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**GENERAL RESPONSIBILITIES**

**Your failure to follow these instructions may result in an unfavorable result in your case which may include dismissal, fines, imprisonment or conversion of your case to Chapter 7, 13 or Chapter 11. Please comply with all of the requirements so that we may accomplish your goals together. THANK YOU.**

**I. GENERAL RESPONSIBILITIES:**

1. Provide our office with organized, complete, accurate and truthful information.
2. List wherever requested all of your real property wherever located and personal assets (anything in your name with a present or future cash value wherever located) with a value of over \$500.00; The value of each asset must be stated at it's replacement value taking into consideration the age of the property, it's condition and the original cost - **\*REPLACEMENT VALUE:** Replacement value is defined as the value a retail merchant would charge for property of that kind taking into consideration it's age and condition at the time it is valued.
3. List in the wherever requested all open bank accounts in your name completely; accurately no matter how large or how small the balance might be in the account;
4. List wherever requested all property sold or transferred to anyone within 10 years;

\_\_\_\_\_  
Initials acknowledging Pages 1 of 3 received, read and understood on \_\_\_\_\_.

## **II. EXEMPT PROPERTY:**

What property is exempt? This is property which you are permitted to protect and keep by law after the filing of your bankruptcy case. You may choose to protect certain property under either the Federal law or State of Connecticut law. You must file a claim of exemptions with your bankruptcy petition. Not all of your property may be exempt. Property that is not exempt must be turned over to the Trustee. Confirm with your attorney that all property you own is exempt (i.e. tax refund, equity in your home, etc.). Failure to exempt or be entitled to exempt property may result in the property being lost to the Trustee and thereafter transferred, sold, liquidated and the proceeds paid to your creditors.

## **III. CREDITORS:**

List all of your creditors completely and accurately, including student loans, utilities, taxes, debts with a cosigner, debts to family members, debts you intend to pay and any other debt in which there is a balance due and owing. You alone are responsible for listing all of your creditors although we may obtain your credit report that report may not include a complete list of all of your creditors. The following information for each creditor is required:

- a. The proper address for a creditor listed in your case is the address stated in a bill received by you from that creditor within 90 days prior to the filing of your case;
- b. List the account number for each creditor or state there is no account number. Provide a bill for each creditors listed;
- c. Do not use any of your credit cards (for credit, cash or to pay off balances) after our consultation if you intend on filing for Chapter 7;

## **IV. TRANSFERS:**

- a. List all transfers of any property made in the last four years;
- b. List all payments to friends or relatives made within one year; and
- c. List all payments to creditors over \$500.00 made within 90 days.

## **V. BUSINESS INTEREST:**

List all businesses you have been engaged in during the last six years;

## **VI. INCOME:**

You are required to provide our office with proof of all income for yourself and each person who contributes to your household income. Proof of income requires you to provide ALL pay stubs, commission/bonus statements, governmental assistance payments, dividend statements and other income/benefits received during the past six months by anyone contributing to your household income.

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Initials acknowledging Pages 2 of 3 received, read and understood on \_\_\_\_\_.

**VII. EXPENSES: ;**

Provide documentation supporting any regular monthly expense. i.e. car payment, mortgage payment, utilities, day care, cable, telephone or other expenses paid every month;

**VIII. MISCELLANEOUS:**

- a. The US Trustee or the Chapter 7 Trustee may audit information that you provide
- b. during your case. If you fail to provide the information requested your case may be dismissed and you may be assessed other sanctions including criminal penalties;
- c. You must attend a course and receive a certificate from a credit counseling program certified by the US Trustee in credit counseling prior to filing and after filing;
- d. You must keep us advised of your current address, telephone number or of any change in your financial circumstances;
- e. Provide at the meeting of creditors your driver's license and proof of your social security number.

**IX. POST FILING**

- a. Notify our office of any inheritance I/We receive or become entitled to or any settlement or award I/We receive or become entitled to within six months after my meeting of creditors;
- b. Do not refinance, payoff or sell any property without court approval;
- c. After attending your meeting of creditors you must attend a Pre Discharge Debtor Education Program and provide a certificate of successful completion prior to receiving your discharge.

**Dated:**

\_\_\_\_\_  
**CLIENT**

\_\_\_\_\_  
**CLIENT**

**As of 1/30/08**