

Use this form (Chapter 7 Trustee's Letter) for cases with William Pierce as trustee and with a meeting of creditors in October, 2014 through April, 2015. Trustee Pierce does not mail this form. The debtor's attorney gives this form to the debtor. Trustee Pierce must receive this completed form and requested documents by mail no later than 15 days before the meeting of creditors.

William E. Pierce  
Chapter 7 Bankruptcy Trustee  
P.O. Box 429  
Chino Valley, AZ 86323  
(928) 636-6210

**CHAPTER 7 PETITIONER(S)**

Name and Address: \_\_\_\_\_  
Bankruptcy Case Number \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I have been assigned as the Trustee for your bankruptcy case. As a representative of the Court, it is my responsibility to determine whether or not you have any assets which can be reduced to cash in order to bring about a dividend to your creditors.

It is important that you are aware that your case will remain open until all of my requests have been satisfied. **Even after you have received your discharge in the mail, your case will remain open and your discharge will be subject to revocation if you fail to meet any of the Trustee's requirements.**

One **COMPLETE PACKAGE** of the following requested documents must be provided by you **OR** your Attorney **BY MAIL TO: William E. Pierce, Trustee, P.O. Box 429, Chino Valley, AZ 86323** as soon as possible but **NO LATER THAN 15 CALENDAR DAYS PRIOR TO YOUR HEARING DATE.**

Place an **X** below if information is enclosed or **N/A** if it does not apply to you.

**RETURN COPY OF CHECKLIST AND RETAIN COPY FOR YOUR RECORDS DO NOT SEND ORIGINALS, LEGAL-SIZE OR DOUBLE-SIDED COPIES**

\_\_\_\_\_ COMPLETE COPIES of **2013 FEDERAL AND STATE TAX RETURNS** with actual date they were **filed with IRS and Department of Revenue** (complete returns please). If you do not have your tax returns, request transcripts by calling the IRS @ (800) 829-1040 & AZDOR (State) @ (602) 255-3381 or (800) 352-4090.

\_\_\_\_\_ COMPLETE COPIES of your **2014 TAX RETURNS (AS SOON AS YOU FILE THEM)** showing actual date of filing with IRS and State Department of Revenue) must be mailed to my office. Please include your Case Number at the top of your returns. **DO NOT** file for your 2013 Federal or State tax refunds requesting a Refund Anticipation Loan. **DO NOT** request your refunds to be direct deposited into any bank account. File your taxes requesting any refunds to be issued to you by check. **DO NOT CASH** any refund checks until my office notifies you in writing whether I am making a claim for those refunds. **DO NOT FILE AN EXTENSION.**

\_\_\_\_\_ COMPLETE COPIES of the last two years of **TAX RETURNS** for any **CORPORATION OR PARTNERSHIP** of which you are a partner or shareholder (with depreciation schedule & K-1s).

**RETURN COPY OF THIS PAGE TO TRUSTEE**

\_\_\_\_\_ COMPLETED Vehicle Questionnaire and Other Requested Documents

\_\_\_\_\_ COMPLETE COPIES of **BANK STATEMENTS** and **CHECK REGISTERS** for all checking and savings accounts for the **90-day** period prior to your filing date and including the date of your filing. If you do not have check registers, provide copies of canceled checks in the amount of \$100.00 or more. If you cannot obtain copies of canceled checks, you will need to attach a written explanation as to who, and for what purpose those checks were written which exceed \$100.00.

\_\_\_\_\_ COPIES of 1) **Deeds** to all real estate owned (including timeshares); 2) **Declaration Page (ONLY)** of Homeowner's Insurance; 3) latest **Tax Assessment** on any commercial, rental residence or vacant land properties.

\_\_\_\_\_ COPIES of **Divorce Decree and Property Settlement** (or Proposed Settlement for both parties), if you have been divorced within the **PAST 2 YEARS**.

\_\_\_\_\_ COPIES of **Pay Stub(s)** covering the month you filed this bankruptcy.

\_\_\_\_\_ COMPLETED AND SIGNED **Debtor Questionnaire**

\_\_\_\_\_ COMPLETED AND SIGNED **Child Support Form**

\_\_\_\_\_ COMPLETED AND SIGNED **Acknowledgment of Trustee's Instruction Re: Tax Refund form**

\_\_\_\_\_ SIGNED **Bankruptcy Information Sheet**

\*\*\*\* This Information Sheet **MUST BE READ** by each Chapter 7 Petitioner **PRIOR TO YOUR 341 HEARING**. At your hearing you will be required to take an oath. You will be asked if you have read this Information Sheet. If you state that you have not read this document, your hearing will be continued to a later date in order to give you additional time to review this letter.\*\*\*\*

**IMPORTANT - MUST READ**

Your hearing date and time have been set by the Bankruptcy Court. You are required to attend this hearing or your case will be dismissed. When you prepare to come to this hearing, please be advised that **YOU MUST BRING** with you two (2) forms of identification:

- |  |
|--|
| <p>a) <b><u>PHOTO IDENTIFICATION</u></b> (approved forms: State driver's license, State issued picture ID card, student picture ID card, Military ID card, Government ID card, passport or legal resident alien card, Mexican Consulate card)</p> <p>b) <b><u>SOCIAL SECURITY IDENTIFICATION</u></b> (approved forms: social security card, a W-2 form, medical insurance card with full SSN, IRS 1099 form, SSA report with full SSN)<br/><b><u>YOUR DRIVER'S LICENSE IS NOT ACCEPTABLE FOR PROOF OF SOCIAL SECURITY NUMBER</u></b></p> |
|--|

- 1) Be prepared to turn over to the Trustee any non-exempt assets. (tax refunds are not exempt).
- 2) Do not drive any non-exempt vehicles without insurance
- 3) If you own a business, it is your responsibility to file all payroll reports and W-2's
- 4) Be prepared to turn over any personal or business records if requested
- 5) **Credit Counseling and Debtor Education Certification must be mailed to the U.S. Bankruptcy Court, NOT MY OFFICE.**
- 6) Documents will not be accepted via FAX or E-mail

**RETURN COPY OF THIS PAGE TO TRUSTEE**

**ALL CHAPTER 7 DEBTORS**  
**IMPORTANT - MUST READ**

You will receive a notice **from the Bankruptcy Court**, advising the date, time and location of your 341 hearing which you are **required** to attend. When you prepare to come to this hearing, please be advised:

**YOU MUST BRING TO YOUR HEARING:**

Two (2) forms of identification,  
ONE from each section below:

**1) PHOTO I.D. -**

Original (ONLY) of one of the following:

- State Driver's License
- State Issue Picture ID Card
- Passport
- Legal Resident Alien Card
- Military I.D.

**2) SOCIAL SECURITY VERIFICATION -**

Original (ONLY) of one of the following:

- Social Security Card
- W-2 Form
- Medicare Card
- IRS 1099 Form (with full SS#)
- Military I.D.
- SSA Report (with full SS#)

**DEBTOR: KEEP FOR YOUR RECORDS**

## **FREQUENTLY ASKED QUESTIONS**

### **What do I do if I do not have copies of the requested tax returns?**

You must order a transcript by calling the IRS @ (800) 829-1040 & AZ DOR (State) @ (602) 255-3381 or (800) 352-4090. If you are unable to get copies prior to your hearing date, order them and let the Trustee know at your hearing they have been ordered and when you expect to receive them.

### **What if I do not have the bank statement covering my filing date?**

Send all of the other requested information you have at the time, to the Trustee. Bring a copy of your final bank statement to the 341 hearing for the Trustee.

### **What if I have legal or procedural questions?**

The Trustee cannot give you legal advice. You should contact your Attorney to assist you with the Trustee's requirements.

### **What if my address has changed?**

It is very important that you keep THE COURT and MY OFFICE notified of your current address. You or your attorney must notify the Court in writing, with a copy to my office. The Court will not forward or resend any documents to you.

### **What is the address and phone number of the U.S. Bankruptcy Court?**

If you filed in Yavapai County  
U.S. Bankruptcy Court  
230 North First Ave., Suite 101  
Phoenix, AZ 85003-1727  
(602) 682-4000

If you filed in Mohave County  
U.S. Bankruptcy Court  
325 W. 19th St., Suite D  
Yuma, AZ 85364  
(928) 783-2288

### **When will I receive my discharge?**

**THE BANKRUPTCY COURT (Yuma or Phoenix)** issues your discharge approximately 90 days after your 341 hearing, provided there have been no objections to your discharge by any interested party. **DO NOT CALL MY OFFICE** if you have not received it after the 90 days, please contact the Bankruptcy Court.

### **Trustee does not provide**

Letters for Title Companies to close real estate transactions, written abandonments of property, copies of discharges, or information on closed cases.

**DEBTOR: KEEP FOR YOUR RECORDS**

**CHAPTER 7**  
**CASE NO.** \_\_\_\_\_

**ACKNOWLEDGMENT OF TRUSTEE'S**  
**INSTRUCTIONS RE: TAX REFUNDS**

I/We hereby acknowledge my/our Trustee's instructions regarding my/our 2014 Federal and State Income Tax Refunds AND any prior year refunds not received as of the date I/we filed a Chapter 7 voluntary bankruptcy.

I/We understand and hereby acknowledge that I/we must immediately upon receipt, turn over to the Trustee all Federal and State income tax refund checks. I/We understand that by signing this document, I/we acknowledge that the tax refunds are property of the bankruptcy estate, subject to administration on behalf of my/our creditors.

I/We further give our approval to the Internal Revenue Service, Special Procedures, to send the Federal income tax refund check for 2014 AND any prior years still due directly to the Trustee, William E. Pierce. If applicable, I/we will receive a pro-rata share of these refunds in accordance with our date of filing bankruptcy and taking into consideration any outstanding non-exempt assets due to the estate.

I/we further give our approval to the Internal Revenue Service, Special Procedures, to provide the Trustee with any information regarding such Federal Income Tax Returns and Refunds.

**Debtor Name:** \_\_\_\_\_

**Debtor Signature:** \_\_\_\_\_

**Debtor SSN#:** \_\_\_\_\_

**Dated:** \_\_\_\_\_

**Co-Debtor Name:** \_\_\_\_\_

**Co-Debtor Signature:** \_\_\_\_\_

**Co-Debtor SSN#:** \_\_\_\_\_

**Dated:** \_\_\_\_\_

**PLEASE SIGN & RETURN WITH ALL REQUIRED DOCUMENTS**

# **DEBTOR QUESTIONNAIRE**

Please answer each question below, sign and date the form, and return to me by the date indicated on the instruction letter.

	<u>YES</u>	<u>NO</u>
Do you understand and acknowledge the requirement to turn over your tax refunds, if they are received after you filed bankruptcy and are requested by your Trustee?	_____	_____
Are you presently married and filing bankruptcy individually?	_____	_____
Have you been a plaintiff in any personal injury litigation in the past three (3) years?	_____	_____
Do you have any pending personal injury or class action claims for which litigation has not begun?	_____	_____
Are you the beneficiary of any estates or trusts?	_____	_____
Have you transferred any money to an attorney's trust account during the past twelve (12) months?	_____	_____
Have you disclaimed any inheritances or bequests in the past year?	_____	_____
Have you transferred <u>any</u> assets to family members during the past twelve (12) months?	_____	_____
Have you filed a previous bankruptcy using another social security number?	_____	_____

Date: \_\_\_\_\_

Case Number: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

\_\_\_\_\_  
Co-debtor's Signature

**PLEASE SIGN & RETURN WITH ALL REQUIRED DOCUMENTS**

# VEHICLE QUESTIONNAIRE

Please complete ALL INFORMATION outlined below on EACH VEHICLE OWNED. If more than 3 vehicles are owned, list on separate sheet and attach.

## Vehicle #1

Year: \_\_\_\_\_  
Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Trim: \_\_\_\_\_  
Miles: \_\_\_\_\_  
2/4 Door: \_\_\_\_\_  
Transmission -  
Auto: \_\_\_\_ Manual: \_\_\_\_  
Gas: \_\_\_\_ Diesel: \_\_\_\_\_  
4X4: \_\_\_\_\_

## Vehicle #2

Year: \_\_\_\_\_  
Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Trim: \_\_\_\_\_  
Miles: \_\_\_\_\_  
2/4 Door: \_\_\_\_\_  
Transmission -  
Auto: \_\_\_\_ Manual: \_\_\_\_  
Gas: \_\_\_\_ Diesel: \_\_\_\_\_  
4X4: \_\_\_\_\_

## Vehicle #3

Year: \_\_\_\_\_  
Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Trim: \_\_\_\_\_  
Miles: \_\_\_\_\_  
2/4 Door: \_\_\_\_\_  
Transmission -  
Auto: \_\_\_\_ Manual: \_\_\_\_  
Gas: \_\_\_\_ Diesel: \_\_\_\_\_  
4X4: \_\_\_\_\_

### Extras (please circle)

Air Conditioning  
Power Windows/Doors  
Tilt Wheel  
Cruise Control  
Power Seats  
Sun Roof  
Convertible  
Leather Seats  
ABS Brakes  
Airbags  
Premium Sound System  
Navigation System  
Premium Tires/Wheels  
Tow Package

### Extras (please circle)

Air Conditioning  
Power Windows/Doors  
Tilt Wheel  
Cruise Control  
Power Seats  
Sun Roof  
Convertible  
Leather Seats  
ABS Brakes  
Airbags  
Premium Sound System  
Navigation System  
Premium Tires/Wheels  
Tow Package

### Extras (please circle)

Air Conditioning  
Power Windows/Doors  
Tilt Wheel  
Cruise Control  
Power Seats  
Sun Roof  
Convertible  
Leather Seats  
ABS Brakes  
Airbags  
Premium Sound System  
Navigation System  
Premium Tires/Wheels  
Tow Package

Lien Amount \$ \_\_\_\_\_  
(Attach current statement)

Lien Amount \$ \_\_\_\_\_  
(Attach current statement)

Lien Amount \$ \_\_\_\_\_  
(Attach current statement)

## DOCUMENTS LISTED BELOW MUST BE PROVIDED FOR ALL VEHICLES (INCLUDING ATV'S, BOATS AND TRAILERS)

- 1) COPY of vehicle title if there is no lien
- 2) If vehicle has a lien, provide a COPY of the "Title and Registration Application" you received when you purchased the vehicle or request a copy from the lien holder.
- 3) COPY of boat, ATV or personal watercraft registrations
- 4) COPY of Proof of Insurance on all vehicles. DO NOT DRIVE any vehicle without liability insurance.

**PLEASE SIGN & RETURN WITH ALL REQUIRED DOCUMENTS**

**VEHICLE QUESTIONNAIRE CONTINUED**

**ATV/MC**

Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Year: \_\_\_\_\_  
Mileage: \_\_\_\_\_  
4x4 -  
    Yes: \_\_\_\_\_  
    No: \_\_\_\_\_  
Winch: \_\_\_\_\_  
C.C. (Engine size): \_\_\_\_\_  
Extras: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Lien: \_\_\_\_\_

**R.V.**

Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Length: \_\_\_\_\_  
Axels: \_\_\_\_\_  
Type -  
    Motor Home: \_\_\_\_\_  
    5<sup>th</sup> Wheel: \_\_\_\_\_  
Bumper pull: \_\_\_\_\_  
Generator: \_\_\_\_\_  
Slide: \_\_\_\_\_  
Awning -  
    Yes: \_\_\_\_\_  
    No: \_\_\_\_\_  
A/C -  
    Yes: \_\_\_\_\_  
    No: \_\_\_\_\_  
Diesel: \_\_\_\_\_  
Extras: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Lien: \_\_\_\_\_

**BOAT/PWC**

Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Hours: \_\_\_\_\_  
Length: \_\_\_\_\_  
Inboard/Outboard: \_\_\_\_\_  
Outboard: \_\_\_\_\_  
Trolling Motor -  
    Yes: \_\_\_\_\_  
    No: \_\_\_\_\_  
Horse Power: \_\_\_\_\_  
Bimini Top -  
    Yes: \_\_\_\_\_  
    No: \_\_\_\_\_  
Cover -  
    Yes: \_\_\_\_\_  
    No: \_\_\_\_\_  
Trailer -  
    Yes: \_\_\_\_\_  
    No: \_\_\_\_\_  
# of Axels: \_\_\_\_\_  
Extras: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Lien: \_\_\_\_\_

**DOCUMENTS LISTED BELOW MUST BE PROVIDED FOR ALL VEHICLES**

- 1) COPY of title if there is no lien
- 2) If vehicle has a lien, provide a COPY of the "Title and Registration Application" you received when you purchased the vehicle or request a copy from the lien holder.
- 3) COPY of boat, ATV or personal watercraft registrations
- 4) COPY of Proof of Insurance on all vehicles. DO NOT DRIVE any vehicle without liability insurance.

**PLEASE COMPLETE & RETURN WITH ALL REQUIRED DOCUMENTS**



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA  
**DOMESTIC SUPPORT OBLIGATION FORM**

Bankruptcy Case Number: \_\_\_\_\_

Case Name: \_\_\_\_\_

Chapter 7 Trustee: William E. Pierce

*If you are required to pay alimony or child support, you MUST complete this form and return it to your Trustee.*

Name of person you owe support to:

Address and phone number of person you owe support to:

Your current employer's name:

Address and phone number of your current employer:

Amount of support owed as of your bankruptcy petition date:

\$

Date: \_\_\_\_\_

Debtor's Name: \_\_\_\_\_

Debtor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Debtor's Name: \_\_\_\_\_

Co-Debtor's Signature: \_\_\_\_\_

**PLEASE SIGN & RETURN WITH ALL REQUIRED DOCUMENTS**

## **BANKRUPTCY INFORMATION SHEET**

BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET PROVIDES YOU WITH GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.

### **WHEN YOU FILE BANKRUPTCY**

You can choose the kind of bankruptcy that best meets your needs (provided you meet certain qualifications):

Chapter 7 - A Trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the State where you live and applicable federal laws.

Chapter 13 - You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The court must approve your repayment plan and your budget. A Trustee is appointed and will collect the payments from you, pay your creditors and make sure you live up to the terms of your repayment plan.

Chapter 12 - Like Chapter 13, but it is only for family farmers and family fisherman.

Chapter 11 - This is used mostly by businesses. In Chapter 11, you may continue to operate your business, but your creditors and the court must approve a plan to repay your debts. There is no Trustee unless the Judge decides that one is necessary; if a Trustee is appointed, the Trustee takes control of your business and property.

If you have already filed a bankruptcy under Chapter 7, you may be able to change your case to another chapter.

Your bankruptcy may be reported on your credit record for as long as ten (10) years. It can affect your ability to receive credit in the future.

### **WHAT IS A BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?**

One of the reasons people file bankruptcy is to get a "discharge". A discharge is a court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for:

- most taxes
- child support
- alimony
- most student loans
- court fines and criminal restitution
- personal injury caused by drunk driving or under the influence of drugs

The discharge only applies to debts that arose before the date you filed. Also, if the Judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible the debt will not be discharged. The Judge can also deny your discharge if you do something dishonest in connection to your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a court order.

**OVER**

You can only receive a Chapter 7 discharge once every eight (8) years. Other rules may apply if you previously received a discharge in a Chapter 13 case. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement (see below) or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

**WHAT IS A REAFFIRMATION AGREEMENT?**

Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay that debt, you must sign and file a reaffirmation agreement with the Court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or by any other law. Reaffirmation agreements:

- must be voluntary
- must not place too have a burden on you or your family
- must be in your best interest
- can be cancelled any time before the Court issues your discharge or within 60 days after the agreement is filed with the Court, whichever gives the most time.

If you are an individual and you are not represented by an attorney, the Court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the Court approves it.

If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

**IF YOU WANT MORE INFORMATION OR HAVE ANY QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.**

\_\_\_\_\_  
Debtor

\_\_\_\_\_  
Co-debtor

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Telephone Number

**PLEASE SIGN & RETURN WITH ALL REQUIRED DOCUMENTS**