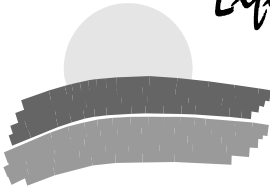


Life After Debt!



Robert Ross Weed, Esq.

"Take Control of Your Life Again"

Ownership Checklist of Everything:

First of all, make a list of everything valuable that you own. **Our job as your lawyers is to make sure we protect everything you list. That means if you don't list it, we probably haven't protected it.** For the house and car we also need to know when you bought it, who is financing it, and what your payments are.

Second, make a serious effort to list your household furniture and stuff. **Value things at thrift store prices.**

If you have any questions, please call or email our offices at

Alexandria (703) 518-8811 robertweed13@yahoo.com
Manassas (703) 335-7793 robertweedmanassas@yahoo.com
Sterling (703) 421-7111 robertweedsterling@yahoo.com
Woodbridge (703) 583-0330 robertweedwoodbridge@yahoo.com

Name _____ Date _____

Motor Vehicles) Code of VA 34-26(8), 34-4 B-25 Car, truck, boat, motorcycle, camper??? (Any vehicle used in business list in business section on page 7

The "value" of your car is the Trade In Value for used cars found at www.edmunds.com

H = Husband W = Wife J = Joint: Please circle that which applies

H W J : Make _____ Model _____ Year ____ Miles _____ Value _____
Bought when? _____ Financed by? _____ Payment? _____ % rate _____

H W J : Make _____ Model _____ Year ____ Miles _____ Value _____
Bought when? _____ Financed by? _____ Payment? _____ % rate _____

H W J : Make _____ Model _____ Year ____ Miles _____ Value _____
Bought when? _____ Financed by? _____ Payment? _____ % rate _____

H W J : Make _____ Model _____ Year ____ Miles _____ Value _____
Bought when? _____ Financed by? _____ Payment? _____ % rate _____

Leased or Borrowed Car

H W J From _____ Make _____ Model _____ Year _____

H W J From _____ Make _____ Model _____ Year _____

House and Real Estate

What's it worth
Now? When did
buy it? Price paid
then?

H W J Address _____ Value \$ _____ \$ _____
First mortgage total \$ _____ with who? _____ monthly _____ % _____
2nd mortgage total \$ _____ with who? _____ monthly _____ % _____

H W J Address _____ Value \$ _____ \$ _____
First mortgage total \$ _____ with who? _____ monthly _____ % _____
2nd mortgage total \$ _____ with who? _____ monthly _____ % _____

H W J Address _____ Value \$ _____ \$ _____
First mortgage total \$ _____ with who? _____ monthly _____ % _____
2nd mortgage total \$ _____ with who? _____ monthly _____ % _____

H W J Address _____ Value \$ _____ \$ _____
First mortgage total \$ _____ with who? _____ monthly _____ % _____
2nd mortgage total \$ _____ with who? _____ monthly _____ % _____

Land or Property including timeshares, land, and burial plots.

Address _____ Value \$ _____

Have you closed any bank accounts in last year? (I may have told you to.)

What bank _____ When _____ Closing Balance \$ _____

Have you had any fire, theft or gambling losses in the last year?

What _____ Amount \$ _____

Gifts and Sales

We have to tell the court about **anything you've given away or sold or refinanced in the last two years**. Failure to tell the court about transfer of valuable property could land you in jail. They run a computer check on you, too. **This is a really important question.**

What have you given away or transferred in the last 2 years (this includes 401(k) withdrawals, credit card balance transfers and cash advances)?

What have you sold (or traded in) in the last two years?

What has been repossessed, foreclosed, or garnished in the last two years?

Have you refinanced your house in the last two years? If yes, how much money did you take out? What did you do with it? _____

Cash and Investments Code of VA 34-4 B-2

We need to know how much money you have in the bank as of today. This amount will change during your next 2 appointments, and we'll keep adjusting it. If you have more than final number we put down, the court sometimes can take the difference. **You must list ALL open accounts you have, even if there's a minimum balance.** The court will look at your bank statements, so please be careful.

H W J Checking Account \$ _____ Bank Name _____

H W J Checking Account \$ _____ Bank Name _____

H W J Checking Account \$ _____ Bank Name _____

H W J Checking Account \$ _____ Bank Name _____

H W J Savings Account \$ _____ Bank Name _____

H W J Savings Account \$ _____ Bank Name _____

H W J Savings Account \$ _____ Bank Name _____

Cash value life insurance means you don't have to die to get the money. It's insurance you can borrow against. If you have whole life insurance or universal life insurance, get a statement from the insurance company. **If your life insurance is term, we need to see something that says that. B-9**

Insurance Company _____ Value _____

Do you own stocks, bonds (B-15) or mutual funds (not in a retirement plan) ? (B-13)
 What _____ Shares _____ Value \$ _____
Please bring us a copy of your account statement

Do you/have you owned any businesses? (B-13) Corporation, LLC, partnership or just you?
 Name _____ Type _____ Value \$ _____
 Start date? _____ Ending? _____ Do customers owe you any money? \$ _____
Does this business own anything? _____

Name _____ Type _____ Value \$ _____
 Start date? _____ Ending? _____ Do customers owe you any money? \$ _____

Name _____ Type _____ Value \$ _____
 Start date? _____ Ending? _____ Do customers owe you any money? \$ _____

Are you owed a **tax refund**? (B-18) From Where _____ Value \$ _____
 How much total tax refund did you get last year? \$ _____
(B-21 Paralegal: project an accrued refund _____)

Who owes you money? (B-18) Who _____ Amount _____
(B-18 Paralegal: Accrued _____ Garnished funds _____)
Ex-spouse in separation agreement or divorce, tenant, family loans, business deal, anything?!

How much cash do you usually have or have now? (B-1) _____

Do you have an education/prepaid tuition plan? B- 11 How Much did you put in? 2009, 2008, 2007 _____

Yes/No Name of Institution: _____ Amount: \$ _____ 11 USC 541(b)(6)

Is there anybody you might be able to sue? (B-21) _____

What other lawyers, besides me, have you had in the last two years? _____

Have you been in any debt consolidation/settlement programs over the past 2 years?

Company name: _____ Amt pd –past 2 years:\$ _____

Inheritance

Has anyone died and left you something? Who _____ What _____ Value \$ _____
(B-20 Paralegal: Also show inchoate inheritance \$I.)

Retirement

What kind of retirement plan do you have? (Please indicate all that you have and list the value. We'll need you to bring us an account statement on these.) B-11

H W J _____ I do not have a retirement plan

H W J Company Pension Plan ERISA \$ _____

H W J Company 401(k) or 403(b) Plan ERISA \$ _____

H W J IRA 34-34 \$ _____
How much money did you put in during 2009, 2008 & 2007 \$ _____,
\$ _____, \$ _____

H W J Government Employee Retirement ERISA \$ _____

H W J Federal Thrift Savings Plan 5USC8437(e)(2) \$ _____

H W J Other _____ \$ _____

Jewelry and Watches (Indicate all that apply and what you could sell or pawn it for) Code of VA 34-4 B-7

____ Watches \$ _____ _____ Costume jewelry \$ _____

____ Valuable Jewelry _____

____ Wedding and Engagement Rings 34-26(1a) B-7 \$ _____

HOUSEHOLD ITEMS—From here on it get easier.

Now, make an effort check off household furniture and stuff. "Value" is what you could buy it for at a thrift store or yard sale. Do not agonize over the values, just fill in my form.

Family Heirlooms Code of VA 34-26(2)

List here anything valuable that came from someone else in your family.

Antiques What _____ Value _____

Artwork What _____ Value _____

Family Jewelry B-7 What _____ Value _____

Family Bible 34-26(1) What _____ Value _____

Other What _____ Value _____

Household Furnishings Code of VA 34-26(4a) Schedule B-4 *Thrift store or yard sale values*

Kitchen & Dining Room Furniture

___ Kitchen Table \$ _____ ___ Kitchen Chairs \$ _____ ___ Cookware \$ _____

___ Dining Room Table \$ _____ ___ Dining Room Chairs \$ _____ ___ Washer \$ _____

___ Microwave \$ _____ ___ Drier \$ _____ ___ Eating Utensils \$ _____

KITCHEN ITEMS TOTAL \$ _____

Living Room Furniture

___ Living Room Chairs \$ _____ ___ Sofa \$ _____ ___ Lamps \$ _____

___ Tables \$ _____ ___ Other _____ \$ _____

LIVINGROOM FURNITURE TOTAL \$ _____

Bedroom Items

___ Beds \$ _____ ___ Chest \$ _____ ___ Bedroom Chairs \$ _____

___ Bedroom Table \$ _____ ___ Bedroom Lamps \$ _____ ___ Other _____

___ Vacuum Cleaner \$ _____ ___ Sewing Machine \$ _____

___ Sheets, Towels, Blankets, Etc. \$ _____ ___ Clocks \$ _____

___ Other Household Items What _____ Value \$ _____

BEDROOM FURNITURE TOTAL \$ _____

Art and Knickknacks Code of VA 34-26 (4a)

What _____ Value \$ _____ What _____ Value \$ _____

Entertainment & Electronics Code of VA 34-26(4a) B-4

___ TV \$ _____ VCR/DVD \$ _____ Stereo \$ _____ CD's _____

___ Game System \$ _____ DVD/Videos \$ _____ Video Games \$ _____

___ Computer \$ _____ Other What _____ Value \$ _____

ENTERTAINMENT & ELECTRONICS TOTAL \$ _____

CLOTHING Code of VA 34-26(4) B-6

Ordinary Clothing \$ _____ Fur Coat \$ _____ Any Particularly Valuable Clothing \$ _____

MISCELLANEOUS

Sporting Equipment 34-4 What _____ Value \$ _____

Firearms B-8 34-4 What _____ Value \$ _____

House & Garden Tools B-4 What _____ Value \$ _____

Books B-5 34-4 What _____ Value \$ _____

Pets B-31 34-26(5) What _____ Value \$ _____

Collections What _____ Value \$ _____

TOOLS USED IN BUSINESS Code of VA 34-26(7) B-29

What Business _____ Vehicle Make _____ Model _____ Year _____

Tools, machinery, etc. What _____ Value \$ _____

Other What _____ Value \$ _____

Have you left anything valuable out?

What _____ Value \$ _____

What _____ Value \$ _____

What _____ Value \$ _____

Do you have deposits with utilities or rental companies? (B-3)

Who _____ Value \$ _____

Who _____ Value \$ _____

Thanks for taking the time to fill this out carefully. I know that it's no fun.