

FORM 27

Examination of Bankrupt by Official Receiver
(Non-Business)
(Section 161 of the Act)

Instructions to Official Receiver

The following questions, or questions to a like effect, are to be put to the person examined under section 161 by the official receiver. The questions should be expanded or supplemented by the official receiver in an endeavour to extract from the examination the maximum of essential information and to determine as nearly as possible the true cause of the bankruptcy, the disposition of the property and the conduct of the bankrupt.

OFFICIAL RECEIVER'S NOTES (To be completed by Official Receiver)

Previous Bankruptcy(ies):

Reviewable Transactions:

Undisclosed Assets:

Undisclosed Debts:

Preferential Payments:

Excessive Credit Use:

Settlements:

Other Matters or Concerns:

Official Receiver

FORM 27 -- *Continued*

1. Give your full legal name (and aliases) and your birthday.
2. What is your current address and telephone number?
3. Have you ever been the owner, or are the current owner of the residence that you live in, or does a family member own it?
4. How much is your rent, or your mortgage or hypothec payments?
5. Have you been informed of your duties, according to the *Bankruptcy & Insolvency Act*?
6. Approximately on what date did you become aware that you were unable to meet your debts as they became due and what made you aware of this fact?
7. Did you use or obtain credit after this date? If yes, from whom did you obtain credit?
8. Have you ever been bankrupt before, or made a proposal to your creditors? If yes, when?
9. Do you have any credit cards in your possession at this time?
10. Who is your present employer, and how much is your monthly "Take Home" pay?
11. Do you have any other source of income, other than your job? If yes, what is the source and amount of the income?
12. What bank or banks do you have accounts at, and what is your present balance?
13. Do you have any other debts that you have not disclosed on your Statement of Affairs? If yes, give details.
14. Do you have any other assets that you have not disclosed on your Statement of Affairs? If yes, give details.
15. Explain the following debts, giving the date they were started, and the reason or cause of the debt.
16. Have you sold, given away or disposed of any assets in the 12 months prior to the date of the initial bankruptcy event? If so, give details.
17. From the sale of the above assets, how much money did you receive, and what did you do with the money?
18. Did you sell or give away anything that you bought on credit before it was fully paid for? If so, give details.

FORM 27 -- *Continued*

19. Have you paid back any debts to family members in the 12 months prior to the date of the initial bankruptcy event? If so, give details.
20. Did you pay your trustee at the time of signing your papers? If so, how much?
21. Are you presently making payments to your trustee? If so, how much?
22. Did you consider any other formal insolvency options before you filed your bankruptcy?
23. What creditors did you make payments to in the 3 months prior to filing bankruptcy? Did you pay any of these creditors in full, or give them larger than normal payments?
24. Are you aware of anyone holding any assets in trust? If so, give details.
25. Are you preparing monthly income and expense statements for your trustee?
26. List all monthly income, including that of your spouse (including common-law), and the source of the income.
27. List all monthly expenses, with the dollar amounts beside them.
28. If your expenses are more than your income, please explain what expenses you are not paying, and what you are doing to correct this problem.
29. Who advised you in regard to your financial problems?
30. Do you own or lease a motor vehicle? If yes, give details (are you paying the trustee to keep the vehicle, or who are paying to keep it, and what amount is being paid).
31. Are you presently borrowing a motor vehicle? If yes, give details.
32. Did you obtain any cash advances on any credit cards in the 12 months prior to the date of the initial bankruptcy event? If so, list them giving cash amounts and the last date an advance was taken.
33. Did you pay for any trips with your credit cards in the 12 months prior to the date of the initial bankruptcy event? If yes, what trips did you take, and how much money was charged on the cards?
34. Please explain why and how you ran up a total credit card debt of over \$x.xx on your credit cards. I.e., what type of purchases were made and over what period of time?
35. What do you believe are the causes of your bankruptcy? Please give a brief explanation.

FORM 27 -- *Concluded*

36. Do you feel you are directly or partially responsible for your bankruptcy? Please explain your answer.

NOTE TO OFFICIAL RECEIVER

Any additional questions put by the official receiver and the answers to them should be entered in the space provided below or on a sheet to be attached to this form.

I, _____, of the _____ of _____, in the Province of _____, do swear (*or* solemnly declare) that to the best of my knowledge the above answers are true in every respect. I understand that this examination is being adjourned *sine die* and may be continued at a later date if necessary.

SWORN (*or* SOLEMNLY DECLARED)

before me at _____ (*city, town or village*)
in the Province of _____,
on this ____ day of _____.

Official Receiver for Bankruptcy
Division No. _____ of the
Bankruptcy District of _____

Bankrupt