

Complete All Questions. If you and your spouse are not living together, and there is no possibility that your spouse will file bankruptcy along with you, you don't have to answer the questions about your spouse.

1. Name and Residence Information:

- A. Your full name: _____
Your spouse's full name: _____
- B. Your Social Security Number: _____
Your spouse's Social Security Number: _____
- C. Your date of birth and age: _____
Your spouse's date of birth and age: _____
- D. List any other names used by you or your spouse (including maiden name), or other ways you have signed your names to papers and checks during the **last eight years**:

E. Current Address: _____
(Street)

(City) (County) (Zip Code)

F. Phone # _____ Phone # _____
Work Phone # _____ Work Phone # _____
Cell Phone # _____ Cell Phone # _____
Alt Phone # _____ Alt Phone # _____
E-mail Address _____ E-Mail Address _____

G. 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).

<i>Addresses</i>	<i>Date Moved In</i>	<i>Date Moved Out</i>	<i>Name Used</i>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

2. Prior Bankruptcy: Have you ever been involved before in a bankruptcy (chapter 7, 11, 12, or 13)? YES___ NO___. If YES, bring *all* papers from the case(s) to our office.

3. Asset Listing:

(If you are married and living with your spouse, designate any items listed below that are not jointly owned.)

- A. REAL PROPERTY (Home):
 - (1) Do you have a mortgage or do you own real estate that you use as your home? YES ___ NO _____. Describe and give the location of this property (house, mobile home, condominium, cooperative, land, etc.) in which you hold an interest:

 - (2) Co-owners: _____
 - (3) Is the house insured? _____
 - (4) Are there any other mortgages? YES ___ NO _____. If YES, give the name company:

B. REAL PROPERTY (Other Real Estate):
List any other real estate you own on a separate sheet of paper.

C. PERSONAL PROPERTY:

(1) Cash on hand (not in the bank): _____
(2) Do you have any bank accounts? YES, list the name and type of account (savings/checking): _____

(3) Have you given a security deposit to any landlord, utility, or anyone else? YES ____ NO ____.
If YES, list the name and address of the person or company and the amount: _____

(4) List all your personal property (furniture, clothes, etc.) giving approximate age and value (what you could get for it if you sold it).

<i>Item</i>	<i>Approximate Age</i>	<i>Value (What You Could Get for It If You Sold It)</i>
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- Household Items: _____
- Clothes: _____
- Jewelry: _____
- Books: _____
- Pictures: _____
- Items in Storage Unit: _____
- Other items (list): _____

If any of the above items are being financed through a company, list the item and the name and address of the company below: _____

D. CARS, MOBILE HOMES, TRAILERS AND BOATS:

Do you have any cars, trucks, mobile homes, boats, trailers, or motorcycles with or without a car loan? YES ____ NO ____.
If YES, give the year, make, model, who is financing it or has your title, amount owed, the date on which you purchased it, and if it is leased.

E. OTHER PROPERTY:

Have you received any large amounts of money in the **last 4 years**? YES ____ NO ____.

Do you own any life insurance policies? YES ____ NO ____.
If YES, list insurance company's name and list if it is term or whole life: _____

Cash surrender value (only for whole life policies): _____
Do you have any other insurance, including credit insurance? YES ____ NO ____.
If YES, describe: _____

Do you expect to receive any money from any insurance in the near future? YES ____ NO ____.
If YES, give details: _____

Do you own any stocks? YES ____ NO ____.
Value: \$ _____

Do you own any bonds (including U.S. Savings Bonds)? YES ____ NO ____.
Value: \$ _____

Do you have an IRA (including Roth or education IRA) or any other pension plan? YES ____ NO ____.
If YES, give details: _____

Do you expect to inherit any money or property in the near future? YES ____ NO ____.
Has anyone died and left you anything (including insurance benefits)? YES ____ NO ____.

Do you have any animals or pets? YES _____ NO _____. If YES, describe and give value (what you could sell them for): _____

Do you have any right to receive commissions or other payments from any previous job you have held? YES _____ NO _____. Does anyone owe you any money? YES _____ NO _____. If YES to either, state names, addresses and amounts owed: _____

Do you own anything else not mentioned above? YES _____ NO _____. If YES, describe and state its value (what you could sell it for): _____

4. Taxes: (Bring a copy of any tax returns you have filed within the past year with you to our office.)

A. Have you received any tax refunds this year? YES ___ NO ___ State \$ _____ Federal \$ _____

B. Do you know if anyone intends to take or intercept your tax refund? YES ___ NO __. If YES, give details. _____

C. (1) **Have you filed income tax returns every year for the last seven years?** YES ___ NO ___.

(2) Do you owe any money to the government (IRS, State, property taxes, County, City, Welfare, Unemployment, Food Stamps, etc) ? YES ___ NO __. If YES, give the name of the agency who owe, the years for which the tax is owing, and amount: (Bring all documents for the agency that you owe): _____

5. Debts Repaid:

A. If you have made any payments totaling more than \$600 to a creditor within the last ninety days, give the name of

the creditor and the dates and amount of the payments:

<i>Creditor's Name & Address</i>	<i>Is the Creditor a Relative?</i>	<i>Dates</i>	<i>Payment</i>	<i>Amount of Payment</i>
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B. (1) Have you ever had a student loan or cosigned for someone else's student loan? YES ___ NO __. If YES to either question, please state:

(2) Who is trying to collect? _____

(3) What school was the loan for? _____

(4) Did the student finish the course of study at the school? YES _____ NO _____. If NO, why not? _____

(5) How much have you paid on the debt (include any tax refund intercepts)? _____

(6) Has anyone else made payments on the debt? YES ___ NO _____. How much? \$ _____

6. Suits: (Bring in all papers relating to any suits or criminal cases.)

A. Have you ever been sued by any person, company, or organization? YES ___ NO _____. If YES, state:

<i>Case Name</i>	<i>Case No.</i>	<i>Name and Address of Court</i>	<i>Type of Case</i>	<i>Result of Case</i>
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B. Have you ever sued any person, company, or organization? YES ___ NO _____. If yes, state:

<i>Case Name</i>	<i>Case No.</i>	<i>Name and Address of Court</i>	<i>Type of Case</i>	<i>Result of Case</i>
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C. Do you have any court fines? YES ___ NO _____. If yes, state:

<i>Case No.</i>	<i>Name of Court</i>	<i>Amount of Fines/Restitution</i>
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D. Have you been involved in any administrative agency cases (unemployment compensation, worker's compensation, etc.) in the past 12 months? YES ____ NO _____. If yes, state:

<i>Case Name</i>	<i>Case No.</i>	<i>Agency's Name and Address</i>	<i>Type of Case</i>	<i>Result of Case</i>
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E. 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 _____. If YES, who could you sue, how much money is involved, and why could you sue? _____

7. Garnishment, Attachment, and Sheriff's Sale:

A. Have you ever had any property listed for or sold at a foreclosure, tax sale, or sheriff's sale, or levied upon in the **past 2 years**? YES ____ NO _____. If YES, bring any papers concerning those actions to the office and state:

<i>What Property Was Sold or Listed for Sale</i>	<i>Value of Property</i>	<i>Date</i>	<i>Name and Address of Creditor</i>
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B. Is anyone **currently** garnishing your pay check or bank account, or taken or frozen by a creditor, including your bank or credit union, because of a debt? YES ____ NO _____. If YES, give the following:

<i>Name and Address of Creditor</i>	<i>Amount Taken</i>	<i>Dates</i>
<i>Who Received the Money</i>		

8. Repossessions and Returns:

A. Have you had any property or merchandise repossessed/returned during the **last year**? YES ____ NO _____. If YES, bring all papers including all letters telling you of the repossession or sale.

<i>Description of Property</i>	<i>Month & Year</i>	<i>Who Repossessed Item</i>	<i>Value of</i>
<i>Property Repossessed</i>	<i>of Repossession</i>	<i>(Name, Address)</i>	<i>When</i>

9. Property of Yours Held by Someone Else:

A. Does any other person have any of your property? (This includes any check you may have given to a payday lender or check cashing service, a pawn broker, storage company, or repairman) YES ____ NO _____. If YES, list the following:

<i>Type of Property</i>	<i>Value</i>	<i>Being Held By (Name and Address)</i>	<i>Why Is This Person Holding the Property?</i>
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10. Gifts and Transfers:

A. Have you made sales of property, mortgages, gifts, or transfers of any substantial property or cash within the **last four years**? YES ____ NO _____. If YES, give the following:

<i>Name of Person Who Received Property</i>	<i>Description of Property</i>	<i>Month and Year of Gift or Sale</i>	<i>Was Sale or Gift to a Relative?</i>
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11. Losses:

A. Did you lose any substantial amount of money as a result of fire, theft, or gambling during the **last year**? YES ____ NO _____. If YES, state the following:

<i>What Caused the Loss?</i>	<i>Value of the Money or Property That Was Lost</i>	<i>Date of the Loss</i>
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12. Payments or Transfers to Attorney or Debt Consultants (Other than for our office):

A. Give the date, name, and address of any attorney or bankruptcy consultant (petition preparer, typing service, document preparation service, independent paralegal) you have consulted during the past year:

B. Give the name and address of any credit counseling agency or debt settlement company you have consulted during the past year and the date when you consulted them: _____

C. Did the agency have you sign up for a plan to repay or settle your debts? YES _____ NO _____. I

13. Closed Bank Accounts:

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 __. If YES, state:

<i>Bank's Name and Address</i>	<i>Acct. No.</i>	<i>Type of Account (Savings/Checking)</i>	<i>Names of Others on Account</i>	<i>Date Closed</i>	<i>Final Balance</i>
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14. Safe Deposit Boxes:

Have you or your spouse had a safe deposit box during the **last year**? YES _____ NO _____.

15. Property Held for Another Person: Do you have any money, property, furniture, etc. that belongs to another person or that you are holding for the benefit of someone else (in trust)? YES _____ NO _____.

16. Leases: Have you had an auto lease, rent-to-own, or rental-purchase transaction in the **past four years**? YES _____ NO _____. If YES, give details: _____

17. Alimony, Child Support, and Property Settlements:

A. Have you had any previous marriages? YES ___ NO __. If YES, what is the name of your former spouse?

Please be sure that any debts from prior marriages which were never paid are listed with your other debts.

B. Does anybody owe you any money or child support? YES _____ NO _____.

Who? _____ How much? \$ _____

C. Have you ever been ordered to pay child support? YES _____ NO _____.

Alimony? YES _____ NO _____.

Property Settlement? YES _____ NO _____.

If yes to any question, state:

(1) Please list name and address of parent? _____

(2) Do you have any family court hearings coming up? If YES, explain and give dates: _____

D. Do you expect to be involved in a property settlement with your spouse or former spouse in the near future? YES _____ NO _____.

18. Accidents and Driver's License:

A. Have you been involved in a vehicle accident/ or has your car been in an accident in the last four years? YES _____ NO _____.

B. Have your children ever injured anyone else or their property? YES _____ NO _____.

C. Have you ever lost your driver's license and **not** reinstated? YES _____ NO _____. If YES, give details: _____

19. Cosigners and Debts Incurred for Other People:

A. Were there any cosigners for you on any of the debts or were you a cosigner on any debt that you have listed in these forms?

YES _____ NO _____. If YES, give the cosigner's name and address, and which debts were cosigned: _____

B. Have you borrowed any money for someone else's benefit? YES ____ NO _____. If YES, list the following unless you are sure that loan or debt has been paid:

<i>Creditor's Name and Address</i>	<i>Collection Agent or Attorneys</i>	<i>Date of Debt and Which Spouse Owes</i>	<i>For What</i>	<i>Current Amount of Claim</i>
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20. Credit Card and Finance Company Debts:

A. Have you obtained cash advances of more than \$750 in the last **70 days** or used any credit card to purchase more than \$500 worth of goods or services in the last **90 days**? YES ____ NO _____. If YES, give details: _____

B. If any of your debts listed on this form are owed to finance companies, did you sign an agreement that listed some of your property (such as a second television or DVD) and stated that the property would be security or collateral for the loan? YES ____ NO _____. If YES, which ones? _____

C. Do you owe money on a payday loan, **auto title loan**, or for a check cashing service? YES ___ NO ___.

21. Evictions:

A. Has your current landlord sued you or brought an eviction suit against you? YES ____ NO ____.

B. Does your current landlord have an eviction judgment or order against you? YES ____ NO ____.

C. Is your landlord planning to bring an eviction suit against you? YES ____ NO ____.

22. Occupation and Income:

A. Usual type of work: _____

B. Name and address of current employer: _____

C. Spouse's usual type of work: _____

D. Name and address of spouse's current employer: _____

E. How long have you been at your current job?: _____ Your spouse? _____

IF YOU HAVE NOT FORMERLY OR CURRENTLY OWN A BUSINESS GO TO QUESTION #23

CURRENT/FORMER BUSINESS OWNERS

F. Have you or your spouse been in business by yourself or with others during the last six years? YES ____ NO _____. If yes, give the dates, name of the business, its address, and the names of others in business with you or your spouse. _____

G. Are there any debts from your former business? YES ____ NO _____. (List on separate piece of paper)

H. (1) If you employed anyone (such as regular employees, cleaning people, gardeners, babysitters), do you still owe them wages? YES ____ NO _____. If YES, give name and address of employee, dates worked, amount owed, and work done. _____

(2) Has anyone given you money to purchase property or services that you were unable to provide? YES ____ NO _____. If YES, give details: _____

23. Budget Information:

A.

YOU

SPOUSE

MONTHLY INCOME (OTHER THEN MONTHLY INCOME FROM EMPLOYER)

What is your pay period of the Debtor? **(PLEASE CHOICE ONE)**

(Weekly, Bi-Weekly, Monthly, Bi-Monthly)

What is the pay period of the Spouse? **(PLEASE CHOICE ONE)**

(Weekly, Bi-Weekly, Monthly, Bi-Monthly)

Business Income	_____	_____
Child Support Received	_____	_____
Social Security	_____	_____
Unemployment	_____	_____
Pension	_____	_____
Other Income (amount and where from)	_____	_____

B. Do you or any member of your household received any other money besides employment? (Social Security, Child Support, Alimony, Pension, Unemployment, Public Assistance, or any other contributions to the household)?

YOU

YOUR SPOUSE

C. List all dependents and members of your household.

NAME	AGE	RELATIONSHIP	DEPENDENT (Y/N)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

D. Monthly Expenses. (Give **realistic** estimates. Don't worry if your expenses are more than your income.)

What are your average monthly expenses for your household? List Spouse's contribution only if he/she is not filing with you. If both husband and wife are filing, just list under the first column.

	Average Monthly Expenses	Spouse's Contribution
Rent or mortgage payment	_____	_____
Are real estate taxes included? ____	_____	_____
Is property tax included? ____	_____	_____
Second Mortgage payment	_____	_____
Renters Insurance	_____	_____
Home maintenance (repairs and upkeep)	_____	_____
Condo or homeowners association fees	_____	_____
Electricity, Oil, and Gas	_____	_____
Water	_____	_____

Sewer	_____	_____
Trash Collection	_____	_____
Cable, Satellite, Internet, Phone	_____	_____
Cell Phone	_____	_____
Other utilities not listed	_____	_____
Food, Dining Out, Snacks, etc.	_____	_____
Amount of food stamps you spend	_____	_____
Housekeeping Supplies	_____	_____
Clothing	_____	_____
Laundry items and dry cleaning	_____	_____
Personal Care Items, Hair Cuts	_____	_____
Medications: Co-Pays	_____	_____
Doctor visits: Co-Pays	_____	_____
Dental visits: Co-Pays	_____	_____
Public transportation	_____	_____
Car Maintenance	_____	_____
Gasoline for the car	_____	_____
Newspapers, Magazines, Recreation	_____	_____
Gym Memberships	_____	_____
Charitable contributions, Church, Tithes	_____	_____
Club and union dues	_____	_____
(not deducted from wages)	_____	_____
Insurance (not deducted from wages)		
Life	_____	_____
Health	_____	_____
Auto	_____	_____
Other _____	_____	_____
Taxes Payments to State or IRS	_____	_____
Installment payments		
Vehicle 1	_____	_____
Vehicle 2	_____	_____
Student Loan that you're paying	_____	_____
Time Share that you're keeping	_____	_____
Other _____	_____	_____
Day Care	_____	_____
Camps for children	_____	_____
School Tuition	_____	_____
Alimony, maintenance, support payments	_____	_____
(not deducted from wages)		
Other payments for support of dependents	_____	_____
Expenses for operating your business	_____	_____
(list total only, but on separate		
piece of paper itemize out)		

If you have **more than one house** please list the itemized expenses on a separate piece of paper.

- G. 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____.
 If YES, describe: _____

24. List all debt: (If you require more room please put on separate sheet of paper)

Secured Debts (Examples of secured debt- mortgage, car loans, household goods loans)

Unsecured Debts: List all creditors, including creditors who have judgments or whose claims you dispute. Anyone who you think may have a claim against you must be listed even if the claim is old. *For each debt, please give all information requested. If a collection agency or an attorney is involved, list it and the person or company you originally owed.*

*Names and Addresses
of Creditor, Collection
Agency, & Attorney*

Address

*What Property
Is Collateral or
Subject to Lien?
IF ANY*

*Current
Balance*

*Monthly
Payment*

*Do you dispute
this debt?*

<i>Names and Addresses of Creditor, Collection Agency, & Attorney</i>	<i>Address</i>	<i>What Property Is Collateral or Subject to Lien? IF ANY</i>	<i>Current Balance</i>	<i>Monthly Payment</i>	<i>Do you dispute this debt?</i>

Now review all the debts you have listed on this page. Have you forgotten any:

medical bills?
credit card bills?
store charges?
cable T.V. bills?
payday loans?

mail order bills?
judgments?
loan companies?
debts you cosigned?
provided to your dependents?

schools?
student loans?
welfare debts?
back rent?

condominium assessments?
traffic tickets or parking tickets?
criminal restitution debts?
bills for goods or services?
bills owed to old landlords?

utility or telephone bills?
loans from relatives?
money owed to creditors who
repossessed your property?
loans on your pension?