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Bankruptcy Questionnaire

The purpose of this questionnaire is to assist in analysis of your financial situation so that we can determine what is the best approach for you to take in connection with your financial problems.

Please read this questionnaire carefully and answer the questions as best as you are able. In the event you decide to file bankruptcy, the law requires that the information we provide to the court be complete, accurate, and truthful. When you sign the documents that will be filed with the court, you will be stating under oath that you have read the documents and everything in them is true and complete to the best of your knowledge. Filing documents knowing they are false can result in dismissal of your case or criminal charges, and it is possible that the information we provide may be audited for accuracy, so it is important that we do our best to provide complete and accurate information to the court.

In addition to the answers on this questionnaire, I will need copies of the following documents to analyze your situation and prepare for a possible bankruptcy filing:

1. Your tax returns for 2015 and 2016 including the W-2 attached to them.
2. All of the pay stubs that you can find for any job you have worked in the last six months.
3. Copies of your vehicle titles or copies of your registrations showing your lien holders.
4. A copy of the last billing you have received from each creditor. If you don't have the last billing, a copy of some billing will be helpful. If you want to double-check who claims that you owe them money, you can get credit reports for free at www.annualcreditreport.com.
5. Copies of your last three bank statements for each of your bank accounts.

All information you provide to this office will be held as attorney-client confidences.

It is very important that you not do any "pre-bankruptcy planning" without consulting with me or another attorney. Such planning would include significantly paying down debt or paying off creditors, borrowing money, transferring assets, or engaging in other significant financial

transactions. The reason that you must not do so is that such planning, improperly done, can be ineffective (that is, the Bankruptcy Court could un-do the planning), or worse, mean that you are unable to obtain a bankruptcy discharge.

If you have received a tax refund, or have some other significant sum of money, it is also advisable for you to not spend that money until you have an opportunity to consult with a lawyer about the possible effects on your bankruptcy. Some payments you may want to make may have unintended consequences in your bankruptcy proceeding.

I do recommend that you continue to make regular payments on your debt as you are able until you have the opportunity to speak with me or another attorney. In the event you cannot pay all of your debt, you should probably pay that debt which is most important to you first. For example, you probably don't want to have your gas or electricity shut off, and if you want to keep your car or your house you probably will need to continue to make payments on those items if you wish to keep them.

The reason I say "probably" is that every person's financial situation is unique, and how you should approach your finances when you are considering bankruptcy should be considered with specific, competent legal advice, for which this cover letter is a poor substitute, and you should make an appointment with me or with other counsel to determine what specific course of action is best for you.

Pages 3 through 11 of this document contain questions. The remaining pages contain important information regarding bankruptcy and the bankruptcy process.

I know this seems to be a lot to deal with all at once. However, the purpose of bankruptcy is to get a fresh financial start, and if you are in a position where you need to go bankrupt, it is well worth doing. Also, as I have noted, I don't expect you to fill in this questionnaire perfectly; just do you best. Please call if you have any questions.

Finally, please let me know if you have trouble with stairs so that I can make arrangements to meet you in a ground-floor meeting room.

Very truly yours,

Martin J. Peck

Your Name (Last, First, Full Middle): (You will also be called the "Debtor")	Spouse's Name (Last, First, Full Middle): (Your spouse will also be called the "Joint Debtor")	
All other names you have used in the last 8 years (include married, maiden, and business and trade names):	All other names your spouse has used in the last 8 years (include married, maiden, and business and trade names):	
Your Social Security Number and all other Tax ID numbers (if more than one, state all):	Spouse's Social Security Number and all other Tax ID numbers (if more than one, state all):	
Your Street Address (No. & Street, City, and State): ZIP CODE:	Spouse's Street Address (if different): ZIP CODE:	
County of Residence or of the Principal Place of Business:	Spouse's County of Residence or of the Principal Place of Business:	
Your Phone Numbers:	Spouse's Phone Numbers:	
Mailing Address of Debtor (if different from street address): ZIP CODE:	Mailing Address of Joint Debtor (if different from street address): ZIP CODE:	
Your Email Address: Consent to receive routine documents via email: Yes <input type="checkbox"/> No <input type="checkbox"/>	Spouse's Email Address: Consent to receive routine documents via email: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE:		
Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor	Case Number	Date Filed
District	Relationship	Judge

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ASSETS

We are required to disclose all of your assets and liabilities, including the value of each asset. Certain of your assets will be required to be valued at what the law describes as “replacement value.” When we meet, we will discuss which assets those are and what that means.

Real Estate. List all real property (that is, land) in which you have any interest at all, whether that interest is legal, equitable, or a future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which you hold rights or powers exercisable for your own benefit.

Other Property. List all of your personal property that you have of whatever kind on the appropriate line. "Personal property" is any property that isn't real estate.

If property is being held for you by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF YOUR INTEREST IN THE PROPERTY
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.				

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF YOUR INTEREST IN THE PROPERTY
4. Household goods and furnishings, including audio, video, and computer equipment.		We don't need a complete listing, but we do need to know approximately what your household goods are worth.		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF YOUR INTEREST IN THE PROPERTY
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.				
16. Accounts receivable. (Does anyone owe you any money?)				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed above.				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF YOUR INTEREST IN THE PROPERTY
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories. Please include make, model, year, and mileage.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				

Debts. List all debts that you owe that you don't have a bill for. Attach additional sheets if you need more room.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	HUSBAND, WIFE, or JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY	AMOUNT OF CLAIM
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	HUSBAND, WIFE, or JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY	AMOUNT OF CLAIM
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	
Account #		Value \$	

When was the last time you used your credit cards (if any?):

Have you used any convenience checks or made any balance transfers on your credit cards?

Marital Status. What is your present marital status? _____

Dependents. List your dependents, their ages, their relationship to you, and whether they live with you.

Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

List all income that you have that you don't have a pay stub for: As a reminder, we will need copies of every pay stub you can find from every job you've had in the last six months. We are required to disclose accurate income information to the court when we file your bankruptcy.

Describe any increase or decrease in any income that you expect will occur within the next year:

Have you paid any money to a debt management service? If so, which one and how much?
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Monthly Expenses.

Payments for your home: Rent or home mortgage payment (include lot rented for mobile home)	
Second mortgage payments.	
<p>If you own (or are purchasing your home)</p> <p>Are real estate taxes included? <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____</p> <p>Is property insurance included? <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____</p> <p>Is your mortgage payment current? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If not, how many months behind are you? _____</p> <p>If you are renting your house, apartment, or a mobile home lot.</p> <p>Is your rent payment current? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If not, how many months behind are you? _____</p>	
Home maintenance (repairs and upkeep)	
Homeowners' association or condominium dues	
Utilities: a. Electricity, heating & natural gas	
b. Water, sewer & garbage collection	
c. Telephone, cell phone, Internet, satellite & cable	
d. Other	
Food	
Housekeeping supplies	
Childcare	
Children's education costs	
Clothing	
Laundry and dry cleaning	
Personal care products & services	
Medical and dental expenses	
Transportation, including gas, maintenance, bus & train fare, but not including car payments.	
Recreation, clubs and entertainment, newspapers, magazines, etc.	
Charitable contributions & religious donations	
11. Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	

Health	
Auto	
Other (specify)	
Taxes (not deducted from wages or included in home mortgage payments) (specify)	
Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
First Car	
Second car	
Other	
Other	
Alimony, maintenance, and support paid to others (not deducted from your pay check)	
Payments for support of additional dependents not living at your home	
Other	

Describe any increase or decrease in expenditures reasonably anticipated to occur over the course of the next the year:

I am specifically required by law to provide you with the information contained on this page.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

CREDIT COUNSELING REQUIREMENT

Before you will be permitted to file for bankruptcy relief, you will need to go through a credit counseling session. This is one of the new requirements of the 2005 changes in the bankruptcy law. You can do this in person, on the telephone, or over the Internet.

Credit counselors available to do credit counseling in Kansas and Oklahoma *include*, but are certainly not limited to:

Allen Credit and Debt Counseling Agency
20003 387th Avenue
Wolsey, SD 57384
www.acdcas.com
888-415-8173

Summit Financial Education
4800 E Flower St
Tucson, AZ 85712
summitfe.org
800-780-5965

Cricket Debt Counseling
219 SW Stark Street
Suite 200
Portland, OR 97204
866-719-0400
www.cricketdebt.com

Complete lists are available at the following websites:

http://www.justice.gov/ust/eo/bapcpa/ccde/CC_Files/CC_Approved_Agencies_HTML/cc_kansas/cc_kansas.htm

http://www.justice.gov/ust/eo/bapcpa/ccde/CC_Files/CC_Approved_Agencies_HTML/cc_oklahoma/cc_oklahoma.htm

If you are a consumer debtor, the Clerk's office is required to provide you with the following notice:

In accordance with section 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

I. Services Available from Credit Counseling Agencies.

With limited exceptions, 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

II. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

A. Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$335)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from

fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B. Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$310)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

C. Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

D. Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$275).

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

III. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

This is my standard fee agreement.

Fee Agreement

This is a Fee Agreement between _____ (“Clients”) and Martin J. Peck (“Peck”).

Clients have retained Peck to represent Clients in connection with evaluating whether to file a bankruptcy and the filing of that bankruptcy in the event Bankruptcy is determined to be in Clients’ best interest.

Clients understand that Peck’s Base Fees for ordinary bankruptcies filed for people whose debts are primarily consumer debts are as follows:

Chapter 7.	\$1,150.00
Chapter 13.	\$2,300.00*

In the event Clients' income is above the median income for their household size, the Base Fee will be increased by \$600.00. In the event a fee is paid through the Chapter 13 plan (that, is, after the case is filed) or over time following a Chapter 7, the Base Fee will be increased by \$300.00. If Clients’ situation warrants a different Base Fee, Clients and Peck will discuss an appropriate fee, and Clients will have no obligation to pay a different fee unless that amount is agreed to in writing by Clients and Peck. *The fee for a Chapter 13 filed in Oklahoma is \$2,500.00. Fee arrangements for Chapter 11 (usually for business) and Chapter 12 (for farmers) bankruptcies will be specific to a particular client’s situation and will be discussed by Clients and Peck, and Clients will have no obligation with respect to a particular fee until agreed to by Clients and Peck. In the event no bankruptcy proceeding is filed, Clients will pay Peck only his hourly rates set out below.

Clients also understand that they will be responsible for paying a filing fee to the court. Filing fees are presently as follows:

Chapter 7.	\$335.00
Chapter 11.	\$1,717.00
Chapter 12.	\$275.00
Chapter 13.	\$310.00

The Base Fee covers Peck’s services in connection with bankruptcy filings and services ordinarily associated with those filings, including (i) analysis of Clients’ financial situation and rendering advice to Clients in determining whether to file a petition in bankruptcy; (ii) preparation and filing of any petition, schedules, statements of affairs and related documents; and representation of Clients at the meeting of creditors; and, if applicable (iii) representation of Clients at the initial confirmation

hearing and one continuance thereof. In the event any motions, adversarial actions, or other contested bankruptcy matters are filed, Clients will pay Peck his hourly rates for handling those matters.

Peck's rates are presently as follows:

- (1) for legal services, \$200.00 per hour;
- (2) for Peck's travel, \$90.00 per hour;
- (3) for paralegal services, \$60.00 per hour;
- (4) for secretarial and support services, \$25.00 per hour; and
- (5) for actual expenses incurred in connection with the representation, with the following at set rates:
 - Photocopies, 10¢ per copy,
 - Mileage, 31.5¢ per mile, and
 - Long distance, 15¢ per minute.

This Agreement and all of the amounts contained in this Agreement are current as of September 19, 2016, but Peck's standard Fee Agreement and Peck's rates and the filing fees occasionally will change, and that may happen without advance notice.

Client

Martin J. Peck

Client

Dated _____