# **APPLICATION TO TAKE BAR EXAMINATION**

# FOR APPLICANTS NOT ADMITTED IN ANOTHER JURISDICTION FOR ONE YEAR OR MORE

#### **Contact Information**

Provide below the mailing address at which you can be contacted about this application during the next six months:

Check if address	is		
Residence			
☐ Business			
4 LL (D 0 D			
Address/P.O. Bo	X 		
City	State	Zip Code	Country
Provide below	the telephone numbers who	ere you can be reached.	
Home	Office		Other
TIOME	Office		otile!
Email			
The Board will	use the portal to confirm re	ceipt of your application, un	less otherwise requested.
	r the following exam		
☐ February			
July			
I am applying fo	or the		
following exam	in YEAR		
Enter the year that you we the exam.	vill be applying for		
I am a graduate	of a foreign law school.		
Yes			
☐ No			

	3. The Board offers applicants the opportunity to take the Maine bar examination by laptop. Participating applicants are required to provide their own laptops and download the required software, as well as perform laptop pre-test of the software, prior to the exam. Participating applicants will be responsible for payment of additional fees associated with down- loading the software. These fees (\$110.00) are paid directly to the software vendor. <b>Do not include these fees with your application payment to the Board.</b> Additional instructions for
	participating in laptop testing, including instructions, fees and deadlines related to downloading the software, will be posted to the Board's website sometime around early January for the February exam and early June for the July exam.
D	o you anticipate participating in laptop testing for this Maine bar examination?
	☐ Yes ☐ No
	I request or will be requesting accommodations for a disability or condition that affects my bility to take the exam by submitting the required application.
	☐ Yes ☐ No
	NOTE: All applicants requesting testing accommodations must submit a completed Testing Accommodations Application and supporting documentation by the application deadline, regardless of whether accommodation have been previously requested and/or granted.
5.	Have you taken the Multistate Professional Responsibility Examination?
	☐ Yes ☐ No
	All applicants must arrange for transfer of your MPRE score directly to the Maine Board of Bar Examiners. MPRE scores must be received directly from the National Conference of Bar Examiners. Students' Reports of Scores cannot be accepted. Orders for score processing can be handled through the NCBE website at www.ncbex.org.

	me was changed (e.g.,		
First, Middle, Last name	Used from	Used to	Description of change
Social Security Number	r (last 4 only)		
NCBE Number (enter 8	digits): N		
NCBE Number will be us	sed for identification purpo Responsibility Examination		an NCBE Number. Your unique state Bar Examination and the ntifier for other
San dan			
Gender			
<ul><li>☐ Male</li><li>☐ Female</li></ul>			
☐ Non-Binary			
Date of Birth			
Place of birth			
City	State	Co	ountry
Of what country are yo	u a citizen?		
Of what country are yo	u a citizen?		
		vhat is your immigration	status?
		vhat is your immigration	status?
		vhat is your immigration	status?
f you are not a citizen	of the United States, w	vhat is your immigration	status?
of what country are you f you are not a citizen  Have you ever been ma	of the United States, w	vhat is your immigration	status?

NOTE: Any divorce must be reported in response to Question No. 19.

List every permanent and temporary residence at which you have lived during the last five (5) years or since you graduated from college (whichever period of time is longer). List addresses in reverse chronological order starting with your current address:

<b>Current Address</b>		
From Mo/Yr		To Mo/Yr
Address		Apt.
City	State	Zip
County		Country if not United States

Prior Address
From Mo/Yr
To Mo/Yr
Address
Apt.
City
State
Zip
Country
Country if not United States
From Mo/Yr
T. M. W.
To Mo/Yr
Address
Address
Apt.
Apt.
City
State
Zip
Country
Country if not United States

List the names of all colleges and universities other than law schools you attended, their location(including the name of the campus if the school had more than one), the dates attended, and the degree received. Mark 'ND' if you did not receive a degree and state your reason(s) for leaving. List schools beginning with the most recent.

College	From Mo/Yr	To Mo/Yr	Degree or Reason(s) for leaving

\*\*IT IS YOUR RESPONSIBILITY TO ENSURE THAT A CERTIFICATE IS SENT TO THE MAINE BOARD OF BAR EXAMINERS FROM EACH UNDERGRADUATE SCHOOL FROM WHICH YOU RECEIVED A DEGREE OR ATTENDED FOR AT LEAST TWO YEARS, AND FROM EVERY LAW SCHOOL YOU HAVE ATTENDED AS REQUIRED BY MAINE BAR ADMISSION RULE 5(c).\*\*



List below the names of all the law schools you attended, their location (including the name of the
campus if the school had more than one), the dates attended, and the degree received. Mark 'ND'
if you did not receive a degree and state your reason(s) for leaving. List schools beginning with
the most recent

Law School	City	State	From Mo/Yr	To Mo/Yr	Degree or Reason(s) for leaving

\*\*IT IS YOUR RESPONSIBILITY TO ENSURE THAT A CERTIFICATE IS SENT TO THE MAINE BOARD OF BAR EXAMINERS FROM EACH UNDERGRADUATE SCHOOL FROM WHICH YOU RECEIVED A DEGREE OR ATTENDED FOR AT LEAST TWO YEARS, AND FROM EVERY LAW SCHOOL YOU HAVE ATTENDED AS REQUIRED BY MAINE BAR ADMISSION RULE 5(c).\*\*



4. Did you engage in law office study in lieu of attending law school?
☐ Yes
□ No
<ul> <li>5. Have you ever been dropped, suspended, placed on disciplinary probation, expelled or requested to resign or allowed to resign in lieu of discipline from any school (including law school) or otherwise subjected to discipline by any such institution?  NOTE: Academic probation need not be reported.  Yes  No</li> </ul>
6. PRIOR APPLICATIONS FOR ADMISSION
6A. Have you ever been admitted to the bar in any other jurisdiction?  If yes, complete Part 6D.
☐ Yes ☐ No
6B. Have you ever sat for a bar examination in Maine or any other jurisdiction?  If yes, complete Part 6D
☐ Yes ☐ No
6C. Have you submitted an application to be admitted by examination, motion or diploma privilege, under an in-house counsel or other reciprocity rule, or to be reinstated to the bar in Maine or any other jurisdiction?  If yes, complete Part 6D  Yes  No
ATTACH ADDITIONAL SHEETS AS NECESSARY.

\*\*IT IS YOUR RESPONSIBILITY TO ENSURE THAT A LETTER OF GOOD STANDING IS SENT TO THE MAINE BOARD OF BAR EXAMINERS FROM EACH JURISDICTION OR COUNTRY WHERE YOU ARE ADMITTED TO PRACTICE LAW. In the event you are not in good standing in any jurisdiction due to nonpayment of dues, failure to comply with CLE requirements, or similar infractions, the Board requires that you provide evidence that you have either (1) taken whatever steps are necessary to bring your status current; or (2) formally withdrawn from the bar in question.\*\*

7. List the full na have been or are			ory or volunta	ry bar association	of which you
Name of Bar Association	Dates of Membership	Address	City	State	Zip
8. Have you ever	held judicial off	ice?			
☐ Yes ☐ No					
9. A. Have you edisqualified as a			ensured, or o	therwise repriman	ided or
Yes					
□ No					
B. Have there ev informal) pendir				ints, or grievances any jurisdiction?	(formal or
☐ Yes ☐ No					

10. Have there ever been or are there now any inquiries, charges, complaints, or grievances (formal or informal) pending alleging that you engaged in the unauthorized practice of law?
☐ Yes
□ No
Have sanctions ever been entered against you or have you ever been disqualified from participating in any case?
☐ Yes
□ No



12. A. Have you registered ι	nder the Selective	Service Act?
Yes		□ No
All males, except those born be Act at the time they attain the		12/31/59, are required to register under the Selective Service s.
B. Have you ever been a me or the National Guard?	mber of the armed	d forces of the United States, its reserve components
☐ Yes ☐ No		
years(whichever is longe clerkships, temporary or of time when you were u bar examination, seeking complete mailing address verification of all employ	er), beginning with r part-time employ nemployed for mon g employment, etc.) ses so the Maine B yment or practice.	graduated from college or for the past five (5) your current job. Include self-employment, ment and military service. Account for any period re than four months (i.e., in school, studying for the ) Begin with your current job. Please include oard of Bar Examiners can obtain written For any time when you were self-employed, provide ength of your self-employment.
	CURRENT	T EMPLOYMENT
From Mo/Yr		To Mo/Yr
Job Title		Supervisor
Employer or Firm		
Address		
City	State	Zip
Telephone		

# **FORMER EMPLOYMENT**

From Mo/Yr
To Mo/Yr
Job Title
Supervisor
Employer or Firm
Address
City
State
Zip
Telephone
From Mo/Yr
To Mo/Yr
Job Title
Supervisor
Employer or Firm
Address
City
State
Zip
Telephone

A. Have you ever been terminated, suspended, disciplined or permitted to resign in lieu of termination from any job?
☐ Yes ☐ No
ATTACH ADDITIONAL SHEETS AS NECESSARY
B. Has an employer of yours ever been convicted of a violation of a state or federal law, rule or regulation, in whole or in part because of your conduct?
☐ Yes ☐ No

15. Have you or any business you had an ownership interest in ever applied for (even if the application was subsequently withdrawn) or held a license for a business, trade, or profession, other than as an attorney at law?
☐ Yes ☐ No
16. A. Have you or any business you had an ownership interest in ever been denied a license for a business, trade or profession (e.g., CPA, real estate broker, physician, patent practitioner)?
☐ Yes ☐ No
B. Have you or any business you had an ownership interest in ever had a business, trade or professional license revoked?
☐ Yes ☐ No

16. C. Are there any businesses, including but not limited to corporations, partnerships, professional associations or individual partnerships, which you now or previously operate(d) or control(led) or in which you have or had an ownership interest? (Ownership of 10% or less in any business in which the stock is publicly traded need not be disclosed).
☐ Yes ☐ No
17. A. Have you or any business you had an ownership interest in ever been suspended, censured, or otherwise reprimanded or disqualified as a member of another profession, or as a holder of public office?
☐ Yes ☐ No
B. Have there ever been or are there now pending any charges, complaints, or grievances (formal or informal) concerning your conduct as a member of any other profession, or as a holder of public office?
☐ Yes ☐ No
C. Have you ever been disciplined in any profession or other setting (excluding employment, educational or military) for any violation of the rules applicable to your behavior?
☐ Yes ☐ No
D. Have you ever been asked to resign or given the opportunity to resign in lieu of disciplinary action or termination from any organization for any reason?
☐ Yes ☐ No

18. A. Has any surety on any bond on which you were the principal been required to pay any money on your behalf?  If Yes, complete FORM 2.
☐ Yes ☐ No
B. Have you or any business in which you had an interest ever been refused a fidelity or other bond?  If Yes, complete FORM 2
Yes No
19. Have you ever been a named party to any civil action?  If Yes, complete FORM 3.
☐ Yes ☐ No
NOTE: Family law matters (including divorces and continuing orders for child support) should be included here.
IF YOUR ANSWER IS YES, BE SURE TO ATTACH A COPY OF THE PLEADINGS (INCLUDING COMPLAINT AND ANSWER) AND COURT'S NOTATION REGARDING THE FINAL DISPOSITION OF THE SUIT, INCLUDING ANY FIN JUDGMENTS OR ORDERS. IF THE MATTER WAS SETTLED PRIOR TO TRIAL, PROVIDE COPIES OF THE FINAL RELEASE/SETTLEMENT AGREEMENT.
20. Have you ever had a complaint filed against you in any civil, criminal or administrative forum alleging fraud, deceit, misrepresentation, forgery or legal malpractice?  If Yes, complete FORM 3.
□No
IF YOUR ANSWER IS YES, BE SURE TO ATTACH A COPY OF THE PLEADINGS (INCLUDING COMPLAINT AND ANSWER) AND COURT'S NOTATION REGARDING THE FINAL DISPOSITION OF THE SUIT, INCLUDING ANY FINAL JUDGMENTS OR ORDERS. IF THE MATTER WAS SETTLED PRIOR TO TRIAL, PROVIDE COPIES OF THE FINAL RELEASE/SETTLEMENT AGREEMENT.
<ul> <li>21. A. Have you ever been cited for, arrested for, charged with, or convicted of any alcohol or drug related traffic violation other than a violation that was resolved in juvenile court? If Yes, complete FORM 5T. Do not attach a printout of your driving records as it will not be accepted. You must provide the information yourself. Yes No</li> </ul>
B. Have you been cited for, arrested for, charged with, or convicted of any moving traffic violation during the past ten years? (Not parking violations).  If Yes, complete FORM ST. Do not attach a printout of your driving records as it will not be accepted. You must provide the information yourself.
☐ Yes☐ No
C. Have you applied for or been issued a driver's license or operator's permit in any state or jurisdiction other than where you currently reside.
☐ Yes ☐ No

Applicant: Melissa Hansen (submitted: 08/18/2023@07:21 PM, updated: 08/18/2023@07:23 PM)

If Yes, compl address of si	lete FORM 5S and state the complete facts ar	any state ever been suspende nd circumstances surrounding the suspension or r h suspension or revocation; if suspended, the leng other facts which maybe pertinent.	revocation including, but not necessarily lim	
Yes				
☐ No				
law (exce	pt traffic violations)?	en cited, arrested, charged or	•	ion of any
Yes				
☐ No				



23. Have you ever filed a petition for bank If Yes, complete FORM 4.	cruptcy?
Yes	
No	
	more (including alimony, child support, credit cards, have been more than 90 days past due within the past
Yes	□ No
B. Have you ever had a credit card or char	ge account revoked?
Yes	
□ No	
C. Have you ever defaulted on any student	t loan?
Yes	
□ No	
D. Have you ever defaulted on any other le	oan?
Yes	
 □ No	
E. Have you filed state and federal income If Yes to Question 24. A, B, C or D, or No to E complete FORM 6.	tax returns for each of the last five years?
☐Yes	
□No	

25. A. Excepting cannabis, do you currently use any drug, narcotic or substance which use is illegal under state or federal law?
☐ Yes ☐ No
27. B. Are there any other facts not disclosed hereto concerning your background, history, experience or activities which may have a negative bearing on your character, fitness, or eligibility to practice law in Maine?  If Yes, please attach a statement giving a full explanation.
☐ Yes ☐ No

28. Provide complete information for at least five references, preferably persons who have known you for a minimum of five years. You are encouraged to include one reference from every locality where you have lived during the last ten years. Do not list yourself, anyone who is related to you by blood or marriage, or anyone who resides at your current residential address. Do not use names listed in response to Question 13 (employment). Make sure that no two persons listed are members of the same household. Only one person may be a current or former classmate.

Name		
Address		
Suite/Apt. No.		
City	State	Zip
Check if address is		
Residence		
Business		
Telephone		
Occupation		
Years Known		

Name			
Address			
Suite/Apt. No.			
City	State	Zip	
Check if address is  Residence Business			
Telephone			
Occupation			
Years Known			

Name			
Address			
Suite/Apt. No.			
City	State	Zip	
Check if address is  Residence Business			
Telephone			
Occupation			
Years Known			

Name			
Address			
Suite/Apt. No.			
City	State	Zip	
Check if address is  Residence Business			
Telephone			
Occupation			
Years Known			

Name			
Address			
Suite/Apt. No.			
City	State	Zip	
Check if address is  Residence Business			
Telephone			
Occupation			
Years Known			

#### ALL APPLICANTS MUST COMPLETE THE INFORMATION BELOW

LAST NAME	
FIRST NAME	
MIDDLE NAME	
NCBE NUMBER	
SOCIAL SECURITY NUMBER (Last 4 Only)	
DATE OF BIRTH	DATE OF APPLICATION
JURISDICTION A	APPLIED TO: MAINE
	NAMES YOU HAVE BEEN LEGALLY KNOWN BY knames" such as Joe, Pete, etc.)

\*\*\*Please complete the information requested above and return this form with your completed application. Thank you.\*\*\*

Applicant's Last Name	First Name	Middle Name
MAINE BOARD OF BAR EXAM 135 Maine St. Ste A Box 305 Brunswick, ME 04011	IINERS	
	FORM 1/MILITARY SERVICE	<b>≣</b>
ocial Security Number	Rank	Serial No
☐ I was a member of the armed	he armed forces. (complete A and B) forces. (complete A and C)  eports of Separation (Form DD-214).	
Regular Armed Forces	Reserve Components	National Guard
Air Force	☐ Air Force	☐ Air Force
☐ Army	☐ Army	Army
Marine Corps	Marine Corps	
☐ Navy ☐ Coast Guard	☐ Navy ☐ Coast Guard	
ctive Duty rom Mo/Yr	Active Duty To Mo/Yr	
Reserve Outy From Mo/Yr	Reserve Duty To Mo/Yr	
lat'l Guard - rom Mo/Yr	Nat'l Guard - To Mo/Yr	
Check For ACTIVE AND RESERVE PERSONNEL ONLY		
Active		
Reserve		
Present duty station For ACTIVE AND RESERVE PERSONNEL ONLY		
Address For ACTIVE AND RESERVE PERSONNEL ONLY		
Talanhana Nivertra		
Telephone Number For ACTIVE AND RESERVE PERSONNEL ONLY		

Name of commanding officer For ACTIVE AND RESERVE PERSONNEL ONLY
Did you receive an honorable discharge?
Yes
□ No
Were you ever court-martialed?
Yes
□ No
Were you ever awarded non-judicial punishment? (Art. 15 UCMJ)
Yes
□ No
Were you allowed to resign in lieu of court-martial?
☐ Yes ☐ N.a.
□ No
Were you administratively discharged?
☐ Yes
□No
Were you ever charged with a violation of the Uniform Code of Military justice?
☐ Yes
□No
Were you asked to resign or given the opportunity to resign in lieu of judicial or administrative proceedings being instituted or carried out against you?
Yes
□ No
Did you serve less than your full term of any enlistment?
☐ Yes
□ No
Did you serve less than your full term of any enlistment?
Yes
□ No
Please provide an explanation
Date of Action

	Explanation of circumstances
Re	esult, including any punishment

ATTACH ADDITIONAL SHEETS AS NECESSARY.



Applicant's Last Name	First Name	Middle Name	
MAINE BOARD OF BAR EXAMINERS 135 Maine St. Ste A Box 305 Brunswick, ME 04011			
	FORM 2/BONDING COM	PANIES	
Name First	Middle	Last	Soc
Name of Surety (Bonding Company)			
Address of Surety			
City	State	Zip	)
Amount of money paid by Surety			
Date Money paid  Reason for Bond			
Brief explanation			

Applicant's Last Name	First Name	Middle Name	
MAINE BOARD OF BAR EXAMINERS 135 Maine St. Ste A Box 305			

FORM 3/RECORD OF CIVIL ACTIONS

Brunswick, ME 04011

Complete title of action		
Court file number		
Name and complete address of c	court involved	
Name of court		
Address		
City	State	Zip
Plaintiff's Name		
Address		
City	State	Zip
City	State	ΣΙΡ
Defendant's Name		
Address		
City	State	Zip
Defendant's Attorney		
Address		

City	State	Zip	
Trial date			
Date of final disposi	tion		
Disposition			
If the disposition res	sulted in a judgment, has the judgm	ent been satisfied?	
Brief explanation of	suit		

Attach a copy of the pleadings, including complaint, answer, judgments and/or final orders. If the required documentation is no longer available, attach a statement indicating what efforts have been made to locate the documentation, including verification from any applicable law enforcement agency or court clerk that the records are no longer available.

Applicant's Last Name	First Name	Middle Name
MAINE BOARD OF BAR EXAMINERS 135 Maine St. Ste A Box 305 Brunswick, ME 04011		
FORM 4/RE	CORD OF BANKRUPTCY OR II	NSOLVENCY
Pate bankruptcy filed		
Complete title of action		
Complete title of action	nvolved	
Complete title of action  Court file number  Name and complete address of court in	nvolved	
Complete title of action  Court file number  Name and complete address of court in	nvolved	
Complete title of action  Court file number  Name and complete address of court in	avolved	
Complete title of action  Court file number  Name and complete address of court in	ivolved	

Zip

Zip

Name and addresses of major creditors

State

State

Name of creditor

Name of creditor

**Address** 

Address

City

City

Name of creditor			
Address			
City	State	Zip	
Date of final dispos	ition		
Disposition			
Were any adversary	proceedings instituted?		
☐ Yes ☐ No			
Were there any alle	gations of fraud?		
Yes			
☐ No			
Were any debts not	discharged?		
☐ Yes			
☐ No			

Please provide a brief description of circumstances surrounding filing petition for bankruptcy.

Attach a copy of the COMPLETE petition for bankruptcy, including all schedules of indebtedness and discharge from bankruptcy order. If the required documentation is no longer available, attach a statement indicating what efforts have been made to locate the documentation, including verification from any applicable law enforcement agency or court clerk that the records are no longer available.

Applicant's Last Name	First Name	Middle Name
MAINE BOARD OF BAR EXAMINE	ERS	
135 Maine St. Ste A Box 305 Brunswick, ME 04011		
	FORM 5/RECORD OF CRIMINAL C.	ASES
ate of incident (or time		
eriod involved)		
Location		
City	Country	State
-	•	
	-	
itle of complaint or		
itle of complaint or indictment  criminal Number  Name and complete address of co		
itle of complaint or ndictment		
Title of complaint or Indictment  Criminal Number  Name and complete address of column		
itle of complaint or indictment  criminal Number  Name and complete address of column		
Title of complaint or Indictment  Criminal Number  Name and complete address of co		

Zip

Names and address of law enforcement agency involved

State

**Address** 

**Date first heard** 

Charge(s) at time of arrest

City

Cha	rge(s) at time of trial
Date o	of final disposition
Final d	lisposition
Brief o	lescription of incident
Briet C	lescription of incident

Attach a copy of the arresting officer's report, complaint, indictment, trial disposition, sentence and appeal, if any. If the required documentation is no longer available, attach a statement indicating what efforts have been made to locate the documentation, including verification from any applicable law enforcement agency or court clerk that the records are no longer available.

Applicant's Last Name	First Name	Middle Name
MAINE BOARD OF BAR E 135 Maine St. Ste A Box 30 Brunswick, ME 04011		
	FORM 5T/RECORD OF TRAFFIC CASE	ES
Social Security Number:		
Date of incident (or time period involved)		
Location		
City	Country	State
Title of complaint, indictment, or administrative action		
Case Number		
Name and complete addre	ess of court or administrative agency involved	
Name of court	NIV	
Address		

State

State

Name and address of law enforcement agency involved:

Name of law enforcement agency

Zip

Zip

City

**Address** 

Date first heard

City

Ch	narge(s) at time of arrest or summons
Char	ge(s) at time of trial or hearing
Date	e of final disposition
Final	I disposition
Brief	f description of incident
	a description of modelic

Attach a copy of the arresting officer's report, complaint, indictment, trial disposition, sentence and appeal, if any. If the required documentation is no longer available, attach a statement indicating what efforts have been made to locate the documentation, including verification from any applicable law enforcement agency or court clerk that the records are no longer available.

Applicant's Last Name		First Name		Middle Name	
MAINE BOARD OF BAR 135 Maine St. Ste A Box Brunswick, ME 04011					
FOR	M 5S/RECORD OF DRIV	ER'S LICENSE SUSP	ENSION OR R	REVOCATION	
Social Security Numbers	:				
Date of incident (or tim period involved)	e				
Location					
Title of complaint, indictment, or administrative action  Name and complete add	dross of court or admin	County	hand:	State	
•	uress of court of admini	istrative agency invol	vea.		
Name of court		4			
Address					
City	State		Zip		

Zip

Case Number

Name and address of law enforcement agency involved:

State

Name of law enforcement agency

Charge(s) at time of arrest or summons

**Address** 

Date first heard

City

	Lharge(s) at time of trial or hearing
Da <sup>1</sup>	te of final disposition
Fin	al disposition
Bri	ef description of incident

In cases where there is alcohol or drug involvement, attach a copy of the arresting officer's report, complaint, administrative summons or notice, indictment, trial disposition, administrative decision, verdict, notice and appeal, if any. If the required documentation is no longer available, attach a statement indicating what efforts have been made to locate the documentation, including verification from any applicable law enforcement agency or court clerk that the records are no longer available.

Applicant's Last Name	First Name	Middle Name	
MAINE BOARD OF BAR EXAMINERS 135 Maine St. Ste A Box 305			

Brunswick, ME 04011

FORM 6/DEBTS: DEFAULTS; PAST DUE; REVOCATIONS

Type of Debt	ers to QUESTIOI Credit Card Other	N 24. (Circle appropriate s	·	Support
Account Number		☐ Charge account	Student Loan	Support
Date of Last Paym				
	ent			
Original Amount o	of Debt			
Current Balance				
Name of Entity Ex	tending Credit			
Address				
City		State	Zip	
Current status of t	this debt			
Describe the histo	ry of this debt,	including any actions	taken to collect it ar	nd any defenses
		<del>-</del>		

to file swere a	answered No to QUESTION 24 (E) please provide a complete explanation for why you failed state or federal income taxes in any year; including what year you failed to file, where you resident at the time, which returns were not filed and what steps, if any, you have taken to y this matter, if required.