the course over the phone. The cost is currently \$20 for couples or individuals if taken online, or \$25 if taken by phone. At the conclusion of the course there is a short chat that *must* be completed to receive your certificate. This process must be complete in order to file your case. Please provide them with the **Attorney Code 1a964** and they will email your certificate to us once the course is complete. If it is not complete the day you meet with us, we will prepare your case for filing and wait for the course to be completed. Make sure you complete the creditor worksheets and budget in our packet before contacting them as you will need to provide them this identical information.

Don't hesitate to set your filing appointment with us prior to completing the credit counseling. Once you have met with our office, paid your fees and we have received your credit counseling certificate, we will be ready to file your case.

Rulon T. Burton & Associates
448 East Winchester St., Ste 175, Murray UT 84107

CREDITOR INFORMATION

Bankruptcy law requires that all creditors must be listed. If any creditor is not listed, they may not be discharged and your case may be dismissed. Each creditor listed must include the correspondence address (not the address where you send the payment) including the zip code, the amount owed, the date incurred and the account number. Some creditors, particularly medical, have many account numbers for the same person **DO NOT LIST EACH ACCOUNT SEPARATELY**. List the creditor once, but write down all of the account numbers in the space provided for the creditor. If you don't have addresses for the creditors, they can often be found on the internet or on your credit report. The cost to add creditors to your case after filing is \$75.00 before the hearing and \$100.00 after the hearing. (This is the cost each time creditors are added, not the per-creditor cost.)

Below is a list of creditors often overlooked. Refer to it as an aid to help you list all of your debts.

- If you have ever owned (bought or been given) any Real Estate (home, building lot, vacant land etc.) list the names and addresses of any mortgage company not paid in full.
- You have sold anything where someone is making you payments and you still owe money on what you sold.
- Your home loan a "VA" loan. (Guaranteed by the Veterans Administration) List the VA as a creditor.
- Student loans or have you borrowed any money to pay for your education that has not been paid off.
- You have had a foreclosure or given a "Deed in Lieu" of foreclosure for any home or land. List all lenders. List any lender who agreed to reduce their debt in a "short sale" of your property.
- Anything ever repossessed? List company or individual who was financing the item repossessed and the dealer, if any.
- Anyone garnishing your paycheck or anyone who had attached your bank accounts or accounts receivable.
- You have been in an automobile accident where you were at fault or where you had no insurance. List other driver, passengers in other car, passengers in your car and/or the owners of any building damages or sign/light pole destroyed. List any and all insurance companies you know of (other than yours)
- You have cosigned on anyone's debt that has not been paid in full. List the lender and the person for whom you cosigned.
- Someone cosigned for you on a debt that has not been paid in full. List the person that signed and the lender.
- You owe any money to any ex-spouse (Past due Child Support, Alimony, debts, etc.) or your divorce decree states that you are responsible for debts from the marriage. ****YOU MUST BRING IN A COPY OF YOUR DIVORCE DECREE****
- If you have ever cohabited, lived or been a room-mate with anyone list if there is any outstanding debt or if they will claim you owe them money. (Take any utilities in these old places out of your name).
- Are you married and not filing together? List all joint debts and list your spouse. (Your spouse will still be liable for any debts you have together).
- You owe medical bills. List all even if insurance is going to pay a portion of the bill.
- You owe any taxes or tax-like contributions: IRS, Utah (or any other state), property, vehicle, Dept of Workforce Services among others.
- You have something in your possession that belongs to someone else. You owe them any money for selling it?
- You have written checks that have bounced or are going to bounce. You have written any checks to any "Post-Dated Check" lender.
- Have you closed, or has the account been closed by the bank any checking or savings account where you owe money?
- You have been served any legal papers. ****YOU MUST BRING IN ANY PAPERS YOU HAVE BEEN SERVED****
- You have a spa or health club membership that you owe money on.
- You are financing the purchase of any TV, stereo, furnishings, appliances or vehicles, list all creditors, even if you are going to keep paying the debt. List the name of the company financing and the dealer you bought the vehicle from if applicable.
- Any executory contracts (orthodontic or any contract where both parties have something left to do on).
- You are renting or leasing anything. Write the name of the landlord or creditor. Also include present and former landlords for the past 4-6 years.
- You have borrowed any money from any friends, family or relatives.
- List all debts that have been "written off".
- List any debt that was reduced by a creditor if you paid them a lump sum.
- List any debt that was "forgiven" by a creditor.

PERSONAL PROPERTY WORKSHEETS

List all personal property of any kind. If property is being held for you by someone else, state the name and address below. (See last page for help in estimating the value of your things.)

Cash on hand		\$		
List all open checking, savings accounts, paycheck debit cards, prepaid cards, Venmo, etc.		\$		
		\$		
List all Security Deposits (Landlords, Utilities etc.)		\$		
LIEN HOLDER	HOUSEHOLD GOODS	USED Value		
	Food and Provisions		A	
	Food storage		C	
	Beds and Bedding		E	
	Range or Stove (not built in)		A	
	Dishwasher (not built in)		A	
	Microwave		A	
	Washer		A	
	Dryer		A	
	Sewing Machine		A	
	Freezer and/or Refrigerator		A	
	Rugs and Carpets (not permanently attached)		B	
	OTHER FURNISHINGS AND APPLIANCES			
	Kitchen table and chairs		b	
	Dining room set		b	
	Utensils, Cookware, Pots, Pans, Dishes		b	
	Tables (specify coffee, end etc.)		a	
	Chairs (rocking, recliner, easy-chair etc.)	# of chairs	a	
	Chest of Drawers (how many)		a	
	TV's (how many)		a	
	VCR		a	
	Stereo (home, personal or portable)	#of pieces	a	
	Lamps (how many)		a	
	Living-room furniture (how many pieces _____)		a	
	Vacuum Cleaner		a	
	Computer		a	
	Typewriter		a	

	Video Camera/Camcorder		a	
	Radios (personal, clock, CB or HAM)		a	
	<i>FAMILY BOOKS, MUSICAL INSTRUMENTS, ANIMALS</i>			
	Books (Hardbound, paperbacks, encyclopedia, etc.)		506C	
	Musical Instruments used by family		506C	
	Animals (Household pets)		506C	
	Prints and Pictures (art-work, hung on your walls)			
	Art produced by, or depicting you or your family		ix	
	Records, Tapes, Compact Disks			
	Art Objects			
	Coin and/or Stamp Collections			
	Clothing and wearing apparel (including costume jewelry)		D	
	Fine Jewelry			
	Heirloom/Sentimental property (including wedding rings)		506d	
	Health Aids (wheel chair, special beds etc.)		ii	
	Fishing/Camping equipment			
	Guns			
	Exercise/Sports equipment			
	Camera/Photography equipment			
	His Life Insurance (entire loan/cash value)		xi	
	Her Life Insurance (entire loan/cash value)		xi	
	HIS 401-k (This is NOT property of the Estate)		xiv	
	HER 401-k (This is NOT property of the Estate)		xiv	
	HIS other type of retirement plan, including education IRA (show type)		Fed	
	HER other type of retirement plan, including education IRA (show type)		Fed	
	Alimony (you receive)		vii	
	Child Support (you receive)		vi	
	Disability, Illness, Unemployment benefits (cash you receive)		iii	
	Medical, Surgical, Hospital benefits (cash you receive)		iv	
	Veterans Benefits (cash you receive)		v	
	Wages Earned but not yet paid	Unknown	103	25%
	Bodily Injury Compensatory Damages (The estimated value of your settlement)		x	
	Insurance Money due from death of relative or spouse		78-23-5	

	MACHINERY, FIXTURES TOOLS (Used in your business)		506 (2)	
	Power and hand tools NOT used in business			
	Burial Plots		507	
	Public Assistance (Including AFDC, Food stamps, Any Social Security)		iii	
	Workman's Comp. (Cash you receive or estimated value of your settlement)		422	
	Stock or Interest in Incorporated business (Itemize)			
	Interest in Partnerships, Joint Ventures or LLC (itemize)			
	Bonds & Other negotiable or non-negotiable instruments (itemize)			
	Promissory Notes (payable to you)			
	Liquidated Debts (Anyone that owes YOU money, including A/R)			
	Anticipated Income Tax Refund/ Earned Income Credit			
	Equitable & Future Interests, Life Estates, Beneficiary in Trusts (non-real estate)			
	Inheritance Expected (Name of Deceased & type of property expected)			
	Contingent Claims, Counterclaims, Non-Compensatory Accident awards			
	Patents, Copyrights, Trademarks, Any Intellectual Property			
	Licenses, Franchises, Any Intangible property			
	Automobiles:			
	Year Make Model Basis for value		506 (3)	
	Year Make Model Basis for value			
	Year Make Model Basis for value			
	Motorcycles:			
	Year Make Model Condition			
	Trailers (including work-related, flat-bed and Travel Trailers):			
	Year Make Model Condition			
	Boats, Motors and Trailers:			
	Year Make Model Condition			
	Yard & Lawn-care equipment			
	Snow removal equipment			
	Outdoor furniture			
	Portable Spa			

	Barbeque and out door cooking equipment			
	Satellite dish			
	Aircraft & Accessories			
	Horses, cows, sheep, poultry, any other livestock (not pets)			
	Crops (growing or harvested)			
	Farming equipment and implements (itemize)			
	Farming supplies and chemicals (itemize)			
	Office equipment and supplies (itemize)			
	Business Inventory (Value of items for sale in your business)			
	Videos and DVDs			
	Water Softener			
	Dvd player, cd player, mp3, ipod, cell phone or any other unlisted electronics			
	Entertainment Center			
	Bitcoin			
	Any other items of value			
	List all Real Property (Land) that you own or are buying including your home:			
	What it is	Address	Value	

I have reviewed the amounts in the forgoing list of assets and state that they are true and correct to the best of my knowledge

Client _____ Client _____

USE THIS TO HELP YOU VALUE YOUR PERSONAL PROPERTY

You need to list everything you own (or are buying). The Law requires that you value these items at the amount it would cost you to replace your possessions if you purchased identical used items. You may use this table as a **suggestion** to help you place a value on your belongings. **BUT, IF YOU HAVE A DIFFERENT OPINION, YOU MUST MAKE THE DECISION.**

APPLIANCES (INCLUDING TV AND STEREO):

The **purchase price** of the appliance or item is to be used as a base against which you should apply the following percentages:

Less than <u>one</u> year old		80%
One to <u>two</u> years old	65%	
Two to <u>four</u> years old		50%
<u>More</u> than four years old	10%	

FURNITURE:

The **purchase price** is to be used as the base against which you should apply the following percentages:

	<u>Overstuff, Metal and Softwood Furniture</u>	<u>Hardwood Furniture</u>
Less than <u>one</u> year old	75%	75%
One to <u>two</u> years old	50%	70%
Two to <u>four</u> years old	25%	50%
<u>More</u> than four years old	10%	25%

INCOME

If married, but filing single, or living together and sharing expenses, both columns MUST be completed or case could be dismissed

Debtor1 Employed Yes No Occupation:	Debtor2 Employed Yes No Occupation:
Name of Employer:	Name of Employer:
Address:	Address:
Date employment began:	Date employment began:

=====

EARNINGS

	<u>Debtor1</u>	<u>Debtor2</u>
MONTHLY GROSS income (wages, salary, commissions)	_____	_____
Estimated monthly overtime	_____	_____
Subtotal	_____	_____
Less Deductions from paycheck:		
Tax Withholding, Medicare, Social Security	_____	_____
Mandatory Retirement Contributions	_____	_____
Voluntary Retirement Contributions	_____	_____
Retirement Loan Repayments	_____	_____
Insurance	_____	_____
Child Support/Alimony	_____	_____
Union Dues	_____	_____
Other Deductions. Specify _____	_____	_____
Total Payroll Deductions	_____	_____
TOTAL "TAKE-HOME" PAY	_____	_____
OTHER INCOME		
Net income from rental property and from operating a business. .	_____	_____
Interest and Dividends	_____	_____
Child Support, Alimony, Property Settlements	_____	_____
Unemployment	_____	_____
Social Security	_____	_____
Other Government Assistance (foods stamps, housing, etc)	_____	_____
Pension or Retirement Income	_____	_____
Other Monthly Income	_____	_____
TOTAL OF ALL OTHER INCOME	_____	_____

TOTAL MONTHLY INCOME

All other contributions to paying expenses (include contributions from an unmarried partner, members of your household, dependents, roommates, other friends or relatives)Specify:.....

Describe any increase or decrease in income reasonably anticipated within the year following the filing of your petition:.....

Do You Have Dependents? NO

YES. Fill out this information for each dependent

<u>Dependents relationship to Debtor1 or Debtor2</u>	<u>Dependent's Age</u>	<u>Does Dependent Live With You?</u>	
Son or Daughter	_____	Yes	No
_____	_____	Yes	No
_____	_____	Yes	No
_____	_____	Yes	No

Do your expenses include expenses of people other than yourself and your dependents? Yes No

If a joint petition is filed and parties are separated, EACH party must complete separate list of expenses

MONTHLY EXPENSES

	Family	Single	Office
First Mortgage (Or monthly Rent payment or Lot Rent)			
Real Estate Taxes			
Homeowners, renters insurance			
Home maintenance, repair, and upkeep			
Homeowners association or condo dues			
Additional Mortgage Payments (home equity, 2 nd Mtg)			
Electricity, heat, natural gas			
Water, sewer, garbage collection			
Telephone _____, cell phone_____, Internet_____, satellite_____, and cable services_____			
Other Utilities:			
Food and Housekeeping Supplies			
Childcare and children's education costs			
Clothing, Laundry and Dry Cleaning			
Personal care products and services			
Medical, dental and vision expenses			
Transportation (include gas, maintenance, bus/train fare, not car payments)			
Entertainment, clubs, recreation, newspapers, magazines, books			

Charitable Contributions			
Life Insurance (not deducted from paycheck)			
Health Insurance (not deducted from paycheck)			
Vehicle Insurance			
Other Insurance: Specify			
Taxes (not real estate or payroll)			
Car Payment			
Car Payment			
Other Secured Debt Payment			
Child Support or Alimony not deducted from paycheck			
Other payments to support those not living with you			
Mortgage on investment properties (include ins, taxes, maintenance, HOA)			
Other expenses: Specify			
Total Monthly Expenses			

Any substantial increase or decrease expected to expenses within 1 year (house payment change, car paid off?)

I/we have reviewed this budget and state that these are my/our living expenses

_____, Debtor1 _____ Debtor2

CLIENT QUESTIONNAIRE

Male Name _____ SSN _____ Birth date _____

Female Name _____ SSN _____ Birth date _____

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. *If the case is filed under chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.* An individual debtor engaged in business as a sole proprietor, partner, family farmer or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question in "None", mark the box labeled "None". If additional space is needed for that answer to any question, use and attach a separate sheet properly identified with the case name and the number of the questions.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor "in business" for the purpose of this form if the debtor is or has been, within the last six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations if which the debtor is an officer, director, or person in control; officers, directors and any owner of 5 percent affiliates; any managing agent of the debtor. 11U.S.C. section 101

None

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately.

MALE YTD INCOME	SOURCE	FEMALE YTD INCOME	SOURCE
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20 _____			
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20 _____			
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20 _____			
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None

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately.

	MALE YTD INCOME	SOURCE	FEMALE YTD INCOME	SOURCE
20__	_____	_____	_____	_____
20__	_____	_____	_____	_____

None

3. Payment to creditors.

a. List all payments on loans, installment purchases of good or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case.

NAME OF CREDITOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT OWING
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

b. Debtor whose debts are not primarily consumer debts: List all payments or any other transfer to any creditor within 90 days of \$5,000.00 or more.

_____	_____	_____	_____
_____	_____	_____	_____

c. List all payments made within one year immediately preceding the commencement of this case for the benefit of creditors who are or were insiders. (Friend, relative, business associate)

NAME OF CREDITOR(AND RELATIONSHIP)	DATE OF PAYMENT	AMOUNT PAID	AMOUNT OWING
_____	_____	_____	_____
_____	_____	_____	_____

None

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

CAPTION SUIT	NATURE OF SUIT	COURT	STATUS OF SUIT

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

CREDITOR	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY

None

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

CREDITOR(OR SELLER)	DATE OF REPOSSESSION OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

None

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

NAME OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT

b. List all property which has been in the hands of a custodian, receiver, or court appointed official with one year immediately preceding the commencement of this case.

NAME/ADDRESS OF CUSTODIAN	COURT/CASE NUMBER	DATE OF ORDER	DESCRIPTION
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None

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

NAME OF PERSON/ORGANIZATION RELATIONSHIP	DATE	DESCRIPTION OR VALUE
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None

8. Losses

List all losses from fire, theft, or other casualty, or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

DESCRIPTION/VALUE OF PROPERTY	CIRCUMSTANCES(INSURED?)	DATE OF LOSS
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None

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **ONE YEAR** immediately preceding the commencement of this case.

NAME OF PAYEE	DATE OF PAYMENT	WHO PAID?	AMOUNT PAID OR DESCRIPTION
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None

10. Other transfers.

a. List all property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **TWO YEARS** immediately preceding the commencement of this case.

*****Use separate sheets if necessary*****

NAME & ADDRESS OF TRANSFEREE (Relationship)	DATE	DESCRIBE PROPERTY TRANSFERRED
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b. List all property transferred within **TEN YEARS** to a self-settled trust or similar device of which you are the beneficiary

NAME OF TRUST/DEVICE	DATE OF TRANSFER	AMOUNT, DESCRIPTION OF PROPERTY, VALUE AND YOUR INTEREST IN PROPERTY
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None

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts in banks, credit unions, pension funds, cooperatives, associations, brokerage house and other financial institutions.

NAME & ADDRESS OF INSTITUTION	TYPE OF ACCOUNT	DATE OF CLOSING
ACCOUNT NUMBER	ACCOUNT BALANCE	

None

12. Safe deposit boxes.

List each safe deposit box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

BANK OR DEPOSITORY	WHO HAS ACCESS TO BOX	CONTENTS	TRANSFER OR SURRENDER DATE
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None

13. Set-offs.

List all set-offs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

NAME OF CREDITOR	DATE	AMOUNT OF SET-OFF
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None

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

NAME/ADDRESS OF OWNER	DESCRIPTION/VALUE OF PROPERTY	LOCATION OF PROPERTY
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None

15. Prior address of debtor.

If the debtor has moved within the **THREE** years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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None

16. Spouses and former spouses.

If the debtor resides 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 this case, identify the name of the debtor's spouse and any former spouse who resides or resided with the debtor in the community property state.

NAME

None

17. Environmental Information. For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

ATTACH A LIST FOR ANY THAT APPLIES

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME/ADDRESS	GOVERNMENTAL UNIT	DATE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME/ADDRESS	GOVERNMENTAL UNIT	DATE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME/ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Have you been any of the following in the last 6 years: Self employed, an officer, director, partner, or managing executive of a corporation or partnership, a self employed professional, an owner of 5% or more of the voting or equity securities of any corporation or entity.

YES _____ NO _____ If you answered "YES" to any of question #18 above, there is an additional questionnaire to complete at the end of this questionnaire. If "NO," proceed to the next question. .

19. Do you own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety.

I have reviewed the forgoing questionnaire, with changes made by personnel of Rulon T. Burton and Associates, and declare that the answers are true and correct to the best of my knowledge and belief.

Date _____
CLIENT

CLIENT

BUSINESS QUESTIONNAIRE
(Complete separate questionnaire for EACH business venture if more than one)

NAME OF BUSINESS	TAXPAYER ID SSN	ADDRESS	NATURE OF BUSINESS	DATES OPERATED
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Is your business "Single Asset Real Estate," (One building, not more than 4 individual units which generates most of your income and you conduct no other business operations other than managing the units).

List the name and address of all bookkeepers and accountants who, within **TWO YEARS**, kept or supervised the keeping of books and records of business.

List the names and address of any firms or individuals who have audited the books and records of the business in the last **TWO YEARS**.

List the names and address of any firm or person who had possession of any books or records of the business.

List all financial institutions, creditors and other parties who you issued financial statements in the last **TWO YEARS**.

List the date of the last two inventories taken of property of the business.

DATE OF INVENTORY	INVENTORY SUPERVISOR	AMOUNT (Cost or Market)
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List the name and address of firm or person having possession of each inventory reported above.
