

DEBTOR: \_\_\_\_\_

CASE NO: \_\_\_\_\_

**OFFICE OF THE UNITED STATES TRUSTEE  
DISTRICT OF MARYLAND  
MONTHLY OPERATING REPORT  
CHAPTER 11  
INDIVIDUAL DEBTORS**

**Form 3  
COVER SHEET AND QUESTIONNAIRE**

For the Period: \_\_\_\_\_ to \_\_\_\_\_

***THIS REPORT MUST BE FILED WITH THE COURT 20 DAYS AFTER THE END OF THE MONTH***

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

Report/Document Attached	Previously Waived	REQUIRED REPORTS/DOCUMENTS
_____	_____	1 Cash Flow Statement (Page 2)
_____	_____	2 Cash Reconciliation(s) and Narrative (Page 3)
_____	_____	3 Cash Receipts Detail (Page 4)
_____	_____	4 Cash Disbursements Detail (Page 5)
_____	_____	5 Receipts and Disbursements Recap Case to Date (Page 6)
_____	_____	6 <b>Bank Statements for All Bank Accounts</b> (remember to redact all but last four digits of bank account number)

**QUESTIONNAIRE**

**Yes**

**No**

Please answer the questions below for the month being reported:

- |   |       |       |
|---|-------|-------|
| 1. Did you deposit all receipts into your DIP account this month?   | _____ | _____ |
| 2. Are all insurance policies current and in effect?                | _____ | _____ |
| 3. Have all taxes been timely filed and paid?                       | _____ | _____ |
| 4. Did you pay all your bills on time this month?                   | _____ | _____ |
| 5. Are you current on U.S. Trustee quarterly fees payments?         | _____ | _____ |
| 6. Did you borrow money from anyone this month?                     | _____ | _____ |
| 7. Did you paid any bills you owed before you filed for bankruptcy? | _____ | _____ |
| 8. Do you have any bank accounts open other than the DIP account?   | _____ | _____ |

***I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.***

Executed on: \_\_\_\_\_

Signature (Debtor): \_\_\_\_\_

Print name: \_\_\_\_\_

Signature (Co-Debtor, if one): \_\_\_\_\_

Print name: \_\_\_\_\_

DEBTOR: \_\_\_\_\_

CASE NUMBER: \_\_\_\_\_

**CASH FLOW STATEMENT - INDIVIDUAL DEBTOR(S)**

For Period: \_\_\_\_\_ to \_\_\_\_\_

**CASH FLOW SUMMARY (SEE NOTE A)**

1. Beginning Cash Balance \$ \_\_\_\_\_ (1) A

**2. Cash Receipts**

Wages \$ \_\_\_\_\_

Sole Proprietorship Revenues \_\_\_\_\_

Draws from owned entities other than Sole Prop \_\_\_\_\_

Rental Income \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Total Cash Receipts \$ \_\_\_\_\_ B

**3. Cash Disbursements**

Rent or home mortgage payment \$ \_\_\_\_\_

Utilities and Telephone Expenses \_\_\_\_\_

Home maintenance (repairs/upkeep) \_\_\_\_\_

Food / Groceries \_\_\_\_\_

Insurance payments \_\_\_\_\_

Installment payments (including auto) \_\_\_\_\_

Transportation (not including car payments) \_\_\_\_\_

Legal / Professional Fees / U.S. Trustee Fees \_\_\_\_\_

Sole Proprietorship Expenses \_\_\_\_\_

Rental property expenses / repairs \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Miscellaneous \_\_\_\_\_

Total Cash Disbursements \$ \_\_\_\_\_ C

4. Net Cash Flow for Month (Total Cash Receipts less Total Cash Disbursements) (B - C) \_\_\_\_\_ D

5. Ending Cash Balance (A + D) \$ \_\_\_\_\_ E

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

Total Disbursements for the Month (from above)	
Add: Any amounts paid on behalf of the debtor by others	
<b>Disbursements for U.S. Trustee Fee Calculation</b>	

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Current month beginning cash balance should equal the previous month's ending balance.

**DEBTOR:** \_\_\_\_\_

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

**BANK RECONCILIATIONS**

Month ending:	Acct #1	Acct #2	Acct #3	Acct #4
Name of Bank:				
Last four digits of account				
Purpose of Acct (Personal or Business)				
Type of account (Checking or Savings)				
<b>Balance per Bank Statement at End of the Month</b>				
<b>ADD:</b> Deposits not credited (attach list)				
<b>SUBTRACT:</b> Outstanding check (attach list)				
Other reconciling items (attach list)				
<b>Month end Balance (Must agree with books)</b>				
<b>TOTAL OF ALL ACCOUNTS AT END OF THE MONTH</b>				(2)

Note: Attach a copy of the bank statement and bank reconciliation for each account

**AMOUNTS OWED TO OTHERS at the end of the Month (post-petition)**

- Personally (attach list stating who, amount, when due)	
- Business (if applicable) (attach list)	
<b>TOTAL OWED POST-PETITION</b>	

**AMOUNTS OWED TO YOU at the end of the Month (both pre and post-petition)**

- Personally (attach list stating who, amount, when due)	
- Business (if applicable) (attach list)	
<b>TOTAL AMOUNT OWED TO YOU</b>	

**NARRATIVE**

Please provide a brief description of any significant business and legal actions taken by the debtor, its creditors, or the court during the reporting period, any unusual or non-recurring transactions that are reported in the cash flow statement and any significant changes in the financial condition of the debtor which have occurred subsequent to the report date.


(2) Total of all accounts should equal page 2, line 5 - Ending Cash Balance





