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FEE AGREEMENT: Either a Chapter 7 or a Chapter 13 Fee Agreement will be provided to you after the determination is made as to which chapter you will be filing. **AFTER FILING AN AUTOMATIC STAY IS PUT IN PLACE BY THE COURT YOUR CREDITORS AND COLLECTION AGENCIES LISTED IN YOUR BANKRUPTCY ARE NOTIFIED AND YOU CAN NO LONGER BE HARRASSED BY THEM.**

PLEASE NOTE:

It usually takes 7 working days to prepare your petition. If you have already received a **Summons**, please let us know immediately. **Time is important.** We will let your needs dictate how fast your petition is prepared. Please keep in mind that the total fee indicated above is for the complete preparation and filing of your bankruptcy petition as well as the court appearance. See retainer agreement for complete terms of representation. We prepare this petition from the information that you provide us in this questionnaire; therefore it is necessary that the information be true and correct. If the information is incorrect and deliberately false, the Trustee has the discretion to dismiss your Bankruptcy Petition, and your debts will still be owed after dismissal of your case. You can even go to jail if your schedules are dishonest.

IT IS YOUR RESPONSIBILITY TO GIVE US THE CORRECT INFORMATION.

The above-mentioned fee agreement does not cover an adversary proceeding or an appeal or such unrelated matter as a post- petition credit reporting issue or problem. Or post-petition problems with a lien strip on a secured loan on real estate. In the unlikely event that either of these procedures is required and you want us to represent you, you will need to enter into a new fee agreement with us. In addition to filling out this information and working with us through the case you need to go to an approved Financial Management Class. The Court will dismiss your case, or impose extra fees if this is not done promptly.

I/We authorize you to prepare these documents based upon the information that I/We furnish to you and state under penalty of perjury that the information provided is true and correct.

I HAVE READ THE ABOVE FEE SCHEDULE AND NOTES; I UNDERSTAND THE AGREEMENT

Signature of Debtor
Date _____

Signature of Co-Debtor
Date _____

Home Phone _____

Work/Cell Phone _____

CHAPTER 7 AND CHAPTER 13

New bankruptcy rules became effective in 2005. The law requires that when an individual(s) debts consist of consumer debts the debtor must be advised of both Chapter 7 proceeding and Chapter 13 proceeding. This allows the debtor to make a decision as to which chapter he/she/they wishes to file with the court. In a Chapter 7 proceeding most debts are discharged and the Debtor is given a fresh start. A Chapter 13 bankruptcy is a re-payment plan lasting 3 to 5 years depending on your finances. The law requires us to do much more investigating of a clients' income than before. Additionally, you must obtain a credit counseling certificate (1st Certificate) prior to filing your case and take a financial management course (2nd certificate) before your case is completed, and a Discharge is granted.

Before your case is filed we must have the following from you.

Please call for an Appointment to bring these documents in with this form

- 1) Credit counseling certificate- obtained from a non-profit counselor.
- 2) Six (6) months of payroll stubs or records.
- 3) Bank Statements for six (6) months up to the date you will file for all accounts.
Also you will need to bring to your meeting with the Trustee the Bank Statement showing how much money you had in the Bank on the day of filing.
- 4) Copies of past two (2) years tax returns.
- 5) Copy of Lease for where you live, (if any).
- 6) Copy of ID and Social Security Card
- 7) Signed retainer agreement
- 8) Any Retirement Statements
- 9) Any Child Support Orders
- 10) At least one credit report from one of the three bureaus, Equifax, Experian, and TransUnion.
These reports can be obtained for no cost at: www.annualcreditreport.com or calling 877 322-8228.

REMEMBER YOU MUST LIST EVERY CREDITOR INCLUDING DEBTS YOU INTEND TO CONTINUE TO PAY. A CREDITOR IS ANYONE WHO YOU MIGHT THINK YOU OWE MONEY EVEN IF YOU DON'T AGREE.

CERTIFIED CREDIT COUNSELORS

We cannot file your case unless we have a certificate that you have spoken with a credit counselor. Once filed you must also take a “Financial Management Course” You will not get a Bankruptcy discharge unless you complete the course. The court can close your case without a discharge and cause you to have to pay to re-open your case if you do not take the course promptly.

By internet: contact an agency below by internet for fastest service.

By Phone: If you call them they can schedule your appointment quicker. You will have to arrange to get their fee to them.

Internet or over the phone.

“Access Counseling”

www.AccessCounseling.com

1-800-205-9297

Please use atty. code **NZ13831**

Price Range \$20-\$25 dollars

www.ccadvising.com

1-855-980-6690

Please use atty. code **NRZ2015**

www.bkhelp.org

Price range is \$45-\$55 for either and they do both the counseling and the course either over the phone or on the internet.

After filing, Financial Management course only, Internet only.

www.50-30-20.com or www.NationalPersonalFinance.com

www.bothcourses.com

1-844-378-3059

Use atty. code N9438Z

ALL QUESTIONS ARE IMPORTANT

DO NOT SKIP ANY QUESTIONS. PUT N/A IF THE QUESTION DOES NOT APPLY TO YOU

PRINT NAME (Please include middle name)

PRINT Spouse's NAME (Please include middle name)

Social Security No # _____

Social Security No # _____

Married [] Single [] Divorced [] Separated []

Names AND ages of minor children living at home _____

Do you have any roommates who live with you and contribute to expenses? _____

If you have used any other names in the past 6 YEARS (**Including Business Names**) Maiden or Previously

Married, Please list them below _____

How long have you continuously lived in Nevada? _____ If less than 2 years, what state did you move from

Please list your complete address, City, County and Zip Code (Street and Mailing Address)

Street, Apt. No # or Space # _____

Have you Ever filed a Bankruptcy before?

City and Zip Code _____

When, Where and Bankruptcy Number Please.

County _____

How Long?

Home Number _____

Work Number _____

Cell Number _____

Email Address _____

REAL PROPERTY

If you own land, a house or a mobile home, you are entitled to keep up to \$550,000.00 of equity in your home depending on how long you have owned it.

How long have you owned your home? _____ years _____ months.

What is the **Market Value** of your Property? \$ _____ How Much do you Owe? \$ _____

If you are behind on your Mortgage, What is the Arrearage? _____

How Much is your Monthly Payment _____

Are there any Hazardous waste on any Property that you own? _____

Do you have a Homestead in place? [] Yes [] No (Please Mark One)

Do you want to **Keep** your Home? _____ Do you want to **Give** it Back? _____
**Are you currently working on a loan modification [] Yes [] No if yes with whom: _____

1st Mortgage Creditor Name and Address
Acct # _____

2nd Mortgage Creditor Name and Address
Acct # _____

_____ Owe \$ _____

_____ Owe \$ _____

PLEASE NOTE: A recorded Homestead helps to protect your Home against Creditors and is Necessary in order to claim the Exemption allowed by Nevada State Laws. We Can Prepare a Homestead For **\$50.00**

PERSONAL PROPERTY

Do you have any cash on hand? [] Yes [] No If Yes , How Much \$ _____

What Bank Accounts have you had during the LAST YEAR? Please state name and address of your current or former bank, State whether it is/ was Checking or Savings and is it open or Closed. If it is Closed, what date did you close it and what was the amount withdrawn?

NAME and ADDRESS of BANK

CHECKING OR SAVINGS

OPEN OR CLOSED

Balance \$ _____

Overdrafts [] Yes [] No

Please let us know if you have any post dated checks

NAME and ADDRESS of BANK

CHECKING OR SAVINGS

OPEN OR CLOSED

Balance \$ _____

Overdrafts [] Yes [] No

Do you have any post dated checks? [] Yes [] No

Do you have a Security Deposit with a Landlord or Utility Companies? [] Yes [] No

If Yes, How Much do you expect to get back? \$ _____

Please give a Brief Description of your Household Items (Furniture and etc) _____

If you were to sell everything in your home at a yard sale, how much would you make? \$ _____

Do you own any Art/ Antiques/ Coin or Stamp Collections? [] Yes [] No

If so, what is it and how much is it worth? _____ \$ _____

At a yard sale, how much do you think you would get for your clothing? \$ _____

Do you have any Furs, Collectibles or Jewelry? (Not your Wedding Set) [] Yes [] No

Please Describe and Provide the Fair Market Value? _____ \$ _____

Please describe any sports or recreation equipment _____ \$ _____

Do you own any Firearms [] Yes [] No If Yes, Please List the type and Value. _____

Do you own any Insurance policies with Cash Value? [] Yes [] No. Is it Term [] or Whole Life []

Who is it With?

Do you have a Retirement, 401-K, IRA, Annuities or Savings Bonds? [] Yes [] No

Who is it With? _____

Do you have a 401-K loan? [] If so How much total do you owe? _____

If Yes to the 3 questions above Give Details including Type, Name and Address of the issuing companies, with Cash/Retail/Surrender Values.

Do you have any Accounts Receivable? Please Explain _____

Do you Currently Receive or are Owed any Alimony or Child support ? If so Please provide name, Addresses And amounts owed? _____

If you owe Child Support make sure you list it with your other creditors.

Please list **ALL VEHICLES including boats dirt bikes and the like** which are in your name or for which you have Co-Signed. Include Autos, Trucks, Motorcycle's, and ATV's. Include the year, Model and how much you owe; if anything.

INCLUDE THE PRIVATE PARTY BLUE BOOK VALUE. SEE KBB.Com

(1) _____
Year, Make and Model

(2) _____
Year, Make and Model

Paid for? []Yes []No How Much Owed \$ _____

Paid for? []Yes []No How Much Owed _____

How Much is it worth? \$ _____

How Much is it Worth ? \$ _____

Do you want to keep it? _____ Give It Back _____

Do you want to keep it ? _____ Give it Back _____

Creditor and Address _____
Account No.

Creditor and Address _____
Account No.

(3) _____
Year, Make and Model

(4) _____
Year, Make and Model

Paid for? []Yes []No How Much Owed \$ _____

Paid for? []Yes []No How Much Owed? _____

How Much is it worth? \$ _____

How Much is it Worth ? \$ _____

Do you want to keep it ? _____ Give It Back _____

Do you want to keep it ? _____ Give it Back _____

Creditor and Address _____
Account No.

Creditor and Address _____
Account No.

If you are, please state which vehicle? _____

How many months behind are you? _____ What is your monthly payment? _____

If you are behind on more than one vehicle, Please Check here [] and use the back of this sheet to give us the information on each vehicle as listed above.

Do you have any loans where you gave creditors other collateral such as a computer, jewelry, tools, or furniture? Ask us and we will tell you if you need to pay to avoid repossession. Most likely the creditor will not want the property back.

Name and Address of Creditor _____

Account Number _____ Amount owed _____ Collateral _____

Name and Address of Creditor _____

Account Number _____ Amount owed _____ Collateral _____

Do you own a professional library, farm equipment or specialized tools for your trade or profession? [] **Yes** [] **No**. If so, please describe that and state what you could get if you sold them at market value.

Do you owe any Federal, State, County or City taxes? [] **Yes** [] **No** If so, please list name of entity (1.e. IRS, Washoe County Tax Assessor and etc.), address, for which year and amount owed:

Are you a co-signer on someone else's loan(s)? [] **Yes** [] **No** if so, state the name and address of the person that you have co-signed for and the name, address, account number, amount owed and what the security is:

Please state the name of any spouse (other than present) with whom you have resided in the past six years.

Do you own any interests in any businesses, partnerships or joint ventures? [] **yes** [] **no** Please itemize

Have you been a Corporate Officer or Director of a Business in the last 6 years? [] **yes** [] **no**.

We Must Have Six (6) Months of Paycheck Stubs from Each Debtor

What do you do for a living? What is the name, address & phone number of your place of employment?

Debtor's Occupation and employer _____

Spouse's Occupation and employer _____

When did you start working there? _____

Spouse _____

INCOME

Current Monthly gross wages, salary, and commissions

DEBTOR

SPOUSE

\$ _____

\$ _____

Estimated Monthly overtime.....

\$ _____

\$ _____

Subtotal.....

\$ _____

\$ _____

Payroll Deductions

- a. Payroll taxes and Social Security.....
- b. Insurance.....
- c. Union Dues.....
- d. Other (please describe).....
- e. Is retirement mandatory? voluntary?

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

Subtotal.....

\$ _____

\$ _____

MONTHLY TAKE HOME PAY.....

\$ _____

\$ _____

Regular income from operation of business, profession, Or farm (attach detailed statement).....

\$ _____

\$ _____

Income from Real Property.....

\$ _____

\$ _____

Interests and Dividends.....

\$ _____

\$ _____

Alimony, maintenance or support payments payable

\$ _____

\$ _____

To the debtor for the debtor's use or that of dependants

\$ _____

\$ _____

Social Security or other Government Assistance

\$ _____

\$ _____

(please specify what program).....

\$ _____

\$ _____

Pension or Retirement Income.....

\$ _____

\$ _____

Other Monthly Income such as rent from family members

\$ _____

\$ _____

(please be specific).....

\$ _____

\$ _____

TOTAL MONTHLY INCOME.....

\$ _____

\$ _____

TOTAL COMBINED MONTHLY INCOME.....

\$ _____

\$ _____

Please describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the next year following the filing of this document. Use another sheet if necessary.

Check this box if and your spouse maintain separate households. If so, you must fill out this sheet for each household.

Rent or Mortgage payments (including lot for rented mobile home)..... \$ _____
2nd Mortgage..... \$ _____

Are Real Estate Taxes included in the above payment? yes no

Is Property Insurance included in the above payment? yes no

Utilities

Electricity and/or heating fuel..... \$ _____
Water/Sewer/Garbage..... \$ _____
Telephone/Cell phone..... \$ _____
Cable TV..... \$ _____
Internet Services..... \$ _____
Other (Please specify)..... \$ _____

Home Maintenance (Repairs and upkeep)..... \$ _____
Food..... \$ _____
Clothing..... \$ _____
Laundry & Dry Cleaning..... \$ _____
Medical & Dental/Braces..... \$ _____
Transportation/vehicle repair/gas/registration costs/(Not including car payments)..... \$ _____
Recreation/Clubs/Entertainment/Newspapers/Magazines and etc..... \$ _____
Charitable contributions..... \$ _____
Pet Care..... \$ _____
Insurance (Not deducted from wages or included in mortgage payments)..... \$ _____
 Homeowners or Renter's..... \$ _____
 Life..... \$ _____
 Health..... \$ _____
 Auto..... \$ _____
 Other (Please specify)..... \$ _____

Taxes (Not deducted from wages or included in mortgage payments)
Please specify..... \$ _____

Installment Payments (Only include payments on property that you are keeping)

 Auto..... \$ _____
 Auto..... \$ _____
 Other..... \$ _____
Alimony, Maintenance, and support paid to others..... \$ _____
Payments for support of additional dependents not living at your home..... \$ _____
Regular expenses from operation of business, Profession, or farm (attach Stmt)..... \$ _____
Other..... \$ _____

TOTAL MONTHLY EXPENSES..... \$ _____

How much income have **You** and **Your Spouse** earned in the following years?

You in: year to date: \$ _____ in **2025**: \$ _____ In **2024**: \$ _____

Spouse in: year to date: \$ _____ In **2025**: \$ _____ In **2024**: \$ _____

Have you received any income from something other than employment or operation of a business (i.e. Child support, alimony, welfare payments, retirement, social security, disability and etc.) **Yes** **No** If so, please state from what source and in what amounts for the following years:

Your income: year to date: \$ _____ in **2025**: \$ _____ In **2024**: \$ _____

Spouse income: year to date: \$ _____ In **2025**: \$ _____ In **2024**: \$ _____

Have you made any **CASH ADVANCES, OR NEW DEBT, (\$600.00 or more)** in the last 180 days?

yes **no** If so, please give details and dates. _____

The Bankruptcy code allows the Court to undo any large payments (more than \$600.00) to family members going back a year, or to unsecured creditors going back 90 days. Have you made any payments of this nature? **Yes**. **No**. If so, when and to whom?

Are you being sued? Do you have a garnishment or an execution current or pending, or have you received a summons? **Yes**. **No**. If so, please state the details: (i.e. John Smith vs. John Doe, this is an execution for garnishment in the District Court of where, case number is, and what is the status of the case, pending? Has it gone to garnishment? Etc; Bring a copy when you bring this paperwork back.

Can you sue anyone for money? Please Explain. _____

Have you had any property repossessed **Yes**. **No**. If so, Please state what was repossessed, the date it was repossessed or surrendered, the creditor and address and the amount you owed when the repossession occurred.

Have you experienced any losses in the **last 12 months?** (For Example - Fire, Theft or other Casualty, Gambling):

Have you paid any Attorneys or Credit Counseling Agencies in the **last 12 months?** Yes. No. If so, please state name, address and how much money you spent:

Have you transferred or sold any property in the normal course of business to any family members or transferred or sold any property to anyone in the **last 24 months?** Yes. No. If so, please state the details including the name, address and property transferred and why it was transferred:

Have you closed any financial accounts in the **past 12 months?** Yes. No. If so, please state the Bank and address, amount at closing, closing date and what money (If any) was used for:

Do you have a safe deposit box? Yes. No. If so, please state the name and address of the Bank that it is located at, and what you have in it. If there is anything of value, what's the value?

Do you have any property that does not belong to you? Yes. No. If so, please state name and address of who it belongs to and why you are holding it:

Value \$ _____

Do you expect to inherit in the next year? [] Yes. [] No. _____

Have you moved in the last three (3) years? [] Yes. [] No. If so, please state your former address and dates of occupation:

Are there any questions or problems we need to discuss? _____

The Bankruptcy Court now requires you to prove at your interview with the Trustee (Called the 341 Meeting) that you correctly recorded your social security number. Therefore you must bring a picture ID such as Drivers License and if your social security is not on your driver's license, a Social Security card, W-2 or pay stub with the social security number on it must be brought to the interview with the Trustee.

INCLUDING THE ZIP CODE-OF THE CREDITOR. IF THAT PARTICULAR CREDITOR HAS BEEN SENT TO COLLECTIONS, WE ALSO NEED THE SAME INFORMATION ON THE COLLECTIONS AGENCY OR ATTORNEY IF WE DO NOT HAVE THE INFORMATION THAT IS REQUESTED, YOUR CREDITORS WILL NOT BE NOTIFIED AND YOU WILL NOT HAVE THE PROTECTION THAT YOU HAVE PAID US TO PROVIDE FOR YOU. PLEASE DO NOT ABBREVIATE AND PRINT LEGIBLY. THANK YOU. USE THE CORRESPONDENCE ADDRESS IF YOU HAVE IT.

NAME & ADDRESS OF CREDITOR	YEAR DEBT BEGAN	HOW MUCH DO YOU OWE?	WHAT KIND OF DEBT? EX: MED BILL, AUTO CREDIT CARD	IF IN COLLECTION? GIVE ADDRESS
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Last Four Account Numbers Only

Account No.				

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USE THE CORRESPONDENCE ADDRESS IF YOU HAVE IT

NAME & ADDRESS OF CREDITOR	YEAR DEBT BEGAN	HOW MUCH DO YOU OWE?	WHAT KIND OF DEBT? EX: MED BILL, AUTO	IF IN COLLECTION? GIVE ADDRESS
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Last Four Account Numbers Only

Account No.				

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USE THE CORRESPONDENCE ADDRESS IF YOU HAVE IT.

NAME & ADDRESS
OF CREDITORYEAR
DEBT BEGANHOW MUCH
DO YOU OWE?WHAT KIND OF DEBT?
EX: MED BILL, AUTO
CREDIT CARDIF IN COLLECTION?
GIVE ADDRESS

Last Four Account Numbers Only

Account No.				

USE THE CORRESPONDENCE ADDRESS IF YOU HAVE IT.

NAME & ADDRESS
OF CREDITOR

YEAR
DEBT BEGAN

HOW MUCH
DO YOU OWE?

WHAT KIND OF DEBT?
EX: MED BILL, AUTO
CREDIT CARD

IF IN COLLECTION?
GIVE ADDRESS

Last Four Account Numbers Only

Account No.				

The Government requires us to give you this.

Nathan Zeltzer, ESQ

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

If you decide to seek bankruptcy relief, you can represent yourself or you can hire an attorney to represent you. Also 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 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 a Statement of Financial Affairs, as well as in some cases a Statement of intention need to be prepared 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 an appointed Trustee will ask you questions about your case. Creditors may also ask you questions about your case, as well.

If you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt you owe them on. 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 will need to attend the first meeting of creditors. There is a confirmation hearing of your plan which will be before a Bankruptcy Judge, normally you will not need to attend that hearing.

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