

FROM: LAW OFFICES OF TIMOTHY J. SIERRA, L.L.C.
RE: CLIENT QUESTIONAIRRE:
TO: CLIENTS

Please start working on your bankruptcy worksheet by filing in the online “MyCaseInfo” Bankruptcy Preparation Questionnaire, which is found on my website, www.timsierra.com. On the home page near the top, click Bankruptcy Overview and then on the bottom left click “Bankruptcy Questionnaire.” Please fill the form out ***carefully*** and ***thoroughly***.

After you have completed your questionnaire, please contact us.

- The worksheet will ask you to input your pay/income information over the last six months. You **do not have** to fill in this information as you are providing my office with copies of your pay stubs/advice over the last six months.
- Until your case is filed, ***please continue to forward to my office*** all pay advices/stubs that you receive along with bank statements six months prior to filing.
- AND if you have sources of income i.e. social security, pension, rental income, unemployment, dividends, other than from your employment, **please do include** that information on the worksheet.

Attached, please find the **Bankruptcy Preparation Documents List**. Please review the checklist and provide these documents to our office as soon as possible. **Please note that we will need these documents to process your bankruptcy petition and a delay in receipt will cause of delay in the preparation of your petition.**

In filling out the paperwork, please make sure that all of your assets are listed:

- All of your assets must be disclosed; the failure to list an asset may be considered as an attempt by you to conceal the asset and used against you in a fraud action and result in a denial of your discharge.
- Furthermore, make sure the value assigned to a particular asset reflects the replacement value for each item.
- With respect to property acquired for personal, family, or household purposes, “replacement value” **shall mean the price a retail (i.e. a second-hand furniture store, computer resale store, etc.) merchant would charge for property of that kind considering the age and condition of the property at the time value is determined.**
- You may want to hire an appraisal or visit a used furniture store to help determine value. In valuing automobiles, see a used car dealer, or check with various

internet sites, such as Kelley Blue Book or NADA for replacement value of your vehicle or have it appraised.

- For real estate, please list the fair market value or appraised value. A couple of personal property appraisers that you can use are: Bob “Skip” Bonnell at 813-493-1380; Harry Hayward: 813-832-5556; Cell: 417-5150, or SOS Appraisals at (727) 687-3025; and for real estate: John Mayock at (727) 204-3682; Joni Herndon 813-263-5227. Please verify that the expert will be able to testify at a hearing, if necessary.

Please also note that you must list all of your creditors (anyone to whom you owe monies to) including the correspondence mailing address as listed on the statements.

- **Your creditors include co-debtors, which are other individuals who may be liable along with you for a debt.**
- Be prepared to supply us with the most recent 3 statements from each creditor prior to the actual filing of your case.
- If a creditor is not listed, the debt may *not be discharged* or you may be liable to a co-debtor for contribution unless that co-debtor is listed.
- Also, failure to list a creditor creates a bad faith issue and could be cause for a dismissal of your bankruptcy case.

Please like us on Facebook.com by searching for **Timothy J. Sierra Bankruptcy Attorney**; for **updates on issues affecting bankruptcy** and other related matters and for answers to questions you may have in the future concerning your discharge.

If you have any questions, please contact us. Thank you.

Sincerely yours,

/s/ Timothy J. Sierra
Timothy J. Sierra, Esquire