

Some Important Questions

Initialed on _____

Signed on _____

Please read all of the statements below and initial each one if you have no questions about the information. If the statement does not apply to you, indicate by writing "N/A" instead of your initials. If you have a question about any of the statements do not initial but put a "?" before the statement. When you have gone through all of the statements please put the date above where it says "Initialed on ____."

General Procedures

From the time I retain Robert Keyes Law through the time my case is discharged and closed, I will not do any of the following things without first consulting Robert Keyes Law: _____

- a. Borrow any money or use credit cards
- b. Sell anything belonging to me
- c. Transfer or give away any property
- d. Deposit any money belonging to me into anyone else's account
- e. Sign any contracts
- f. Withdraw any money from any IRA, 401k, 403b or any retirement account
- g. Engage in any financial transaction involving more than \$500

I will give Robert Keyes Law's telephone number to any creditor who calls me about anything _____

I have read and understood the Fee Agreement, the Client Direct Payment of Ch. 7 Filing Fee, and have reviewed them with my attorney, and have no further questions _____

I realize that it would be a federal crime for me to allow my bankruptcy case to be filed if I knew any of the information in it was not accurate and complete. This means that if I withhold information, or if I have provided information that I know to be false, I can go to jail. I can also be denied a discharge, meaning that none of my debts could ever be legally forgiven _____

When I sign the bankruptcy paperwork, I will confirm that everyone to whom I owe anything is listed, including friends, relatives, and people I have to pay anyway, such as the IRS _____

If I get sued or receive any communication from a Court about anything after the bankruptcy is filed, I will immediately notify Robert Keyes Law _____

I have not repaid ANY debts to relatives, friends, or business partners within the past twelve months _____

I have not paid more than \$600 to any individual creditor within the past three months _____

I have not made any credit card balance transfers in the past three months _____

Bank Accounts

I must list all bank accounts on which my name appears including those with children, parents, or anyone else _____

If I have closed any bank accounts within the last twelve months I will still be required to get copies of the account statements _____

If I have money deposited in a bank or credit union to which I owe money, the bank or credit union may take that money unless I withdraw it before my case is filed _____

I must list the balances in all bank accounts as of the date I sign the bankruptcy paperwork _____

During the past four years, I have not transferred or deposited money into anyone else's financial account, and no one is holding money belonging to me in his or her account _____

If I have been sued and a judgment has been entered against me, I should close all bank accounts immediately to avoid being garnished _____

Real Estate – I am surrendering _____

Until the bank actually forecloses, and takes possession of my property, I must keep liability insurance on it and must maintain the grounds, or I may receive tickets such as for un-mowed grass or snow on sidewalks _____

If I pay homeowner's association, condo fees or similar charges, I understand that condo fees, maintenance fees and homeowner association fees that come due AFTER you file the case may be debts for which you are responsible even though you are filing bankruptcy, and have given up the property _____

Real Estate – I am keeping _____

I must continue to pay my mortgage(s), association fees, and all taxes. If I do not, my lender, condo association or taxing authority can foreclose _____

After my case is filed I will not receive any statements from my bank, will not be able to make payments on-line or at a branch. The bank cannot contact me in any way. I must make payments via regular mail _____

Debts

I must list all my debts including those to family members or friends. There is no such thing as keeping a debt or a credit card out of the bankruptcy _____

I understand that domestic support obligations, criminal fines, traffic or parking tickets, most student loans, and most taxes are not dischargeable. In some very specific cases unpaid income taxes may be discharged _____

I understand that most State of Michigan Driver Responsibility Fees CAN be discharged _____

If I owe traffic tickets my vehicle may be towed at any time if I do not pay them _____

If I have been in an accident, caused injury and may be sued, the person who would be suing me must be listed as a creditor _____

If I am divorced or get divorced, I may be required to pay some debts that were incurred during the marriage even though I am filing bankruptcy. Some of these debts may be discharged in a Ch. 13 bankruptcy _____

After my case is closed, I can voluntarily pay any creditor I wish. For example, if I owe a family member or a particular merchant or health care provider, I can let them know I am filing bankruptcy, but I will pay them when the case is over _____

Assets

I must list all things in which I have an ownership interest. That means anything that I could sell _____

I understand that tax refunds due to me for the current year or next year that I have not received from Michigan or the Federal Government are assets that must be listed _____

I understand that any lawsuit of any type that I have filed or could file that would result in receiving any money must be listed _____

If I received a large tax refund within the last several months, I will need to document how it was spent _____

If I receive an inheritance, life insurance benefits, any other unexpected money, or win the Lotto within six months AFTER my case is filed, I must advise Robert Keyes Law. Some or all of that money may have to be paid to creditors _____

If I have been garnished within ninety days of my case being filed I must list the amount garnished as an asset. Such garnished money may be recovered. If there is money recovered, I will keep 75% and pay Robert Keyes Law 25% _____

I understand that it usually takes about two months or more after a case is filed to recover garnished money _____

Vehicles

If I am financing or leasing a vehicle and wish to keep it, I will not receive monthly statements and must continue making the payments on my own. I will not be able to make payments on-line. If I fail to continue making payments on time, my vehicle may be repossessed _____

I can surrender my vehicle at any time if I wish and will not owe anything on it _____

MY SIGNATURE WILL APPEAR BELOW ONLY AFTER I HAVE REVIEWED THESE QUESTIONS WITH MY ATTORNEY AND SIGNED THE PETITION. I further acknowledge that I have received a copy of the petition

Signature(s) _____

Name(s) _____