

BACKGROUND INFORMATION

(1) Your full name: _____ If married, your spouse's full name: _____

(2) Your Social Security #: _____ If married, your spouse's Social Security #: _____

(3) Your date of birth and age: _____ If married, your spouse's date of birth and age: _____

(4) List any other names used by you or your spouse during the last eight years: _____

(5) Current Address: _____

(6) All Telephone Numbers: home: _____ work: _____
cellular: _____ other: _____

(7) List all addresses you have had in the last three years, the dates when you lived there, and the name you used while living there. If you and your spouse are filing bankruptcy together, list addresses for each for the last three years (include street, town, and zip code).
Addresses Date Moved In Date Moved Out Name Used:

(8) Prior Bankruptcy: Have you ever been *involved* before in a bankruptcy (chapter 7, 11, 12, or 13)?
YES _____ NO _____
If yes, which chapter and approximately when was/were the case(s) filed?

(9) Other Bankruptcies: Have there been any other bankruptcies filed by someone other than you or your spouse to stop a foreclosure on your home?
YES _____ NO _____

(10) What is the primary reason for your need of a consultations? (i.e. pending foreclosure, judgment, credit card debt, garnishment, medical bills, lawsuit)

(11) List all your dependents:
NAME AGE RELATIONSHIP

PERSONAL PROPERTY

- (1) Cash on hand: \$ _____
- (2) Where do you have bank accounts (checking, savings, CDs, etc)? Note: branch name and account numbers are not needed at this time. Please include the current balance in each account:
- Bank name: _____ Current balance: \$ _____
- Bank name: _____ Current balance: \$ _____
- (3) Have you given a security deposit to any landlord, utility, or anyone else? YES ____ NO ____
- (4) Give an estimate of the value (what you could get for it if you sold it at a garage sale) of the following items and include value for entire household (spouse, dependents), if applicable:
- Household goods (couches, beds, televisions, tables, kitchen appliances, etc.): \$ _____
- Clothing for you and, if applicable, your family: \$ _____
- Jewelry: \$ _____
- Books, stamps or coins, or sports equipment of substantial value?: \$ _____
- (5) Do you have any cars, trucks, mobile homes, boats, trailers, or motorcycles? YES ____ NO ____ . If YES, give the year, make, model, value, who is financing it, and amount owed:
- _____
- (6) Do you own any life insurance policies? YES ____ NO ____ .
- (7) Do you own any stocks or bonds? YES ____ NO ____ . Value: \$ _____
- (8) Do you own any machinery, tools, or fixtures used in your business or work? YES ____ NO ____ .
- (9) Do you have an IRA (including Roth or education IRA) or any other pension plan? YES ____ NO ____ .
- (10) Have you paid or contributed any funds to a tax-exempt tuition program, or purchased any tuition credits or certificates? YES ____ NO ____ .
- (11) Are you the beneficiary of a trust or future interest? YES ____ NO ____ .
- (12) Do you expect to receive more than a small amount of money or property at any time in the near future by way of gift or life insurance proceeds? YES ____ NO ____ .
- (13) Do you expect to inherit any money or property in the near future? YES ____ NO ____ .
- (14) What income tax refunds do you expect to receive this year? State \$ _____ Federal \$ _____
- (15) Does anyone owe you any money? YES ____ NO ____ .
- (16) Do you own anything else not mentioned above? YES ____ NO ____
- (17) Does any of the property that you own or possess pose a threat of harm to public health or safety? YES ____ NO ____ .

REAL PROPERTY

- (1) Are you on title to the real estate that you use as your home? YES ____ NO ____.
- (2) Are you on title to any other real estate that is not used as your home? YES ____ NO ____.

IF THE ANSWER TO THE ABOVE TWO QUESTIONS WAS NO, PLEASE SKIP THIS SECTION

- (3) List the address and present value of each property and any mortgages and/or liens on each property:

Address: _____

Value: \$ _____

1st TD name: _____

total amount owed on loan: _____

arrears: _____

2nd TD name: _____

total amount owed on loan: _____

arrears: _____

Liens (name and approximate payoff amount): _____

Address: _____

Value: \$ _____

1st TD name: _____

total amount owed on loan: _____

arrears: _____

2nd TD name: _____

total amount owed on loan: _____

arrears: _____

Liens (name and approximate payoff amount): _____

BUDGET INFORMATION - INCOME

- (1) Usual type of work: _____
- (2) Name and address of current employer: _____
- (3) If married, spouse's usual type of work: _____
- (4) If married, name and address of spouse's current employer: _____
- (5) How long have you been at your current job?: Your spouse? _____
- (6) List gross income received in the last six months by you and, if married, your spouse: _____
- (7) Have you or, if married, your spouse been in business by yourself or with others during the last six years?
YES ___ NO ___.
- (8) If applicable, how often do you currently receive your pay or other income (check one):
WEEKLY _____ EVERY 2 WEEKS _____ MONTHLY _____ OTHER _____
What is the gross amount received per check in wages or other income (before taxes or other deductions)? \$ _____
If married, how often does your spouse currently receive pay or other income (check one):
WEEKLY _____ EVERY 2 WEEKS _____ MONTHLY _____ OTHER _____
What is the gross amount received per check in wages or other income (before taxes or other deductions)? \$ _____
- (9) Is your job subject to seasonal or other changes? YES ___ NO ___
- (10) What was your gross income (reported on W-2 form and tax return) for last year? \$ _____
- (11) If you receive alimony, maintenance, or support, what is the amount you get on a regular basis?
\$ _____
- (12) Do you expect your income to increase or decrease more than 10% in the next year? YES ___ NO ___.
- (13) Do you or, if applicable, your spouse, or your dependents receive income from any source other than jobs, alimony, maintenance, or support listed above (such as public assistance, unemployment compensation, social security, SSI, pension, etc.)? YES ___ NO ___.
- (14) Do you, your spouse, or your dependents receive any regular contributions to your household expenses from any source not listed above? YES ___ NO ___.

BUDGET INFORMATION - EXPENSES

Rent or mortgage: \$ _____

If mortgage, are real estate taxes included? Yes ___ No ___ Property Insurance? Yes ___ No ___

Electricity and Gas: \$ _____ Water: \$ _____ Telephone: \$ _____

Other utilities (internet, cable T.V., etc.): \$ _____

Home maintenance (repairs and upkeep): \$ _____

Food: \$ _____

Clothing: \$ _____

Laundry and cleaning: \$ _____

Medical and dental expenses (co-pays, prescriptions, etc.): \$ _____

Automobile upkeep: \$ _____

Gasoline and oil: \$ _____

Newspapers, magazines, school books: \$ _____

Recreation: \$ _____

Charitable contributions: \$ _____

Insurance (not deducted from wages):

Homeowner's or renter's: \$ _____ Life: \$ _____ Health: \$ _____

Auto: \$ _____ Other: \$ _____

Taxes (not deducted from wages or included in mortgage payment): \$ _____

Car payment:

Alimony, maintenance or support payments: \$ _____

Expenses for operating your business: \$ _____

Do you have any monthly expenses not listed above that you pay for the care and support of an elderly, chronically ill, or disabled member of your household or your immediate family? YES ___ NO ___.

Do you pay any expenses for your dependent children under the age of eighteen to attend a private or public elementary or secondary school? YES ___ NO ___.

Other expenses not listed above (list types of expenses and amount):

Do you expect to have any increase or decrease in expenses in the near future? YES ___ NO ___.

MISCELLANEOUS FINANCIAL QUESTIONS

The following questions are required to be answered in all bankruptcy cases. Many are simple yes/no questions which may require future clarification. Many will not apply to most people.

- (1) List all income received so far this year and in the last two years by you and, if married, your spouse:
So far this year: _____
Last year: _____
Year before last: _____
- (2) Do you have any possible reason for suing someone for damage to your property or for injuries to yourself or other members of your family? YES ____ NO ____.
- (3) Have you ever had any property listed for or sold at a foreclosure, tax sale, or sheriff's sale, or levied upon? YES ____ NO ____.
- (4) Has money from your pay check or bank account been garnished, or taken or frozen by a creditor, including your bank or credit union, because of a debt? YES ____ NO ____.
- (5) Have you had any property or merchandise repossessed during the last year? YES ____ NO ____.
- (6) Have you voluntarily returned any property or merchandise to the seller in the past year? YES ____ NO ____.
- (7) Does any other person have any of your property? YES ____ NO ____.
- (8) Have you made sales of property, mortgages, gifts, or transfers of any substantial property or cash within the last four years? YES ____ NO ____.
- (9) Did you lose any substantial amount of money as a result of fire, theft, or gambling during the last year? YES ____ NO ____.
- (10) Have you or your spouse had your name on any bank account (such as savings, checking, certificates of deposit) during the past 12 months that is now closed? YES __ NO __.
- (11) Have you or your spouse had a safe deposit box during the last year? YES ____ NO ____.
- (12) Have you had any previous marriages? YES __ NO __. If YES, what is the name of your former spouse?
- (13) Have you ever been ordered to pay child support? YES ____ NO ____ . Alimony? YES ____ NO ____.
- (14) Were there any cosigners for you on any of your current debts? YES ____ NO ____.
- (15) Have you obtained cash advances of more than \$750 in the last seventy days or used any credit card to purchase more than \$500 worth of goods or services in the last ninety days? YES ____ NO ____

MISCELLANEOUS DEBTS

- (1) Have you filed income tax returns every year for the last seven years? YES ___ NO ___
- (2) Do you owe any taxes to the United States? YES ___ NO ___
- (3) Do you owe any taxes to any states? YES _____ NO _____
- (4) Do you owe any taxes to a county, district, or city? YES _____ NO _____
- (5) Do you owe any child or spousal support? YES _____ NO _____

If possible, please bring the following documents with you to your initial meeting:

- 1. all pay stubs or other records from your (and your spouse's, if applicable) employer of all pay received within the past sixty days;**
- 2. a copy of your W-2 forms and any tax returns you have filed within the past year with you to our office**
- 3. if you are a homeowner, your most recent mortgage statement and any notices from your lender(s) such as Notices of Default or Notices of Trustee's Sale**