

Bankruptcy Questionnaire

Bankruptcy is a right provided by law to people who are deeply in debt and need of a fresh start. Bankruptcy will discharge many of your debts and you will not have to pay them, except that mortgages and other liens may still need to be paid if you want to keep the secured property.

The law allows you to keep some money and most types of necessary property in bankruptcy. To receipt this protection, it is necessary that you list all items asked for in the following questions: if you do not list an item, that item will not be protected in bankruptcy.

You must also list *everyone* to whom you owe money. If you leave out one of your creditors, you may have to pay the money owed to that creditor or you may lose your right to a bankruptcy discharge. It may also be considered a crime if you intentionally give false information or leave out information.

If you have any question about whether you can keep certain property or whether you should list a deb, write that question down and remember to ask the lawyer. We know this questionnaire is long. Preparing your bankruptcy papers properly takes a significant amount of time and a great deal of information. If we work together to do so, we can protect your family from great hardship and give you're the new start the law intends you to have.

There is a filing fee of \$299 which must be paid to the court in Chapter 7 cases, and \$274 if your case is filed under Chapter 13. If you do not have the money at the time you file. The court may allow you up to four months to pay the fee in installments; you may request that the court waive the filing fee. This right to request a filing fee waiver applies only in Chapter 7 cases. Some of the information requested on this questionnaire will be needed to prepare a request to waive the

filing fee. If you do not request a filing fee waiver or the court does not approve your request, you must pay the filing fee to get a discharge.

You must also receive budget and credit counseling from an approved credit counseling agency within 180 days *before* you case is filed. It is usually a good idea for you to meet with us before you receive the credit counseling. We can proved you with a list of approved credit counseling agencies. Different agencies proved the counseling in-person, by telephone or over the Internet. You should fill out this questionnaire before meeting with the credit counseling agency and refer to it as needed. You will need to get from the agency a certificate showing that your received the counseling before your bankruptcy case was filed, unless the agency provides the certificate to us directly.

Most approved agencies between \$30-\$50 for the pre-filing counseling. However, the law requires approved agencies to provide bankruptcy counseling and the necessary certificates without considering an individual's ability to pay. If you cannot afford the fee, you should ask the agency to provide the counseling free of charge or at a reduced fee.

After your case is file, you rill need to attend a meeting with the bankruptcy trustee and you may have to appear at a court hearing. Before the court will give you a discharge, you must also complete an approved course in personal finances. This course will take approximately two hours to complete. We will give you're a list of organizations that proved approved course. In chapter 7 case, you should sign up for the course soon after your case is filed. If you file a chapter 13 case, we will discuss with you later when you should take the course.

- (1) Fill out *every* question on all of the pages. Wherever you are given a choice of YES or NO on these forms, check either YES or NO, whichever is correct. Please fill out these pages as well as you can. We will help with any questions you don't understand.
- (2) Write clearly or typewrite your answers. We *must* be able to read them.
- (3) Wherever the name of a person or firm is asked for, give the *full address*. Make the *address accurate*. Your discharge from each debt depends upon your giving a complete and correct address.
- (4) If you do not know the exact amount you owe, fill in a *HIGH* estimate. Do *not* leave the amount blank and do not say "*don't know*". IF you dispute owing a debt or the amount claimed, still list the debt and note that it is disputed.
- (5) Wherever you need more room, turn the page over and put the information on the back together with the number of the question.
- (6) List *every creditor and everybody* that has had anything to do with your debts, including cosigners. Please include accurate account numbers. If a bill you owe has been sent to a collection agency or any attorney, list *both* the person your originally owed *and* the collection agency or any attorney, giving the *full* address of each. If the collection agency has an attorney, list the person you originally owed, the collection agency, and the attorney, giving the full address of each.
- (7) Whenever a question asks you to be prepared to give details, gather all papers concerning the matter, including bills and collection letters, and bring them with you when you return this form. In any event, be sure to bring with you're the following items (unless they don't apply to you):
 - a) Picture identification card and Social Security Card or other document containing your social security number;
 - b) Deeds and mortgages on your house or other real estate;
 - c) Any insurance policies;
 - d) Any papers relating to past bankruptcies you or your spouse have filed or that concerned any of your property, including chapter 13 cases;
 - e) Copies of your tax returns for the past four years;
 - f) Copies of your pay check stubs for the last sixty days (and you should keep all pay stubs you receive until your bankruptcy case is over) and any proof of your income and your spouse's income for the past six months (such as pay stubs for the entire period, pay stubs which list year-to-date income, or W-2 statements);
 - g) Copies of your last several statements for each bank, credit union, and investment or brokerage account, and copies of statements for any retirement or savings accounts, including IRAs, Roth IRAs, education IRAs, 401(k)s, tuition credit programs and medical savings plans (and you should keep the first bank statement you receive after your case is filed as we may need to provide it to the trustee);
 - h) Legal papers, lawsuits, eviction notices, divorce papers, separation agreements, alimony orders, and child support orders;
 - i) Any appraisals or tax assessment papers;
 - j) Any other papers you have concerning any of your debts;
 - k) Any lease or installment sale ("lease purchase" or "rent-to-own") agreements for housing (apartment, house, mobile home) or other property (cars, televisions, etc.) that you have signed and that are still in effect or not fully paid; and
 - l) Any documents showing that someone else regularly contributes to your household expenses.

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: _____

F. Telephone Number: _____

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).

Addresses	Date Moved in	Date moved Out	Name Used
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2. Prior Bankruptcy: Have you or your spouse 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.

What Chapter?	Date Case Filed	Did you get a Discharge?	If yes, List Date of Discharge	If Dismissed, List Date and Reason Why Dismissed

3. **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____.
 If YES, give details:

4. **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? _____

F. List all income received in the last six months by you and your spouse (do not list your spouse's income if you are not filing bankruptcy together and you are legally separated): **(Bring a copy with you to our office of all pay stubs or other records from your employer of all pay received within the past sixty days.)**

	Income Received (Give gross income as reported on tax returns)	Source (Names and addresses of employers or specify social security, welfare, unemployment, child support, self-employment, investments, etc.)	By Whom (self or spouse)
1 MONTH AGO	_____	_____	_____
2 MONTHS AGO	_____	_____	_____
	_____	_____	_____

3 MONTHS AGO _____

4 MONTHS AGO _____

5 MONTHS AGO _____

6 MONTHS AGO _____

G. List all income received so far this year and in the last two years by your or your spouse:

Income Received (Give gross income as reported on tax returns)	Source (Names and addresses of employers or specify social security, welfare, unemployment, child support, self-employment, investments, etc.)	By Whom (self or spouse)
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So far this year: _____

Last year: _____

Year before last: _____

H. Have you or your spouse been in business by yourself at' 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:

I. Are there any debts from your former business?
YES____ NO____.
If YES, give details:

- J.** 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.
- K.** Has anyone given you money to purchase property or services that you were unable to provide?
YES____ NO____.
If YES, give details:
- J.** Have you ever been on welfare within the past two years?
YES____ NO____.
- K.** Has anyone in your immediate family?
YES____ NO____.
If YES, to either question, specify the persons, dates, amounts received, and places (if state welfare; name the state; if local welfare; name the city or county):
- L.** Have you ever received or been told you have received more money from the government than you were supposed to (such as social security, welfare, unemployment compensation, food stamps, etc.)?
YES____ NO____.
If YES, give details:
- M.** Do you have any vacation time that is due you from your employer?
YES____ NO____.
If YES, how much is due?
- N.** Do you have an IRA (including Roth or education IRA) or any other pension plan?
YES____ NO____.
If YES, give details:
- O.** Have you paid or contributed any funds to a tax-exempt tuition program) or purchased any tuition credits or certificates?
YES____ NO____.
If YES, give details:

P. Are you the beneficiary of a trust or future interest?

YES_____ NO_____.

If YES, give details:

Q. 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_____.

If YES, give details:

R. Do you expect to inherit any money or property in the near future?

YES_____ NO_____.

If YES, give details:

S. Has anyone died and left you anything (including insurance benefits)?

YES_____ NO_____.

If YES, give details:

5. Taxes: *(Bring a copy of you W-2 forms and 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. What income tax refunds do you expect to receive this year?

State: \$ _____

Federal: \$ _____

- C.** Does this amount include an Earned Income Credit?
YES____ NO____.
- D.** Have you already filed for the tax refund?
YES____ NO____.
- E.** When do you expect to receive the tax refund? _____
- F.** Do you know if anyone intends to take or intercept your tax refund?
YES____ NO____.
If YES, give details:
- G.** Did you sign an agreement or refund anticipation loan to get your refund early?
YES____ NO____.
- H.** Is any other person (such as your spouse) entitled to part of your refund?
YES____ NO____.
- I.** Have you filed income tax returns every year for the last seven years?
YES____ NO____.
- J.** Do you have copies of your income tax returns filed in the last four years?
YES____ NO____.
If NO, state the years for which you do not have copies:
- K.** Do you owe any taxes to the United States?
YES____ NO____.
If YES, give the name and address of the department or agency to which the tax is owing, the kind of tax that is owing, and the years for which the tax is owing:

L. Do you owe any taxes to any states?
 YES____ NO____.
 If YES, give the name of the state and the department or agency therein, the address of the department or agency, the kind of tax that is owing) and the years for which the tax is owing:

M. Do you owe any taxes to a county, district, or city?
 YES____ NO____.
 If YES, give the name of the county, district, or city, the kind of tax owing, and the years for which the tax is owed:

N. Besides taxes, do you owe any other money to any branch of the United States Government (e.g., FHA, VA, repossessions or loans, withholding taxes (if you were in business), or money owed Small Business Administration)?
 YES____ NO____.
 If YES, give the name of the branch, its address, the amount owing, and why it is owed:

6. Debts Repaid:

A. If you have made any payments totaling more than \$600 to a creditor within the last 90 days, please provide the following:

Creditor's Address	Name and Is the Creditor a Relative?	Payment Dates	Amount of Payment

Please make sure to bring any payment book you have with you.

B. Have you made any payment within the last year to creditors who are or were insiders (relatives or business partners)?
 YES____ NO____.
 If YES, give details:

C. Have you ever had a student loan or co-signed for someone else's student loan?
YES____ NO____.
If YES, give details:

D. Who lent you the money? _____

E. What school was the loan for? _____

F. Did the student finish the course of study at the school?
YES____ NO____.
If NO, why not?

G. Who is trying to collect the debt? _____

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

I. Has anyone else made payments on the debt?
YES____ NO____.
How much? _____

7. **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:

Case Name	Case No.	Court's Address	Name and	Type of Case	Result of Case
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

B. Have any court suits resulted in a lien being placed on your property?
YES____ NO____.

C. Have you ever sued any person, company, or organization?
YES____ NO____.
If YES, state:

Case Name	Case No.	Court's Address	Name and	Type of Case	Result of Case

D. Do you have any criminal charges or convictions?
 YES____ NO____.
 If YES, state:

Case No.	Court's Name	Charges	Result of Case	Do You Owe Fines, Restitution, or Any Other Money?

E. 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:

Case Name	Case No.	Agency's Address	Name and	Type of Case	Result of Case

F. 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?

8. Garnishment, Attachment, and Sheriff Sale:

A. Have you ever had any property listed for or sold at a foreclosure, tax sale, or sheriff's sale, or levied upon?

YES____ NO____.

If YES, bring any papers concerning those actions to the office and state:

What Property Was Sold or Listed for Sale	Value Property	of Date	Name and Address of Creditor Result of Case
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B. 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____.

If YES, give the following:

Name and Address of Creditor Who Received the Money	Amount Taken	Dates
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9. Repossessions and Returns:

A. Have you had any property or merchandise repossessed during the last two years?

YES____ NO____.

If YES) bring all papers including all letters telling you of the repossession or sale.

Description of Property	Month & Year Repossession	of Item	Who Repossessed (Name, Address)	Value Property When Repossessed
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B. Have you voluntarily returned any property or merchandise to the seller in the past two years?

YES____ NO____. If YES, state:

Description	of	Month & Year	of	Seller's Name and Address	Value of Property
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Property

Return to Seller

at Time of Return

10. Property of Yours Held by Someone Else:

A. Does any other person have any other property? (This includes any check you may have given to a payday lender or check cashing service.)

YES____ NO____.

If YES, state:

Type of Property	Value	Being Held By (Name and Address)	Why Is This Person Holding the Property?
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B. Have you given or made an assignment of any of your property for the- benefit of your creditors or any settlements with your creditors within the past two years?

YES____ NO____.

If YES, give the name and address of the creditor and the terms and conditions under which you gave the property to the creditor or made an agreement with the creditor:

C. Is any your property in the hands of a court-appointed person (a receiver), or in the hands or a person who is holding it for your benefit and use (a trustee)?

YES____ NO____.

If YES, give details:

D. Is any of your property in the possession of a pawnbroker, storage company or repairman?

YES____ NO____.

If YES, describe and give its value:

11. 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:

Name of Person Who Received Property	Description Property	of	Month and Year of Gift or Sale	Was Sale or Gift to a Relative?
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B. Have you used any money from the sale or transfer of any property within the past ten years to purchase or improve your current home, or to pay down the mortgage?
YES____ NO____.
If YES, give the following:

Description of Property Sold or Transferred	Month and Year of Sale or Transfer	Amount You Got from Sale or Transfer	How Much of This Amount Was Used to Buy or Improve Your Home?
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12. 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, give the following:

What Caused the Loss?	Value of the Money or Property That was Lost	Date of the Loss
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B. Did insurance pay for any part of the loss?
YES____ NO____.
If YES, What was date of payment? _____
How much was paid? _____

13. Payments or Transfers to Attorneys, Credit Counselors, or Debt Consultants:

- 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 reason for which you have consulted the attorney or bankruptcy consultants:
- C.** How much have you paid the attorney or bankruptcy consultant?
\$ _____
- D.** Did you promise to pay money to the attorney or bankruptcy consultant?
YES _____ NO _____.
If YES, give the amount and terms of the agreement:
- E.** 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:
- F.** Did the agency have you sign up for a plan to repay or settle your debts?
YES _____ NO _____.
If YES, give the amount and terms of the plan (*and bring a copy of the plan with you to our office*):
- G.** How much have you paid the agency or company? \$ _____
- H.** Have you consulted anyone else about your debts in the past year?
YES _____ NO _____.
If YES, give name, address, and amount(s) paid for the service:
- I.** Did any of your debts result from a refinancing or a consolidation loan?
YES _____ NO _____.
If YES, which ones:

Please be sure to bring all papers for these loans with you.

14. 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:

Bank's Name and Address	Acct No.	Type of Account (Savings/Checking)	Other Names on Account	Date Closed	Final Balance

15. Safe Deposit Boxes:

Have you or your spouse had a safe deposit box during the last year?

YES _____ NO _____.

If YES, list the name and address of the bank, the name and address of everyone who had access to the box, the contents of the box and, if you no longer have the box, the date it was closed:

16. 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 _____.

If YES, what is the property, who owns it, and what is it worth? Include name and address of the owners:

Type Property	of Value	Owned By	Address	Relative? (Yes or No)

At what address are you keeping this property? _____

17. Leases:

Have you had all auto lease, rent-to-own, or rental-purchase transaction in the past four years?

YES_____ NO_____.

If YES. give details:

18. Cooperatives:

Are you a member of any type of cooperative (housing, food, agricultural, etc.)?

YES_____ NO_____.

IF YES. give details:

19. 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) To whom do you make the payments?

(2) Are you behind in your payments?

(3) Are the persons you are required to support this way on welfare?

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

- D. Do you expect to be involved in a policy settlement with your spouse or former spouse in the near future?
 YES____ NO____.
 If YES, give details:

20. Accidents and Driver's License:

- A. Have you been involved in a vehicle accident in the last four years?
 YES____ NO____.
- B. Has your vehicle been involved in an accident in the last four years?
 YES____ NO____.
- C. Have your children ever injured anyone else or their property?
 YES____ NO____.
- D. Have you ever lost your driver's license?
 YES____ NO____.
 If YES, give details:

21. Cosigners and Debts Incurred for Other People:

- A. Were there any cosigners for you on any of the debts 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 ever been the cosigner on someone else's loan or debt which hasn't been paid off?
 YES____ NO____.
 If YES, list the following for each debt:

Creditor's Address	Name and Address	Date of Debt	Amount Owing	Name and Address of Person you Cosigned For

- C. 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:

Creditor's Address	Name and Collection Attorney	Agent or	Date of Debt and Which Spouse Owes	For What?	Current Amount of Claim

D. If you put up any of your property as collateral on a debt you cosigned, list the following:

Creditor	Type of Property	How Much the Property IS Worth Now?

22. Credit Card and Finance Company Debts:

A. 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____.
 If YES, give details:

B. Have you ever gone over your credit limit on any credit cards?
 YES____ NO____.
 If YES, give details:

C. 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 VCR) and stated that the property would be security or collateral for the loan?
 YES____ NO____.
 If YES, which ones? _____

D. Do you owe money on a payday loan, auto title loan, or for a check cashing service?
 YES____ NO____.
 If YES, give details:

23. Evictions:

- A.** Has your current landlord sued you or brought an eviction suit against you?
 YES_____ NO_____.
 If Yes, state:

Case Name	Case No.	Court's Name and Address	Reason for Suit or Eviction	Result of Case (Eviction Judgment?) or Date of Hearing

- B.** Does your current landlord have an eviction judgment or order against you?
 YES_____ NO_____.
 If Yes, and the eviction is based on your nonpayment of rent, list the following:

Regular Rent Payment (Specify Monthly, Weekly, Other)	When Are Rent Payments Due?	Back Rent You Owe

- C.** Is your landlord planning to bring an eviction suit against you?
 YES_____ NO_____.
 If Yes, give details and state if your landlord is claiming that you have damaged the property or used illegal drugs on the property:

24. Secured Debts:

- A.** Do you owe any money for any property or goods which can be repossessed for foreclosed if you fail to make payments?
 YES_____ NO_____.
B. Have you agrees with any creditor that it can take any of your possessions from you, such as your car or furniture, if you don't keep up with your payments
 YES_____ NO_____.
 YES_____ NO_____.

- C. Do you have any mortgages or liens on your property?
YES_____ NO_____.

On a separate sheet of paper, please provide the following for each debt:

- a. Name and Address of Creditor
- b. Name and Address of Collection Agency or Collection Attorney
- c. Account Number
- d. Date Debt Incurred
- e. Purpose of Debt
- f. Collateral
- g. Value of Collateral
- h. Current Balance
- i. Monthly Payment Amount
- j. Number of Payments Behind, If Any
- k. Which Spouse Owes the Debt

- D. If the collateral is a home or a car, do you have insurance on the property?
YES_____ NO_____.

- E. Is any of the collateral located somewhere other than your home?
YES_____ NO_____.
If Yes, Describe:

- F. Do you dispute any of these debts?
YES_____ NO_____.
If Yes, which ones?:

- G. Do you have an FHA, FMHA (Rural Housing), or VA Mortgage?
YES_____ NO_____.
If Yes, Describe:

25. Unsecured Debts:

A. 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. On a separate sheet of paper, please provide the following for each debt:**

- a. Name and Address of Creditor
- b. Name and Address of Collection Agency or Collection Attorney
- c. Account Number
- d. Date Debt Incurred
- e. Purpose of Debt
- f. Current Balance
- g. Which Spouse Owes the Debt

B. Do you dispute any of the debts?
YES _____ NO _____.
If YES, which ones?

Review all of the debts you have listed on this page and the last. Have you forgotten any?

- | | | |
|--------------------|--|------------------------------|
| Medical Bills? | Condominium assessments? | Mail order bill? |
| Credit card bills? | Traffic ticket or parking tickets? | Judgments? |
| Store charges? | Criminal restitution debts? | Loan companies? |
| Cable TV bills? | Bills for goods or services? | Debts you cosigned? |
| Payday loans? | Bills owed to old landlords? | Provided to your dependents? |
| Schools? | Utility or telephone bills? | |
| Student loans? | Loans from relatives? | |
| Welfare debt? | Money owed to creditors who repossessed your property? | |
| Back rent? | Loans on your pension? | |

26. **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):

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:

Co-owners: _____
Purchase Price: _____
Date purchased: _____
Original Mortgage Amount: _____
Down payment Amount: _____

Have you used any funds that you did not borrow to purchase or improve your home?

YES____ NO____.

If not purchased, state when and how you became the owner (inheritance, gift, etc.): _____

Present value of your house: _____
Outstanding mortgage balance: _____

Are there any other mortgages?

YES____ NO____.

If YES, give the name and address of each company:

Is any mortgage insured by the FHA, VA, or a private mortgage insurance company?

YES____ NO____.

If YES, give details:

B. Real Property (Other Real Estate):

Do you own other real estate?

YES____ NO____.

Describe and give the location of this property (house, mobile home, condominium, cooperative, land, etc.) in which you hold an interest:

Co-owners: _____
Purchase Price: _____
Date purchased: _____
Original Mortgage Amount: _____
Down payment Amount: _____

Have you used any funds that you did not borrow to purchase or improve your home?
YES_____ NO_____.

If not purchased, state when and how you became the owner (inheritance, gift, etc.): _____

Present value of your house: _____
Outstanding mortgage balance: _____

Are there any other mortgages?
YES_____ NO_____.
If YES, give the name and address of each company:

Is any mortgage insured by the FHA, VA, or a private mortgage insurance company?
YES_____ NO_____.
If YES, give details:

C. Personal Property:

Cash on hand \$

Do you have any deposits of money in banks, savings and loan association, or credit unions?
YES_____ NO_____.
If YES, list the name and address of the bank, savings and loan association, or credit union, and the accounts:

Have you given a security deposit to any landlord, utility, or anyone else?
YES_____ NO_____.
If YES, give the name and address of the person or company and the amount:

List your major property items such as stove, refrigerator, TV, sewing machine, furniture, guns, etc., giving approximate age and value (what you could get for it if you sold it). (These goods usually can be protected, but you must list them to protect them.)

Item	Approximate Age	Value (What You Could Get For It If You Sold It)
------	-----------------	--

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

Give an estimate of the value (what you could get for it if you sold it) of the following:

All your furniture not already listed	\$ _____
All of your clothing	\$ _____
All minor appliances not already listed	\$ _____
All of your household goods not already listed (dishes, utensils, food, etc.):	\$ _____

List each item of jewelry that you own, and an estimate of its value (what you could get for it if you sold it):

D. Cars, Mobile Homes, Trailers, and Boats:

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 the amount owed:

E. Other Property:

Do you own any life insurance policies?

YES _____ NO _____.

If YES, list insurance company's name and address:

How long have you had each policy?

Cash surrender value:

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_____.

If YES, value: \$_____

Do you own any Bonds (including U.S. Savings Bonds)?

YES_____ NO_____.

If YES, value: \$_____

Do you own any machinery, tools, or fixtures used in business or work?

YES_____ NO_____.

If YES, list and state what you could sell it for:

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 previous job you have held?

YES_____ NO_____.

If YES, to either, state names, addresses, and amounts owed:

Do you have any books, prints, or pictures, stamps or coins, or sports equipment of substantial value?

YES_____ NO_____.

If YES, described and estimate their value:

Do you have any stock in trade (inventory)?

YES_____ NO_____.

If YES, described and estimate the value:

Do you own anything else not mentioned above?

YES_____ NO_____.

If YES, described and state its value (what you could sell it for):

Does any of the property that you own or possess pose a threat of harm to public health or safety?

YES_____ NO_____.

Is the threat imminent?
YES____ NO____.

Has anyone ever alleged that any of the property that you own or possess poses a threat of imminent harm to public health or safety?
YES____ NO____.

Was the threat alleged to be imminent?
YES____ NO____.

Give details regarding any threat or alleged threat to public health or safety, including identification of property and nature of potential harm or alleged harm.

27. Budget Information:

A. Do you currently receive your pay or other income (check one):

	YOU	YOUR SPOUSE
Weekly:	_____	_____
Every 2 weeks:	_____	_____
Monthly:	_____	_____
Other:	_____	_____

B. What is the gross amount received in wages or other income (before taxes or other deductions)?

YOU	YOUR SPOUSE
_____	_____

C. What deductions, if any, are taken out?

	YOU	YOUR SPOUSE
Taxes:	_____	_____
Insurance:	_____	_____
Union Dues:	_____	_____
Other:	_____	_____

D. What is the usual amount of your check (take-home pay?)

YOU	YOUR SPOUSE
_____	_____

E. Is your job subject to seasonal or other changes?

YOU YES _____ NO _____
YOUR SPOUSE YES _____ NO _____

F. What was your gross income (reported on W-2 form and tax return) for last year?

YOU	YOUR SPOUSE
_____	_____

G. If you receive alimony, maintenance or support, what is the amount you get on a regular basis?

YOU	YOUR SPOUSE
_____	_____

H. List all dependents of you and your spouse.

	YOU	YOUR SPOUSE
Name/Age	_____	_____
Relationship	_____	_____
Name/Age	_____	_____
Relationship	_____	_____
Name/Age	_____	_____
Relationship	_____	_____
Name/Age	_____	_____
Relationship	_____	_____
Name/Age	_____	_____
Relationship	_____	_____

I. List all members of your household.

Name/Age	_____	_____
Relationship	_____	_____
Name/Age	_____	_____
Relationship	_____	_____
Name/Age	_____	_____
Relationship	_____	_____

J. Do you expect your income to increase or decrease in the next year?
YES _____ NO _____.
If YES, describe:

L. Do you expect to have any increase or decrease in expense (like medical bills) in the near future?
YES _____ NO _____.
If YES, describe:

M. Do you, 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 _____.
If YES, list: _____

Source of Income	To Whom Payable	Amount per Month
------------------	-----------------	------------------

N. Do you, your spouse, or your dependents receive any regular contributions to your household expenses from any source not listed above?
YES _____ NO _____.
If YES, list:

Source of Contribution	To Whom Payable	Amount per Month
------------------------	-----------------	------------------

O. Is your family eligible for food stamps?
YES _____ NO _____.
If YES, how much in food stamps do you receive per month? \$ _____

27. **Expenses:** (Give realistic estimates. If your expenses add up to more than the income you have listed, or less than your income, be prepared to explain why.)

A. List below your average monthly expenses for you and your family. If you pay any of these expenses weekly, bi-weekly, quarterly, semi-annually, or annually, you will need to adjust the amount to show it as a monthly amount (for example, if you pay the expense weekly, you can show that as a monthly expense by multiplying the weekly amount by 4.3) If you are not sure how to do this, let us know of any expenses you do not pay monthly.

	Average Monthly Expenses	List Any Increase or Decrease you Expect for Item in Next Year
Rent or Mortgage		
Are real estate taxes included? _____	\$	
Is property tax included? _____		
Condo or homeowners association fees	\$	
Trash pickup	\$	
Electricity	\$	
Heat	\$	
Water	\$	
Telephone		
Home	\$	
Cell	\$	
Other Utilities		
Internet	\$	
Cable T.V.	\$	
Other	\$	
Personal Care (Haircuts, etc.)	\$	
Home Maintenance (repairs and upkeep)	\$	
Food (cash you spend on food)	\$	
Amount of food stamps you spend	\$	
Clothing	\$	
Laundry and Cleaning	\$	
Medications	\$	
Other medical and dental expenses (co-pays, eye care, etc.)	\$	
Public Transportation	\$	
Auto Maintenance (repairs and upkeep)	\$	
Auto Registration and license fees	\$	
Gasoline and oil	\$	
Newspaper, magazines, school books	\$	
Recreation	\$	
Charitable Contributions	\$	
Club and union dues (Not deducted from wages)	\$	
Insurance (not deducted from wages)		

Homeowner's or renter's	\$	
Life	\$	
Health	\$	
Auto	\$	
Other _____	\$	
Taxes (not deducted from wages or included in mortgage payment)		
Tax return preparation fees		
Checking account and other bank fees		
Loan installment payments		
Auto	\$	
Other _____	\$	
Other _____	\$	
Alimony, maintenance or support payments	\$	
Child Support and other payments for support of dependents	\$	
Expenses for operating your business	\$	
Other expenses (list types of expenses, e.g., cigarettes, diapers, security system, school, birthday and holiday gifts, pets)		
Identify: _____	\$	
_____	\$	
_____	\$	

B. If you and your spouse are not filing bankruptcy together, does your spouse (who is not filing bankruptcy) have any monthly expenses listed above that are not paid towards your household expenses (such as child support payments your spouse makes to a former spouse or payments your spouse make on separate debts)? YES____ NO____.
If YES, list:

C. Describe Expense Item:

To Whom Payable

Amount Per Month

D. Do you have any monthly expenses not listed above that your 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:

D. Do you have any monthly expenses not listed above that you pay to keep your family safe from domestic violence?

YES_____ NO_____.

If YES, describe:

E. 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_____.

If YES, describe:

SIGNATURE

Date: _____

SIGNATURE

Date: _____