

**Law Office of
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QUESTIONNAIRE

Though it may be difficult to answer the personal questions in this booklet, this office needs your answers to complete the bankruptcy documents and to properly advise you of your rights and responsibilities. As with all communications between you and anyone in our office, the information you supply is CONFIDENTIAL. Never keep information from us because you are afraid or embarrassed; to properly advise you, we must have ALL the facts.

Please complete the following questionnaire using your best efforts. If you are married and living with your spouse please include all information as to your spouse as well, even if you are filing alone. If you believe any question does not apply to you, please mark "N/A"; do not skip it. Please be certain to answer each question completely. If space is inadequate, please attach additional sheets.

If you are uncertain as to the meaning of a question or your answer to it, please so indicate by marking the question or answer with a "?" in the margin next to it.

After you have completed the questionnaire, please sign and date it. Your answers will be used to complete your bankruptcy petition to be filed with the court. Although it is possible to change or amend the petition after it is filed, it is much easier and less expensive to file a complete and accurate petition from the beginning. In order to charge our Clients a reduced fee to file a bankruptcy petition, we ask that you provide COPIES of all the documents listed below so we do not have to charge you a copy charge.

Please print and write clearly!

Documents To Be Provided (new bankruptcy law requirements; provide all that apply):

1. **INCOME & DEDUCTIONS-** All Papers regarding your Income and Deductions for the past **six (6)** months including:
 - a. Paycheck stubs (including commissions and bonuses)
 - b. Any unemployment benefits, child or spousal support, Social Security payments, bank interest income, stock dividend income, pension or retirement income, rental income, or any other income received
 - c. Papers regarding any retirement contributions, insurance deductions, or other paycheck deductions

2. **FINANCES-** All papers regarding your expenses and assets including:
 - a. Monthly bank statements for the past six (6) months
 - b. Tax Returns for the past two (2) years. If a Chapter 13, four (4) years tax returns are required. BOTH FEDERAL AND STATE.
 - c. Papers regarding any real property owned in the past ten (10) years
 - d. A recent credit report (Go to www.annualcreditreport.com for free copy).

- e. Copy of DMV registration or certificates of title for all vehicles and/or any all terrain, recreational vehicles etc.
- f. All of the most recent creditor statements you have in your possession including, but not limited to, mortgage statements and motor vehicle statements.
- Copy of your certificate of counseling certificate** from www.abacus.org, bothcourses.com, www.a123cc.org, www.accesscounseling.inc. are some of the companies offering these courses.
- g. After we file your bankruptcy petition you will need to take a second course titled “**financial management course**”.

CHEAT SHEET FOR PAPERWORK REQUIRED:

Paperwork Required (ADDITIONAL PAPERWORK MAYBE REQUIRED ONCE WE REVIEW YOUR MATTER)

- 2 years tax returns (Federal and State)
- Proof of income for 6 months from all sources. i.e., 6 months paystubs, SS income, pension income, VA income, unemployment, rental income etc. If self-employed 1 year profit and loss for business.
- 3 months bank statements for all accounts including online accounts such as coinbase, venmo, apple and paypal
- **KBB.com** on vehicle(s) using private party value only and proof of insurance (Declarations page)
- Statement for any retirement accounts i.e pension, ira, strs etc
- Statement for any Life insurance policies
- Copy of registration for vehicles
- Any pending lawsuits, if any
- Copies of creditor statements if you retained. You can hold on this and review credit report.
- Copy of divorce decree, **if any**
- If you rent, a copy of the lease agreement and security deposit, if any
- **IF YOU OWN A HOME A COPY OF THE CURRENT MORTGAGE STATEMENT, COPY OF DEED IF POSSIBLE AND VALUE PER LOCAL REALTOR IN WRITING OR USE THE ONLINE PLATFORM WWW.ZILLOW.COM**
- Clear copy of your driver’s licenses and social security cards
- If you are self-employed, we will need additional documents and will advise you once we review your information.

I. PERSONAL INFORMATION

Full Name: _____
(PLEASE LIST YOUR MIDDLE NAME IF YOU HAVE ONE)

Social Security Number: _____

Birth date: _____ Age _____

Spouse's Full Name: _____
(PLEASE LIST YOUR MIDDLE NAME IF YOU HAVE ONE)

Spouses Social Security Number: _____

Birth date: _____ Age _____

Email Address: _____

List any alternative names (full names) you or your spouse has used in the past 8 years (e.g. maiden name): _____

Marital Status: [] Married [] Single [] Divorced

Home Address: _____

City: _____ Zip Code: _____

Telephone
Home: _____ Work: _____

Mailing Address (if different): _____

City: _____ Zip Code: _____

Spouse's Home Address (if different): _____

City: _____ Zip Code: _____

Spouse's Telephone (if different)
Home: _____ Work: _____

Spouse's Mailing Address (if different): _____

City: _____ Zip Code: _____

Where else have you lived in the last Two years (if any):

Home Address: _____

City: _____ Zip Code: _____

Dates of Residency From: _____ To: _____

Home Address: _____

City: _____ Zip Code: _____

Dates of Residency From: _____ To: _____

II. RELATED CASE INFORMATION

Have you ever filed Bankruptcy before? yes no

If yes:

Type of case: chapter 7 chapter 13 chapter 11

Date filed: _____ **Case Number** (if you know it): _____

Location: _____

Was a discharge granted: yes no

III. REAL PROPERTY

Have you owned any real property in the last 10 years? yes no

Have you ever had your name on title of the home you rent now? yes no

Do you own any real property? yes no

If yes description or address of property and value:

Additional real property:

Name of Owners: _____

Present fair market value: \$ _____

How was value arrived at, i.e., appraisal, realtor, and sales of similar properties?

Mortgage holder: _____

Mortgage balance: \$ _____

2ndMortgage holder: _____

2ndMortgage balance: \$ _____

3rd Mortgage holder: _____

3rd Mortgage balance: \$ _____

Is the property your residence? yes no

Is it your intension to keep this property? [] yes [] no

IV. PERSONAL PROPERTY- Please list the fair market value of your personal property, not what you paid for it, but the amount it would sell for if you had to sell it today at a garage sale or auction. (Exemption 703.140)

Cash on hand: \$ _____

Checking/Savings accounts. List bank name, address, account number, and balance of account:

Account #1: _____

Account #2: _____

Account #3: _____

Security Deposits (including residential lease deposit) and Name of Person or company holding deposit:
\$ _____ / Name: _____

List all household goods and furnishings including audio, video and computer equipment with corresponding values for each item (attach extra pages if necessary) i.e. **Dining room set, Living room set, Hutch, Three bedroom sets, dishware, 2 televisions, 2 DVD players, gardening tools, carpentry tools, tool chest, WII game system console, China set, pool table, etc :**

Description of Property:

Value (fair market value today, as if sold at auction or garage sale):

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Value of all clothing (fair market value): \$ _____

Value of any Jewelry: \$ _____ Describe: _____

Cash value of any insurance policies: \$ _____

If so, Name and address of policyholder: _____

Annuities: _____

List any interest in IRA, Pension, 401(k), Keogh or other pension or profit sharing plan:

Current value: \$ _____

List any stocks, bonds, interests in corporations or unincorporated businesses:

Automobiles/Trucks/Motorcycles:

List year, make, model and value of each vehicle (e.g.: 1999 Ford Taurus \$7,000). Please use **NADA guide online or Kelley Blue Book online** to get the estimated value of the vehicle. Print the Value you find and return it to our office with this questionnaire:

:

Auto #1: _____ mileage _____

Auto #2: _____ mileage _____

Auto #3: _____ mileage _____

List name of lender and amount owed for each vehicle:

Auto #1:

Name of Lender: _____

Amount owed: _____ Are you current? [] yes [] no

Auto #2:

Name of Lender: _____

Amount owed: _____ Are you current? [] yes [] no

Auto #3:

Name of Lender: _____

Amount owed: _____ Are you current? [] yes [] no

List any other valuable collectibles over \$400 in value:

List any other valuable personal property not mentioned above, including boats, airplanes, firearms, sporting/hobby equipment, photographic equipment, trailers, vehicle accessories, and the like including value of each:

Do you own any:

Value

Explain:

Interests in partnerships: \$ _____

Accounts Receivable: \$ _____

Alimony, Support or Related Settlements: \$ _____

Potential Tax Refund: \$ _____

Potential Law Suit Award: \$ _____

Potential Estate or Probate Settlements: \$ _____

Office Equipment, Furnishings and Supplies: \$ _____

Business Machinery, Equipment and

Tools: \$ _____

Business		
Inventory:	\$ _____	_____
Farm Equipment, Supplies and Implements:	\$ _____	_____
Crops in process or harvested:	\$ _____	_____
Patents, Copyrights or Franchises:	\$ _____	_____
Other Assets:	\$ _____	_____

INSTRUCTIONS FOR COMPLETING LIST OF CREDITORS

WE WILL RUN YOUR CREDIT REPORT SO YOU CAN LEAVE THIS SECTION BLANK OR ONLY WRITE IN THE CREDITORS YOU KNOW DO NOT SHOW UP ON YOUR CREDIT REPORT. ONCE WE SEND YOUR PETITION TO YOU FOR YOUR REVIEW IT WILL BE YOUR RESPONSIBILITY TO CONFIRM THAT ALL OF YOUR CREDITORS ARE LISTED.

When you list your creditors, list ALL of them, even those you intend to pay. Failure to do so can be very dangerous.

List their names and addresses (including zip codes) in full. Even if you dispute a debt or a part of the debt, list the total amount that you owe or list the approximate amount if you are unsure, BUT DO NOT ESTIMATE TOO LOW. Be sure to show the date each debt was incurred, and the nature or purpose of the debt (e. g. “medical bill”, “washer and dryer”, or purchase of a 1995 Chevrolet”).

If a collection agency or lawyer has been in touch with you about a debt that you originally owed to someone else, list the name of the original creditor, the collection agency, the lawyer, the finance company, or anyone else who has communicated with you about the debt.

An unsecured creditor is one who has no security interest for this loan other than your general assets.

A secured creditor is one who is in a position to take property away from you because you made an agreement permitting them to take this property should you default on the terms of the contract. Examples of secured creditors are the holders of your home mortgage, the company that financed your car, and most purchases made through finance companies.

If you owe more than one debt to the same creditor include information about each individual debt.

Often the right of the original creditors to collect the money or property is transferred by them to another party known as the “assignee” of your creditor. This assignee may be a collection agency, a finance company, bank, or other business. If you are now or ever have been making payments to anyone other than your original creditor, list the creditor and ALL others to whom you have made payments.

Unfortunately, few people realize how many creditors they have. For example, if a debt has been assigned, as explained above, the party to whom the debt was originally owed is a creditor and so is the party who had attempted to collect the debt, e. g., a collection agency, or an attorney. All should be listed.

TAKE YOUR TIME!! Any debt that you do not list may not be discharged in bankruptcy. List even debts that you intend to pay, and even debts someone claims you owe that you claim you do not owe. Inaccurate or incomplete answers may result in complete loss of your right to discharge in bankruptcy. List addresses accurately, along with zip codes. A creditor, who is not notified of the bankruptcy, is not bound by it and therefore will may ignore your bankruptcy. **Our office cannot be held responsible for ANY CREDITORS you did not list on this QUESTIONNAIRE.**

Creditor's Name and Address		Collection Agency, if any
Name:		Name:
Address:		Address:
City, State, Zip:		City, State, Zip:
Last 4 digits of Acct No.:	Amount Owed:	What is debt for? <input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Other_____
Date(s) debt incurred:	<input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Joint	Secured Options: <input type="checkbox"/> Reaffirm <input type="checkbox"/> Surrender Property
Has creditor taken any action? <input type="checkbox"/> Collection Agency <input type="checkbox"/> Foreclosed <input type="checkbox"/> Brought Lawsuit <input type="checkbox"/> Repossession Details/date:_____		<input type="checkbox"/> Co-Debtor [name and address]
Creditor's Name and Address		Collection Agency, if any
Name:		Name:
Address:		Address:
City, State, Zip:		City, State, Zip:
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V. INCOME and EXPENSES

PLEASE LIST NAMES AND AGES OF DEPENDENTS CLAIMED:

NAME: _____ AGE: _____
RELATIONSHIP: _____

NAME: _____ AGE: _____
RELATIONSHIP: _____

NAME: _____ AGE: _____
RELATIONSHIP: _____

NAME: _____ AGE: _____
RELATIONSHIP: _____

NAME: _____ AGE: _____
RELATIONSHIP: _____

List the Name and Address of your employer:

City: _____ State: _____ Zip: _____

Job Title or Occupation: _____
Years on the job: _____
Phone Number: _____
Current Age: _____

List the Name and Address of your Spouse's employer:

City: _____ State: _____ Zip: _____

Job Title or Occupation: _____
Years on the job: _____
Phone Number: _____
Current Age: _____

PLEASE LIST YOUR CURRENT INCOME AND DEDUCTIONS

	Debtor (1)	Debtor (2)
MONTHLY INCOME:	\$ _____	\$ _____
ESTIMATED OVERTIME	\$ _____	\$ _____
DEDUCTIONS FROM CHECK:		
ALL TAXES/SS	\$ _____	\$ _____
INSURANCE	\$ _____	\$ _____
UNION DUES	\$ _____	\$ _____
401k	\$ _____	\$ _____
OTHER: _____	\$ _____	\$ _____
INCOME FROM REAL PROPERTY	\$ _____	\$ _____
INTEREST & DIVIDENDS	\$ _____	\$ _____
CHILD SUPPORT/ALIMONY	\$ _____	\$ _____

RECEIVED FOR Debtor (1) dependent:

NAME: _____ AGE: _____
NAME: _____ AGE: _____

RECEIVED FOR Debtor (2) dependent:

NAME: _____ AGE: _____
NAME: _____ AGE: _____

SOCIAL SECURITY & GOV'T ASSISTANCE	\$ _____	\$ _____
PENSION & RETIREMENT	\$ _____	\$ _____
OTHER INCOME RECEIVED:	\$ _____	\$ _____

PLEASE EXPLAIN:

Will there be any changes in your income in the within the next year please explain:

LIST ALL YOUR MONTHLY EXPENSES

RENT\MORTGAGE PAYMENT(s): \$ _____
PROPERTY TAXES: * \$ _____
PROPERTY INSURANCE: * \$ _____

*If not included in mortgage payment

UTILITIES:
ELECTRICITY\NATURAL GAS: \$ _____
WATER\SEWER\GARBAGE: \$ _____
TELEPHONE: \$ _____
CELL PHONE \$ _____
PROPANE: \$ _____
SECURITY: \$ _____
CABLE, SATELLITE: \$ _____
INTERNET: \$ _____
HOME MAINTENANCE: \$ _____
FOOD: \$ _____
CLOTHING: \$ _____
LAUNDRY\DRY CLEANING: \$ _____
MEDICAL & DRUG: \$ _____

AUTO (gas & repairs): \$ _____
RECREATION\NEWSPAPER: \$ _____
CONTRIBUTIONS (Church, etc.): \$ _____

INSURANCE:
RENTERS: \$ _____
LIFE: \$ _____
HEALTH:** \$ _____
VEHICLE: \$ _____
OTHER: \$ _____

**If not deducted from wages

VEHICLE PAYMENT: \$ _____
VEHICLE REGISTRATION: *** \$ _____

***Divide yearly registration by twelve

CHILD\SPOUSAL SUPPORT \$ _____

Name: _____ Age: _____
Relationship: _____

Name: _____ Age: _____
Relationship: _____

Name: _____ Age: _____
Relationship: _____

DAY CARE\BABYSITTING: \$ _____
CONTINUING EDUCATION: \$ _____
PARKING: \$ _____

AVERAGE MONTHLY BUSINESS INCOME AND EXPENSE STATEMENT

PLEASE NOTE: TO BE FILLED OUT ONLY IF YOU ARE SELF-EMPLOYED-You must also provide a 6 month profit and loss statement!

Debtor Name: _____

DBA (if applicable): _____

RECEIPTS

Gross Sales/Gross Fees:	\$ _____
Collection on Account Receivable:	\$ _____
Rents:	\$ _____
Other:	\$ _____
TOTAL INCOME:	\$ _____

COST OF SALES

Materials and Supplies:	\$ _____
TOTAL COST OF GOODS SOLD	\$ _____

GROSS PROFIT: \$ _____

OPERATING EXPENSES

Net Wages:	\$ _____
Payroll Taxes:	\$ _____
Estimated Tax Payments:	\$ _____
Rent/Mortgage/Lease:	\$ _____
Business Taxes/Licenses/Permits:	\$ _____
Repairs/Maintenance:	\$ _____
Fuel/Transportation Costs:	\$ _____
Equipment & Tools (Purchase/Lease):	\$ _____
Dues/Subscriptions:	\$ _____
Insurance:	\$ _____
Office Supplies/Postage:	\$ _____
Advertising:	\$ _____
Utilities:	\$ _____
Telephone:	\$ _____
Outside Services (Bookkeeping/Legal/Janitorial/Cleaning):	\$ _____
Other (Attach breakdown):	\$ _____
TOTAL OPERATING EXPENSES:	\$ _____

NET PROFIT/LOSS: \$ _____

VI. FINANCIAL AFFAIRS

1. List **gross income** (before taxes) from work for the following years:
2023 Year to date: _____
2022 Last year: _____
2021 Year before last: _____

List Spouse's gross income (before taxes) from work for the following years:
2023 Year to date: _____
2022 Last year: _____
2021 Year before last: _____

2. List income you may have received from other sources including disability, alimony, unemployment etc. for the following years and specify source:
2023 Year to date: _____
2022 Last year: _____ Source: _____
2021 Year before last: _____
Your Spouse:
List income may have received from other sources including disability, alimony, unemployment etc. for the following years and specify source:
2023 Year to date: _____
2022 Last year: _____ Source: _____
2021 Year before last: _____

- 3a. Have you paid any creditor more than \$600 in the past 90 days: [] yes [] no
If yes, please list the creditor, dates payment made and how much you still owe to creditor:

- 3b. Have you made payments to creditors for a business in the last 90 days? [] yes [] no
If yes, please explain:

- 3c. Have you repaid any family member inside creditor for any amount in the past year? [] yes [] no
If yes, please list the name and address of the creditor and relationship, date of payment, amount paid, and amount still owing:

- 4a. Are you being sued or are you suing anyone? [] yes [] no
If yes, please attach copies of all court documents you've received and answer or filed:
By whom: _____
Case Number: _____
Court Location: _____
Status of the case: _____
Please explain nature of the case: _____

- 4b. Have you had any property attached, garnished or seized in the last year? [] yes [] no

If yes please list: the name and address of person for whose benefit property was seized, date of seizure, description and value of property. :

5. Have you had any Repossessions or Voluntary Returns in the last year? [] yes [] no

If yes list:

Name of Creditor: _____

Creditor Address: _____

Date of Repossession: _____

Value of Item: \$ _____

Describe the Repossessed property (i.e., 1995 Chevy, 1997 Jet Ski, etc.):

Name of Creditor: _____

Creditor Address: _____

Date of Repossession: _____

Value of Item: \$ _____

Describe the Repossessed property (i.e., 1995 Chevy Tahoe, 1997 Yamaha Jet Ski, etc.):

- 6a. Describe any assignment of property for the benefit of creditors made within the last 120 days:

Name and address of assignee: _____

Date of Assignment: _____

Terms of assignment or settlement: _____

- 6b. List all property which has been in the hands of a custodian or receiver within the last year:

Name and address of Custodian: _____

Name and address of court, caste title and number: _____

Date of order, description and value of property: _____

7. Have you given a gift or charitable contribution in the last year? [] yes [] no

If yes, please list the name and address of person or organization: _____

Relationship to debtor: _____

Date of gift, description and value of property: _____

8. Have you suffered any losses from Fire, Theft, Gambling, etc. in the past year: [] yes [] no

If yes, please list the description and value of property: _____

Date of loss _____

Description of circumstances and if loss was covered in whole or in part by insurance, give particulars:

9. List the Payments you made related to Debt Counseling or Bankruptcy:

Paid Attorney \$ _____ List the name of credit counseling agency and amount paid:

10a. Have you transferred any property to any other person in the last 2 years: [] yes [] no
If yes, please list name and address of transferee, relationship to debtor: _____

Date _____

Describe property transferred and value received: _____

11. List all Financial Accounts that you have closed in the past year (if any):

Institution Name and Location: _____

Date closed: _____

Balance at time: \$ _____

Institution Name and Location: _____

Date closed: _____

Balance at time: \$ _____

12. Do you have any Safe Deposit Box? [] yes [] no

If yes, Location: _____

Description of contents: _____

13. List all Setoffs made by any creditor, including a bank against you within the last 90 days:

14. Are you holding any property for anyone else? [] yes [] no

If yes, Explain: _____

15. List your prior addresses for the last 3 years if it is different from your current address and the dates you lived at each address: _____

16. List your spouses and former spouses: _____

17. Have you been subject to violation of any environmental laws, (contamination, pollution, release of hazardous materials): [] yes [] no

If yes, Explain: _____

18. Have you been in business for yourself in the past 2 years: [] yes [] no

If yes, Explain: _____

Have you been in business or a partnership with someone else in the past 6 years: yes no

If yes, please explain:

Have you co-signed for any property that is not yet paid off? yes no

If yes, please provide name and address of the person you co -signed for:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Note: Don't forget to add this creditor to your "List of Creditors"

Please sign to acknowledge:

I/We have reviewed the foregoing information, and to the best of my/our knowledge, it is complete and correct.

Dated: _____ SIGNED: _____
DEBTOR

Dated: _____ SIGNED: _____
DEBTOR SPOUSE