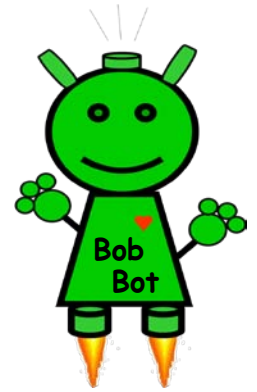




# Life After Debt! Form 3: "Green"

Take Control of Your Life Again!"

Robert Ross Weed, Esq.



I need you to make a list of everything that you own. **Our job as your lawyers is to make sure that we protect everything you list. That means if you don't list it, we probably haven't protected it.**

Also, for the house and car(s), we need to know when you bought it, who is financing it, and what your payments are.

Finally, make an effort to list your household furniture and stuff. The **value should be thrift store/ pawn shop/ garage sale prices.** Although the values are rarely an issue, the court gets mad if you say you don't own anything.

*Bob Weed*

Name(s): \_\_\_\_\_ Date: \_\_\_\_\_

## Your Home and Real Estate

Assets: Real Property (Schedule A)



Attach liens to property, if applicable

1. Do you **own** or **rent** your home?     Own     Rent → Skip to #3

You can find home values at [www.zillow.com](http://www.zillow.com), [www.cyberhomes.com](http://www.cyberhomes.com), or you can use the tax assessment amount.

If you **own**:

a. Do you own your house with your spouse?     Yes     No     I'm not married

    If **Yes**: Is your name on the **DEED (not deed of trust)**?     Yes     No

b. Is your name on the **LOAN**?     Yes     No

c. Street address of your house: \_\_\_\_\_

    City: \_\_\_\_\_ County: \_\_\_\_\_ Zip: \_\_\_\_\_

d. What year did you buy it? \_\_\_\_\_ How much did it cost? \_\_\_\_\_

e. 1<sup>st</sup> Mortgage Financed by \_\_\_\_\_

    Monthly payment \_\_\_\_\_ Amt Owed \_\_\_\_\_ Balance \_\_\_\_\_

f. 2<sup>nd</sup> Mortgage Financed by \_\_\_\_\_

    Monthly payment \_\_\_\_\_ Amt Owed \_\_\_\_\_ Balance \_\_\_\_\_

g. Home Equity Loan \_\_\_\_\_ Home Improvement Loan \_\_\_\_\_

h. What could it sell for now (**as is**) \_\_\_\_\_ How do you know \_\_\_\_\_

2. List all **other real estate** (not including time shares, land, or burial plots).

Other real estate #1 ↗			
a. Who owns it?	<input type="checkbox"/> Husband	<input type="checkbox"/> Wife	<input type="checkbox"/> Joint
b. Street address of real estate: _____			
City: _____ County: _____ Zip: _____			
c. What year did you buy it? _____ How much did it cost? _____			
d. 1 <sup>st</sup> Mortgage Financed by _____			
Monthly payment _____ Amt Owed _____ Balance _____			
e. 2 <sup>nd</sup> Mortgage Financed by _____			
Monthly payment _____ Amt Owed _____ Balance _____			
f. Home Equity Loan _____ Home Improvement Loan _____			
g. What could it sell for now ( <b>as is</b> ) _____ How do you know _____			

Other real estate #2 ↗			
a. Who owns it?	<input type="checkbox"/> Husband	<input type="checkbox"/> Wife	<input type="checkbox"/> Joint
b. Street address of real estate: _____			
City: _____ County: _____ Zip: _____			
c. What year did you buy it? _____ How much did it cost? _____			
d. 1 <sup>st</sup> Mortgage Financed by _____			
Monthly payment _____ Amt Owed _____ Balance _____			
e. 2 <sup>nd</sup> Mortgage Financed by _____			
Monthly payment _____ Amt Owed _____ Balance _____			
f. Home Equity Loan _____ Home Improvement Loan _____			
g. What could it sell for now ( <b>as is</b> ) _____ How do you know _____			



3. List any Land or Property, including time shares, land, and burial plots:

Land or Property #1 ↗

a. Who owns it?       Husband       Wife       Joint

b. Street address of real estate \_\_\_\_\_  
 City: \_\_\_\_\_ County: \_\_\_\_\_ Zip: \_\_\_\_\_

c. What year did you buy it? \_\_\_\_\_ How much did it cost? \_\_\_\_\_

d. Monthly payment: \_\_\_\_\_

e. What could you sell it for now (**as is**)? \_\_\_\_\_

f. How do you know? \_\_\_\_\_

Land or Property #2 ↗

a. Who owns it?       Husband       Wife       Joint

b. Street address of real estate \_\_\_\_\_  
 City: \_\_\_\_\_ County: \_\_\_\_\_ Zip: \_\_\_\_\_

c. What year did you buy it? \_\_\_\_\_ How much did it cost? \_\_\_\_\_

d. Monthly payment \_\_\_\_\_

e. What could you sell it for now (**as is**)? \_\_\_\_\_

f. How do you know? \_\_\_\_\_

**All of Your Other Stuff**

Assets: Personal Property (Schedule B)



4. Motor Vehicles—cars, trucks, boats, motorcycles, campers (*not including vehicles used in a business*):

(The “value” of a car is the **trade-in** value for used cars found at [www.edmunds.com](http://www.edmunds.com))

VA 34-26(8) & 34-4, B-25, attach liens if appl. (except mobile homes=B-35)

**Owned or Financed Car #1** ↗

a.  Husband     Wife     Joint    Make: \_\_\_\_\_ Model: \_\_\_\_\_  
 Yr: \_\_\_\_\_ Bought when? \_\_\_\_\_ Miles: \_\_\_\_\_ Value: \_\_\_\_\_  
 Financed by: \_\_\_\_\_ Payment: \_\_\_\_\_ % Rate: \_\_\_\_\_

**Owned or Financed Car #2** ↗

b.  Husband  Wife  Joint Make: \_\_\_\_\_ Model: \_\_\_\_\_  
 Yr: \_\_\_\_\_ Bought when? \_\_\_\_\_ Miles: \_\_\_\_\_ Value: \_\_\_\_\_  
 Financed by: \_\_\_\_\_ Payment: \_\_\_\_\_ % Rate: \_\_\_\_\_

**Owned or Financed Car #3** ↗

c.  Husband  Wife  Joint Make: \_\_\_\_\_ Model: \_\_\_\_\_  
 Yr: \_\_\_\_\_ Bought when? \_\_\_\_\_ Miles: \_\_\_\_\_ Value: \_\_\_\_\_  
 Financed by: \_\_\_\_\_ Payment: \_\_\_\_\_ % Rate: \_\_\_\_\_

**Owned or Financed Car #4** ↗

d.  Husband  Wife  Joint Make: \_\_\_\_\_ Model: \_\_\_\_\_  
 Yr: \_\_\_\_\_ Bought when? \_\_\_\_\_ Miles: \_\_\_\_\_ Value: \_\_\_\_\_  
 Financed by: \_\_\_\_\_ Payment: \_\_\_\_\_ % Rate: \_\_\_\_\_

**Leased or Borrowed Car #1** ↗

e.  Husband  Wife  Joint Make: \_\_\_\_\_ Model: \_\_\_\_\_  
 Yr: \_\_\_\_\_ Bought when? \_\_\_\_\_ Miles: \_\_\_\_\_ Value: \_\_\_\_\_  
 Financed by: \_\_\_\_\_ Payment: \_\_\_\_\_ % Rate: \_\_\_\_\_

**Leased or Borrowed Car #2** ↗

f.  Husband  Wife  Joint  Leased  Borrowed  
 From: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_ Yr: \_\_\_\_\_  
 Financed by: \_\_\_\_\_ Payment: \_\_\_\_\_ % Rate: \_\_\_\_\_



**5. Cash and Investments:** 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 the final amount we put down; the court will sometimes take the difference. **You must list ALL open accounts you have, even if there's only a minimum balance.** The court will look at your bank statements, **so please be careful!**

VA 34-4,  
B-2

a. **CHECKING ACCOUNTS** ↗

Husband  Wife  Joint Bank: \_\_\_\_\_ \$: \_\_\_\_\_  
 Husband  Wife  Joint Bank: \_\_\_\_\_ \$: \_\_\_\_\_

Husband  Wife  Joint Bank: \_\_\_\_\_ \$: \_\_\_\_\_

Husband  Wife  Joint Bank: \_\_\_\_\_ \$: \_\_\_\_\_

b. **SAVINGS ACCOUNTS** ↗

Husband  Wife  Joint Bank: \_\_\_\_\_ \$: \_\_\_\_\_

Husband  Wife  Joint Bank: \_\_\_\_\_ \$: \_\_\_\_\_

Husband  Wife  Joint Bank: \_\_\_\_\_ \$: \_\_\_\_\_

Husband  Wife  Joint Bank: \_\_\_\_\_ \$: \_\_\_\_\_



c. **CUSTODIAL ACCOUNTS** ↗ (Like accounts for your **kids** 😊)

For: \_\_\_\_\_ Bank: \_\_\_\_\_

Who else is on the account? \_\_\_\_\_ \$: \_\_\_\_\_

For: \_\_\_\_\_ Bank: \_\_\_\_\_

Who else is on the account? \_\_\_\_\_ \$: \_\_\_\_\_

For: \_\_\_\_\_ Bank: \_\_\_\_\_

Who else is on the account? \_\_\_\_\_ \$: \_\_\_\_\_



USC  
522(d)(12)  
& VA  
522(n),  
B-11;  
FTS=  
5USC  
8437(e)(2)

VA 34-4,  
B-1

d. How much **cash** do you usually have/ have right now? \_\_\_\_\_



e. Do you have deposits with utilities or rental companies?

VA 34-4,  
B-4

Who: \_\_\_\_\_ Value \$: \_\_\_\_\_

Who: \_\_\_\_\_ Please bring us a **copy of your statement(s)** \_\_\_\_\_ Value \$: \_\_\_\_\_

f. Do you have cash value life insurance? This means you can borrow against it.  
Term life means the money is not paid out until you die.

VA 34-4,  
B-9

Insurance Co. 1: \_\_\_\_\_ Through work?  Yes  No  
Is it...  Term Life or  Cash Value \$: \_\_\_\_\_

Insurance Co. 2: \_\_\_\_\_ Through work?  Yes  No  
Is it...  Term Life or  Cash Value \$: \_\_\_\_\_

g. Do you have any **non-retirement annuities**?  No  Yes → Please list: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

11 USC  
541(b)(6),  
B-11

h. Do you have any **education/ prepaid tuition plans**?  No  Yes → #: \_\_\_\_\_

Plan with: \_\_\_\_\_ Total \$: \_\_\_\_\_  
How much did you put in... in 2010? \_\_\_\_\_ in '09? \_\_\_\_\_ in '08? \_\_\_\_\_

Plan with: \_\_\_\_\_ Total \$: \_\_\_\_\_  
How much did you put in... in 2010? \_\_\_\_\_ in '09? \_\_\_\_\_ in '08? \_\_\_\_\_

USC  
522(d)(12)  
& VA  
522(n),  
B-11;  
FTS:  
5 USC  
8437(e)(2)



i. Do you have any **retirement plans**?  Please bring us a **copy of your statement(s)**! 

- Husband  Wife  Joint 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 \$: \_\_\_\_\_ 2010: \_\_\_\_\_ '09: \_\_\_\_\_ '08: \_\_\_\_\_
- H  W  J Gov. Retirement Plan \$: \_\_\_\_\_
- H  W  J Federal Thrift Savings Plan \$: \_\_\_\_\_
- H  W  J Other: \_\_\_\_\_ \$: \_\_\_\_\_



VA 34-4,  
Stocks &  
Bonds=  
B-15;  
Mutual  
Funds=  
B-13

j. Do you own **stocks, bonds or mutual funds not in a retirement plan?**

 Please bring us a **copy of your statement(s)**! 

- What? \_\_\_\_\_ Shares: \_\_\_\_\_ Value \$: \_\_\_\_\_
- What? \_\_\_\_\_ Shares: \_\_\_\_\_ Value \$: \_\_\_\_\_
- What? \_\_\_\_\_ Shares: \_\_\_\_\_ Value \$: \_\_\_\_\_



B-18; 34-4  
**\*Always Tax  
Refund, Acc.  
Pay, Int. in Dec.  
Estate,\* Equit. &  
Fut. Int.;**  
Alim/ Supp.= 20-  
108.1G; Other  
Claims =34-28.1

k. Who **owes you money**? For example, does the IRS owe you a **tax refund**?

- Name: \_\_\_\_\_ \$: \_\_\_\_\_ Why? \_\_\_\_\_
- Name: \_\_\_\_\_ \$: \_\_\_\_\_ Why? \_\_\_\_\_

34.28(1), B-21

l. Is there anyone you might be able to sue?  No  Yes → Please list: \_\_\_\_\_



m. What other **lawyers**, besides me, have you had in the last 2 yrs? \_\_\_\_\_

n. Have you been in any **debt consolidation/ settlement** programs in the past yr?

- Company: \_\_\_\_\_ Total paid \$: \_\_\_\_\_ over \_\_\_ months
- Company: \_\_\_\_\_ Total paid \$: \_\_\_\_\_ over \_\_\_ months

VA 34-4, B-20

o. Do you own any **patents or copyrights**?  No  Yes → Please list: \_\_\_\_\_

p. Has anyone **recently died and left you something**, or are you expecting to inherit anything anytime soon?  No  Yes → Please list: \_\_\_\_\_

q. Please list **all** of your **jewelry and watches**, except for family heirlooms that have been passed down for generations. Remember, we're talking **pawn shop prices**, here. If you have **jewelry that is not valuable**, it's called "**costume jewelry**," so make sure you include it.

B-7, Wed & Eng= VA 34-26(1a); Other=VA34-4

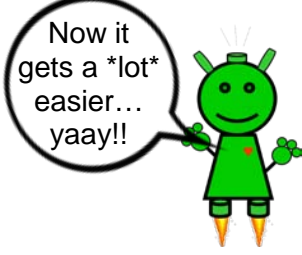
Watches #: \_\_\_\_\_ \$: \_\_\_\_\_ Wedding & Engagement Jewelry \$: \_\_\_\_\_

Costume jewelry \$: \_\_\_\_\_ Valuable jewelry \$: \_\_\_\_\_



6. **Household Items:** Make an effort check off your household furniture and stuff. Remember, the "**value**" is what you could buy it for at a **thrift store or yard sale**. Do not agonize over the values, just fill out my form. 😊

a. **Family Heirlooms:**



Family jewelry – describe: \_\_\_\_\_ \$: \_\_\_\_\_

Family bible – describe: \_\_\_\_\_ \$: \_\_\_\_\_

Inherited artwork – describe: \_\_\_\_\_ \$: \_\_\_\_\_

Inherited antiques – describe: \_\_\_\_\_ \$: \_\_\_\_\_

Other – describe: \_\_\_\_\_ \$: \_\_\_\_\_



B-5, Bible= VA34-26(1); Other=VA34-26(2)

b. **Art & Knick knacks:** Put the total here \$: \_\_\_\_\_

Describe 1: \_\_\_\_\_ \$: \_\_\_\_\_

Describe 2: \_\_\_\_\_ \$: \_\_\_\_\_

Describe 3: \_\_\_\_\_ \$: \_\_\_\_\_



Collections=B-5; All Other Household=B-4; VA 34-26 (4a)

c. **Kitchen and Dining Room Items:** Put the total here \$: \_\_\_\_\_

Table(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ Chair(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ Cookware #: \_\_\_\_\_ \$: \_\_\_\_\_



Microwave \$: \_\_\_\_\_ Dishes & Utensils \$: \_\_\_\_\_ Clothes Washer \$: \_\_\_\_\_

Clothes Drier \$: \_\_\_\_\_ Other – describe: \_\_\_\_\_ \$: \_\_\_\_\_

d. **Living Room Items: Put the total here \$:** \_\_\_\_\_

Table(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ Chair(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ Lamp(s) #: \_\_\_\_\_ \$: \_\_\_\_\_

Sofa \$: \_\_\_\_\_ Other – describe: \_\_\_\_\_ \$: \_\_\_\_\_

e. **Bedroom Items: Put the total here \$:** \_\_\_\_\_

Table(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ Chair(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ Lamp(s) #: \_\_\_\_\_ \$: \_\_\_\_\_

Bed(s) \$: \_\_\_\_\_ Chest(s) of Drawers #: \_\_\_\_\_ \$: \_\_\_\_\_ Clock(s) #: \_\_\_\_\_ \$: \_\_\_\_\_

Vacuum(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ Sewing Machine(s) #: \_\_\_\_\_ \$: \_\_\_\_\_

Sheets, Towels, Blankets #: \_\_\_\_\_ \$: \_\_\_\_\_ Other \_\_\_\_\_



f. **Entertainment & Electronics: Put the total here \$:** \_\_\_\_\_

TV(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ DVD/ VCR(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ DVD(s) #: \_\_\_\_\_ \$: \_\_\_\_\_

Stereo(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ CD(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ Game System(s) #: \_\_\_\_\_ \$: \_\_\_\_\_

Game(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ Computer(s) #: \_\_\_\_\_ \$: \_\_\_\_\_ Other – describe: \_\_\_\_\_



g. **Clothing: Put the total here \$:** \_\_\_\_\_

Ordinary Clothes \$: \_\_\_\_\_ Fur Coat(s) \$: \_\_\_\_\_

Particularly Valuable Clothes – describe: \_\_\_\_\_ \$: \_\_\_\_\_



h. **Miscellaneous: Put the total here \$:** \_\_\_\_\_

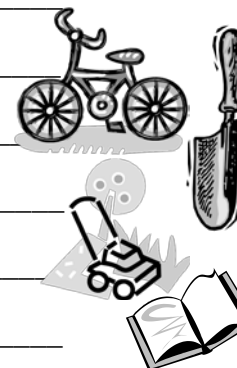
Sporting Equipment – describe: \_\_\_\_\_ \$: \_\_\_\_\_

Firearms – describe: \_\_\_\_\_ \$: \_\_\_\_\_

House & Garden Tools – describe: \_\_\_\_\_ \$: \_\_\_\_\_

Books – describe: \_\_\_\_\_ \$: \_\_\_\_\_

Pets – describe: \_\_\_\_\_ \$: \_\_\_\_\_



i. **Tools Used In Your Line of Work/ Business: Put the total here \$:** \_\_\_\_\_

What business? \_\_\_\_\_

B-6,  
Still VA 34-26 (4a)

VA 34-26,  
Sports, Guns  
& Fish=B-8,  
Tools=B-4,  
Books=B-5;  
All Misc=34-4  
except  
Pets= B-31

VA 34-26 (7),  
B-29

Vehicle Make: \_\_\_\_\_ Model: \_\_\_\_\_ Yr: \_\_\_\_\_ \$: \_\_\_\_\_

Tools, machinery – describe: \_\_\_\_\_ \$: \_\_\_\_\_

Other – describe: \_\_\_\_\_

*j.* **Do you/have you owned any businesses? (B-13) If so, I need you to fill out the "So, You Own a Business?" Form. This is really important!**

Name \_\_\_\_\_ Type \_\_\_\_\_ Value \$ \_\_\_\_\_

Start date? \_\_\_\_\_ Ending? \_\_\_\_\_ Do customers owe you any money? \$ \_\_\_\_\_ Does this business own anything? \_\_\_\_\_

*k.* **Anything We've Left Out? Put the total here \$:** \_\_\_\_\_

Describe: \_\_\_\_\_ \$: \_\_\_\_\_

Describe: \_\_\_\_\_ \$: \_\_\_\_\_

Describe: \_\_\_\_\_ \$: \_\_\_\_\_

*Thanks for taking the time to fill this out carefully.*

*I know it hasn't been fun.*

*-Bob Weed*

