

Fill in this information to identify your case:

Debtor 1	<u>George</u> <small>First Name</small>	<u>Winston</u> <small>Middle Name</small>	<u>Lewis</u> <small>Last Name</small>
Debtor 2 (Spouse, if filing)	<u>Delia</u> <small>First Name</small>	<u>Marie</u> <small>Middle Name</small>	<u>Lewis</u> <small>Last Name</small>

United States Bankruptcy Court for the: Northern District of Georgia

Case number (if known) _____

☐ Check if this is an amended filing**Official Form 107****Statement of Financial Affairs for Individuals Filing for Bankruptcy****04/22**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☒ Married
☐ Not married

2**2. During the last 3 years, have you lived anywhere other than where you live now?****3**

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

4**Part 2: Explain the Sources of Your Income**

4. **Did you have any income from employment or from operating a business during this year or the two previous calendar years?**
 Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income <small>Check all that apply.</small>	Gross income <small>(before deductions and exclusions)</small>	Sources of income <small>Check all that apply.</small>	Gross income <small>(before deductions and exclusions)</small>
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ 9,200.00 <div>5</div>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ 4,742.00
For last calendar year: (January 1 to December 31, 2021) <small>YYYY</small>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ 18,400.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ 11,287.00
For the calendar year before that: (January 1 to December 31, 2020) <small>YYYY</small>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ 7,400.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ 0.00

5. **Did you receive any other income during this year or the two previous calendar years?**

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 Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.
 List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
- ☐ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income <small>Describe below.</small>	Gross income from each source <small>(before deductions and exclusions)</small>	Sources of income <small>Describe below.</small>	Gross income from each source <small>(before deductions and exclusions)</small>
From January 1 of current year until the date you filed for bankruptcy:	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
For last calendar year: (January 1 to December 31,) <small>YYYY</small>	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
For the calendar year before that: (January 1 to December 31,) <small>YYYY</small>	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Auto Credit of Atlanta <small>Creditor's Name</small>	02/01/2022	\$ 900.00	\$ 13,500.00	<input type="checkbox"/> Mortgage
2799 Lawrenceville Highway <small>Number Street</small>	01/01/2022	7		<input checked="" type="checkbox"/> Car
				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
Decatur GA 12250 <small>City State ZIP Code</small>				
		\$	\$	<input type="checkbox"/> Mortgage
<small>Creditor's Name</small>				<input type="checkbox"/> Car
<small>Number Street</small>				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
<small>City State ZIP Code</small>				<input type="checkbox"/> Other
		\$	\$	<input type="checkbox"/> Mortgage
<small>Creditor's Name</small>				<input type="checkbox"/> Car
<small>Number Street</small>				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
<small>City State ZIP Code</small>				<input type="checkbox"/> Other

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

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☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	
Insider's Name _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
 Include payments on debts guaranteed or cosigned by an insider.

☒ No
 ☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	Include creditor's name
Insider's Name _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.
- ☐ No
 ☒ Yes. Fill in the details.

9

	Nature of the case	Court or agency	Status of the case
Case title <u>Discover v. Delia Lewis</u> Case number <u>2015 CV 114291</u>	Contract	Clayton County Magistrate <small>Court Name</small> <u>9151 Tara Blvd.</u> <small>Number Street</small> <u>Jonesboro</u> <u>GA</u> <u>30236</u> <small>City State ZIP Code</small>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Case title _____ Case number _____		_____ <small>Court Name</small> _____ <small>Number Street</small> _____ <small>City State ZIP Code</small>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
 Check all that apply and fill in the details below.
- ☒ No. Go to line 11.
 ☐ Yes. Fill in the information below.

Discover

Creditor's Name

P.O. Box 15316

Number Street

Wilmington

DE

19850

City State ZIP Code

10

1453 Cedar Trace Drive, Ellenwood, GA

08/12/2021

\$ 183,500.00

Explain what happened

☐ Property was repossessed.
☐ Property was foreclosed.
☐ Property was garnished.
☒ Property was attached, seized, or levied.

\$

Explain what happened

☐ Property was repossessed.
☐ Property was foreclosed.
☐ Property was garnished.
☐ Property was attached, seized, or levied.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
- ☐ Yes. Fill in the details. **11**

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____		_____	\$ _____
Last 4 digits of account number: XXXX-__ __ __ __			

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
- ☐ Yes **12**

Part 5:

List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
- ☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____ Number _____ Street _____ City _____ State _____ ZIP Code _____ Person's relationship to you _____		_____	\$ _____
		_____	\$ _____

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____ Number _____ Street _____ City _____ State _____ ZIP Code _____ Person's relationship to you _____		_____	\$ _____
		_____	\$ _____

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No
☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Spirit of God Church 13 <small>Charity's Name</small> 150 Abernathy Dr. <small>Number Street</small> Atlanta GA 30307 <small>City State ZIP Code</small>	Monthly tithes - various dates	_____	\$ <u>1,680.00</u>
		_____	\$ _____

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No **14**
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss <small>Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.</small>	Date of your loss	Value of property lost
		_____	\$ _____

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details. **15**

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Peachtree Counseling <small>Person Who Was Paid</small> 1124 Peachtree St. <small>Number Street</small> Atlanta GA 30303 <small>City State ZIP Code</small> <small>Email or website address</small> <small>Person Who Made the Payment, if Not You</small>	\$30.00	<u>02/16/2022</u>	\$ <u>30.00</u>
		_____	\$ _____

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<div>Dawn Carter</div> <div>Person Who Was Paid</div> <div>246 Sycamore St., Ste. 120</div> <div>Number Street</div> <div>Decatur GA 30030</div> <div>City State ZIP Code</div> <div>Email or website address</div> <div>Person Who Made the Payment, if Not You</div>	\$500.00	03/02/2022	\$ 500.00
			\$

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No

16
- ☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<div>Person Who Was Paid</div> <div>Number Street</div> <div>City State ZIP Code</div>			\$
			\$

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No

17
- ☐ Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<div>Person Who Received Transfer</div> <div>Number Street</div> <div>City State ZIP Code</div> <div>Person's relationship to you</div>			
<div>Person Who Received Transfer</div> <div>Number Street</div> <div>City State ZIP Code</div> <div>Person's relationship to you</div>			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No **18**
☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust _____ _____		_____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No **19**
☐ Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____-____-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____-____-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No
☒ Yes. Fill in the details. **20**

	Who else had access to it?	Describe the contents	Do you still have it?
Suntrust Bank Name of Financial Institution 303 Peachtree St. Number Street Atlanta GA 30308 City State ZIP Code	George and Delia Lewis Name Number Street 30308 City State ZIP Code	Legal papers	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details. **21**

Who else has or had access to it?	Describe the contents	Do you still have it?
<p>Name of Storage Facility _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p>	<p>Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p>	<p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details. **22**

Where is the property?	Describe the property	Value
<p>Owner's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p>		<p>\$ _____</p>

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No **23**
☐ Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
<p>Name of site _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p>	<p>Governmental unit _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p>	<p>_____</p>

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
- ☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP Code		
City State ZIP Code			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

	Court or agency	Nature of the case	Status of the case
Case title	Court Name		<div><input type="checkbox"/> Pending</div> <div><input type="checkbox"/> On appeal</div> <div><input type="checkbox"/> Concluded</div>
	Number Street		
Case number	City State ZIP Code		

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name

Number Street

City State ZIP Code

Describe the nature of the business

Name of accountant or bookkeeper

Employer Identification number
Do not include Social Security number or ITIN.

EIN: -

Dates business existed

From To

Business Name

Number Street

City State ZIP Code

Describe the nature of the business

Name of accountant or bookkeeper

Employer Identification number
Do not include Social Security number or ITIN.

EIN: -

Dates business existed

From To

24

Business Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Describe the nature of the business

Name of accountant or bookkeeper

Employer Identification number

Do not include Social Security number or ITIN.

EIN: _____ - _____

Dates business existed

From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No☐ Yes. Fill in the details below.

Date issued

Name _____

MM / DD / YYYY _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x

Signature of Debtor 1

x

Signature of Debtor 2

Date 03/02/2022Date 03/02/2022

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Annotations to Completed Sample Form 107

1. The statement of financial affairs (Official Form 107) is required to be completed by all individual debtors. 11 U.S.C. § 521(a)(1)(B)(iii); Fed. R. Bankr. P. 1007(b)(1). The form contains detailed questions that must be answered, but it is relatively simple to fill out. It is important to pay careful attention to the specific time period requested, as some questions ask for information about several different time periods. Most of the questions include a box labeled “no” which should be checked if that is the appropriate response to the given question. **BACK**
2. In Part 1 of Official Form 107, debtors are asked whether they are currently married. Spouses filing a joint petition may file a single statement, but each spouse is responsible for providing correct information. In cases brought under chapter 12 or 13, married debtors must provide information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. The statement of financial affairs, like the schedules, must be signed by the debtor, or both debtors in a joint case, under penalty of perjury. **BACK**
3. Debtors must list in response to question 2 the address for all of their residences during the past three years, not including their current residence. The answer to this question may help the trustee or other parties verify the identity of the debtor and determine whether the debtor’s claim of exemptions is proper under the domiciliary requirements of 11 U.S.C. § 522(b)(3)(A). **BACK**
4. Debtors must state in response to question 3 if they have lived with a spouse or legal equivalent of a spouse in a community property state or territory within the past eight years. If the answer is yes, the debtor is reminded to fill out Schedule H: Your Codebtors (Official Form 106H). In some cases the property and debts of a spouse or former spouse in a community property state may be affected by the bankruptcy, even if the spouse or former spouse has not joined in the bankruptcy case. See 11 U.S.C. §§ 524(a)(3), 541(a)(2). **BACK**
5. The two questions in Part 2 on the statement of financial affairs address the debtors’ income history. The information to be included in response to these questions goes back several years and therefore may be different from the current and expected future income included in Schedule I or the current monthly income reported on Forms 122A-1 and 122C-1. In general, though, the responses on this form should be cross-checked with the schedules to ensure that all of the documents are consistent. Question 4 requests the debtors’ employment income received for the calendar year in which the petition is filed (from January 1 until the petition date), plus the two calendar years immediately preceding the current year. The amounts listed should be the debtors’ gross income, not net income.

All employment and business income, even from part-time or self-employment activities, must be listed. In an individual case, the debtor must provide income information about a non-filing spouse under “Debtor 2” in a chapter 12 or chapter 13 case, unless the spouses are separated. If debtors filing jointly have income they receive together, it should be listed only once under “Debtor 1.” [BACK](#)

6. Question 5 in Part 2 requests the debtors’ income other than from employment or operation of a business. The time period is the same as in question 4: the calendar year in which the petition is filed (from January 1 until the petition date) plus the two calendar years immediately preceding the current year. This category can include income from a variety of sources, such as Social Security benefits, public assistance payments, unemployment payments, Earned Income Tax Credits, Child Tax Credits, alimony, child support, interest, dividends, pensions, annuities, rents, and gambling and lottery winnings. Even if the payments received would not be considered income for other purposes, or even if they would not be taxable, they should be listed here. [BACK](#)
7. Part 3 contains questions about prepetition payments or transfers of property by the debtor, particularly as they relate to the trustee’s avoidance powers under section 547 and 548. The first part of question 6 seeks information about larger payments or transfers (\$7575 or more) made to creditors within the ninety days prior to the bankruptcy, excluding payments for domestic support obligations or to the debtor’s attorney for representation in the bankruptcy case. Information about such payments is provided only by debtors whose debts are primarily consumer debts.

The second part of question 6 requests information from consumer debtors about loans and other debts on which more than \$600 was repaid within the ninety days prior to the bankruptcy. Payments made for a domestic support obligation are not listed here, as such payments may not be recovered by the trustee as preferences. 11 U.S.C. § 547(c)(7). Payments made to the debtor’s attorney for representation in the bankruptcy case are also excluded. Although the Lewises have not made any recent payments on their home mortgage, they have listed the payments made on their auto lease as they amounted to more than \$600 during the ninety-day prepetition period. [BACK](#)

8. Questions 7 and 8 deal with payments of any amount made to or for the benefit of creditors who were “insiders” within the year prior to the bankruptcy. These must be listed regardless of the amount of the payment. The term “insider” is defined in 11 U.S.C. § 101(31) and includes relatives and certain business relations of the debtor. The trustee may be able to recover these payments as preferences. [BACK](#)
9. Part 4 contains questions about legal proceedings involving the debtor or the debtor’s property. Question 9 asks for information about all lawsuits and administrative proceedings to which the debtor is or was a party within the previous year. When such

proceedings involve claims brought by the debtor they should also be included on Schedule A/B as property of the debtor and on Schedule C as exempt, if possible. Failure to list causes of actions or claims may preclude the debtor from pursuing them after bankruptcy under the doctrine of judicial estoppel. See § 14.3.2.8.3, *supra*. In the sample case the Lewises have listed the court action filed against them for a default on their credit card. [BACK](#)

10. Question 10 seeks details of any repossession, foreclosure, garnishment, attachment, execution, seizure, or levy of the debtor's property within the previous year. A judgment may result in a lien on property, which would make that creditor secured. If such a judgment lien impairs exempt property, it may be avoidable pursuant to 11 U.S.C. § 522(f) (1). See §§ 7.3.8, 10.4.2.3, *supra*. If taken within the ninety days prior to the bankruptcy, the seizure of wages may constitute an avoidable preference. See § 10.4.2.6.4, *supra*. Information about property repossessed, foreclosed, or garnished within the previous year must be provided even if the debtor is no longer in possession of the property. Such property may still be property of the bankruptcy estate if the debtor retains some interest, such as equity or a right of redemption. Note that this question seeks information about voluntary returns or transfers, such as a deed in lieu of foreclosure, as well as about involuntary repossessions, foreclosures, or tax sales. The Lewises have listed the judicial lien recorded on their home. [BACK](#)
11. Question 11 requests information about setoffs taken by a bank, creditor or any other entity within the ninety days preceding the case, because the trustee or debtor may have the option to recover the setoff. See 11 U.S.C. § 553; § 10.4.2.6.7, *supra*. Debtors who have had setoffs made against their bank or other accounts or against tax refunds or benefits owed to them during that period must list the name and address of the creditor, describe the action taken by the creditor, and the date and amount of the setoff. [BACK](#)
12. Question 12 asks the debtor to state whether any property of the debtor was in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or some other official (not a bankruptcy trustee) within the previous year. This question is usually not applicable in consumer cases. Property in the hands of a custodian may be recovered in certain circumstances. See 11 U.S.C. § 543. [BACK](#)
13. Part 5 contains questions about gifts and contributions made by the debtor. Questions 13 and 14 seek information about large gifts and charitable contributions made in the two years before the bankruptcy filing. See § 7.3.8, *supra*. Gifts and charitable contributions with a total value of \$600 or less per recipient do not need to be listed. The amount listed on Schedule J as an ongoing expense for charitable contributions should be consistent with the amounts disclosed here (or the debtor should be prepared to explain any inconsistency). The Lewises have listed the tithing to their church. [BACK](#)

14. Question 15 in Part 6 asks the debtor to disclose all losses from fire, theft, other casualty, or gambling within the previous year. See § 7.3.8, *supra*. If the debtor has such a loss it should be listed here and any related claim for insurance proceeds should be listed in Schedule A/B and exempted on Schedule C if possible. [BACK](#)
15. Part 7 contains questions about certain payments and transfers made by the debtor. If the debtors were required to pay for their prepetition credit and budget counseling briefing, that payment should be listed in response to question 16. All other payments made to attorneys, bankruptcy petition preparers, or credit counseling agencies within the previous year for bankruptcy-related services, including those for the current bankruptcy filing, should also be listed. [BACK](#)
16. Question 17 asks for information about payments or transfers of property by the debtor or someone acting on behalf of the debtor within the previous year to debt consolidation companies or anyone who promised to help the debtor deal with creditors. The general purpose of these questions is to assist the court in supervision of attorney fees paid to debtors' counsel and to occasionally reveal abusive debt counseling, debt consolidation, petition preparer, foreclosure assistance, or other bankruptcy-related scams. See § 7.3.8, *supra*. [BACK](#)
17. Any transfers made within two years preceding the filing of the petition that were not made in the ordinary course of the business or financial affairs of the debtor (such as payments for normal household expenses) and that are not listed elsewhere in the statement should be listed in response to question 18. The granting of a security interest, such as a mortgage on the debtor's home, is a transfer that should be listed here. Gifts or transfers listed in in response to earlier questions should not be listed here. It should be noted that although the form generally seeks information only about transfers during the two-year prepetition period, 11 U.S.C. § 548 permits the trustee to use state law fraudulent transfer and avoidance powers that can have a longer look-back period. [BACK](#)
18. Question 19 requires the debtor to list all property transferred within ten years prior to filing the petition to a self-settled trust or similar device of which the debtor is a beneficiary. The debtor must provide a description and value of the property transferred. [BACK](#)
19. Part 8 requests information about certain financial accounts and locations where property could be held. Financial accounts or instruments that were closed, sold or otherwise transferred within the year previous to the bankruptcy filing must be listed in response to question 20, whether they were held in the debtor's name or for the benefit of the debtor. These may include checking, savings, certificate of deposit, money market, and other types of financial accounts. Shares in banks, credit unions shares, pension funds, brokerage houses, and other types of financial institutions are also listed here. [BACK](#)

20. Question 21 requests information about any safe deposit box or other depository for securities, cash, or other valuables that the debtor currently has or had within the year prior to the bankruptcy filing. [BACK](#)
21. Question 22 asks the debtor to disclose if any of the debtor's property was stored in a storage unit or a place other than the debtor's home within the year prior to the bankruptcy filing. If the debtor still owns such property, it should also be listed on Schedule A/B. [BACK](#)
22. Question 23 in Part 9 deals with property held or controlled by the debtor but belonging to another person. Property held in trust for another or in a Uniform Transfer to Minors account should be listed here if someone other than the debtor is the sole beneficiary of the trust. It may also be wise to list the debtor's legal interest as trustee as personal property in Schedule A/B. [BACK](#)
23. Part 10 requests information about environmental concerns. Questions 24 and 25 ask if the debtor has been notified by a governmental unit of any potential environmental liabilities of the debtor, or of any release of hazardous materials. Although few debtors have such liabilities, any debtor who has received a notice that she may have an environmental violation must provide information about that potential liability. If the debtor has been a party in a judicial or administrative proceeding under an environmental law (which is broadly defined in the Part 10), information about the proceeding must be provided in response to question 26. [BACK](#)
24. Part 11 is intended to identify debtors who have been in business within the previous four years. If the debtor has not been in business during this period and answers "no" in response to question 27, question 28 need not be answered. Debtors who have owned a business or had connections to a business, such as by being a sole proprietor or self-employed in a trade or profession, a member of a limited liability company or limited partnership, an officer, director, or managing executive of a corporation, or an owner of at least 5% of the voting or equity securities of a corporation, must answer fully both questions in Part 11. [BACK](#)