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**Bankruptcy Questionnaire**

**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.

**FOR BANKRUPTCY PETITION**

**DATE INFORMATION ENTERED:** \_\_\_\_\_

**Name and Residence Information:**

A. Your full name: \_\_\_\_\_  
Your spouse's full name: \_\_\_\_\_

I also need your year of birth for obtaining credit reports. \_\_\_\_\_

**Specify who is filing the bankruptcy:** Both? \_\_\_\_\_ just one? \_\_\_\_\_

B. Debtor's Social Security Number: \_\_\_\_\_  
Spouse if filing: \_\_\_\_\_

C. 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 (only provide spouse if filing):

\_\_\_\_\_  
\_\_\_\_\_

D. Current Address: \_\_\_\_\_  
(Street)  
\_\_\_\_\_  
(City) (County) (Zip Code)

E. Best telephone number to reach you \_\_\_\_\_

F. E-Mail address where you can receive notices from this office: \_\_\_\_\_

No. of people living in your household: \_\_\_\_\_ (include extended family, like grandparents, if they live with you)

No. of children: \_\_\_\_\_

**Prior Bankruptcy:** Have you been involved in a bankruptcy during the past 8 years?

If so, did you get a discharge? What was the date: \_\_\_\_\_

**FOR SCHEDULES OF ASSETS AND LIABILITIES**

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

**Real Estate (Primary Residence):**

(1) 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) Purchase price: \_\_\_\_\_ Date purchased: \_\_\_\_\_

(4) Original mortgage amount: \_\_\_\_\_ Downpayment amount: \_\_\_\_\_

**Are you keeping your house - or are you considering a surrender to the lending institution?** \_\_\_\_\_

**Has a foreclosure suit been started** (were you personally served with a Summons and Complaint)? \_\_\_\_\_

(5) Have you used any funds that you did not borrow to purchase or improve your home? YES \_\_\_\_ NO \_\_\_. If YES, list the amounts and give details: \_\_\_\_\_  
\_\_\_\_\_

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

(7) Present value of your house: \_\_\_\_\_

(8) Outstanding mortgage balance: \_\_\_\_\_

(9) Are there any other mortgages? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give the name of each company:  
\_\_\_\_\_  
\_\_\_\_\_

Are you behind on any mortgages, and if so, how many months? Provide for each lender, the amount behind: \_\_\_\_\_

Same for any other debts relating to the house, like property taxes or homeowner's association dues: \_\_\_\_\_

**Other real estate:**

Do you own real estate **other than your primary residence?** \_\_\_\_\_. Describe and give the location of all real property (lot, house, condominium, cooperative, land, burial plot, etc.) in which you hold an interest:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Co-owners: \_\_\_\_\_

Outstanding mortgage balance: \_\_\_\_\_

Name of mortgage company: \_\_\_\_\_

Purchase price: \_\_\_\_\_ Year purchased: \_\_\_\_\_

Present value of the property (you can guess): \_\_\_\_\_

Are there any other mortgages? YES \_\_ NO \_\_. If YES, give the name and address of each company:

\_\_\_\_\_  
\_\_\_\_\_

Are you keeping this property? \_\_\_\_\_

Are you receiving rent from a tenant? \_\_\_\_\_

**Personal Property:**

**List your bank accounts**, the last 4 no. on the account, and identify any other persons whose name is on those accounts:

Checking account at: \_\_\_\_\_

Names: \_\_\_\_\_

Savings account at: \_\_\_\_\_

Names: \_\_\_\_\_

Checking account at: \_\_\_\_\_

Names: \_\_\_\_\_

Savings account at: \_\_\_\_\_

Names: \_\_\_\_\_

If there are more accounts, provide on a separate sheet of paper.

**List all other types of accounts:** (e.g., CD's, 401k, IRA, mutual funds, stock brokerage accounts)

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**Security Deposits**, if so who holds: \_\_\_\_\_

**Jewelry:** (provide a description, and your best estimate of its resale value, considering age and condition):

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**Firearms:** (provide a description, and your best estimate of its resale value, considering age and condition): \_\_\_\_\_

**Insurance policies:** (provide a description, and if the policy has cash value, provide your best estimate of the current value): \_\_\_\_\_

**Annuities:** \_\_\_\_\_

**Prepaid College fund:** \_\_\_\_\_

**Stock accounts, or an interest in a business:** \_\_\_\_\_

**Does anyone owe you money:** (if yes, who and what is the money for): \_\_\_\_\_

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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? \_\_\_\_\_

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**Are you expecting a tax refund** this coming tax year? If yes, how much do you expect:

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**Automobiles/Boats/Trucks/Trailers:** (Please list make, model and year): \_\_\_\_\_

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If there is a loan or a lease, how many more months, and what is the monthly payment:

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Please provide a valuation for every vehicle (try nada.com or kbb.com, and use private party or retail value) \_\_\_\_\_

Are you the beneficiary of a trust or future interest? If YES, give details: \_\_\_\_\_

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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? If YES, give details: \_\_\_\_\_  
\_\_\_\_\_

If you expect to inherit any money or property in the near future, give details: \_\_\_\_\_  
\_\_\_\_\_

If anyone has died and left you anything (including insurance benefits) give details: \_\_\_\_\_  
\_\_\_\_\_

**Debts:**

**Secured Debts:**

Do you owe any money for any property or goods which can be repossessed or foreclosed if you fail to make payments? Yes \_\_\_ No \_\_\_

Have you agreed with any creditor that it can take any of your possessions from you, such as your car or your furniture, if you don't keep up with your payments? YES \_\_\_ NO \_\_\_.

Do you have any mortgages or liens on your property? YES \_\_\_ NO \_\_\_\_. For all these debts, bring all backup documents, including a recent monthly statement showing balance owed, address of lender and account no.

Are property taxes and insurance included in the mortgage payment (escrowed?) \_\_\_\_\_

Is your mortgage adjustable? \_\_\_\_\_

If the collateral is a home or a car, do you have insurance on the property? YES \_\_\_ NO \_\_\_.

**Taxes:** (Required by bankruptcy court: **W-2 forms and any tax returns for most recent year filed. We need past 2 years for our review.**)

If you received a tax refund this year, how much \$ \_\_\_\_\_.

If you spent it, how did you spend it? \_\_\_\_\_

Does this amount include an Earned Income Credit? YES \_\_\_ NO \_\_\_.

Have you filed income tax returns every year for the last seven years? YES \_\_\_ NO \_\_\_.

Do you owe any taxes to the government (US or any other state or county) 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: \_\_\_\_\_  
\_\_\_\_\_

**Unsecured Debts (credit cards, medical bills, personal loans, etc.):**

You will need to bring your most recent credit card statement for each credit card account, medical bill or other type of unsecured loan; a credit report and any letters you have received from the creditor or its debt collector. Include 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.

If a collection agency or an attorney is involved, list it and the person or company you originally owed. You should get a recent credit report: try [www.annualcreditreport.com](http://www.annualcreditreport.com)

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

medical bills?	mail order bills?	schools?	condominium
assessments?	utility or telephone bills?		
credit card bills?	judgments?	student loans?	traffic tickets
or parking tickets?	loans from relatives?		
store charges?	loan companies?	welfare debts?	criminal
restitution			
cable T.V. bills?	debts you cosigned?	back rent?	
bills for goods or services?	debts from repossessed property?		
payday loans?	bills owed to old landlords?	loans on your pension?	

If 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, give the name of the branch, its address, the amount owing, and why it is owed: \_\_\_\_\_

If you owe fines or restitution to any government entity, please provide details (will need address of entity and amount owed)

**Domestic Support Obligations:** If you receive alimony, maintenance, or support, what is the amount you get on a regular basis?

List all dependents you and your spouse have.

	NAME	AGE
YOU	_____	_____
YOUR SPOUSE	_____	_____

If you provide child support or alimony to someone, please give the details below:

\_\_\_\_\_

**HOUSEHOLD INCOME:**

List all members of your household.

NAME	AGE	RELATIONSHIP
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Occupation and Income:**

- A. If you are employed, provide information on the position you hold:  
\_\_\_\_\_
- B. Name and address of current employer (you can attach a pay-stub if it has the address):  
\_\_\_\_\_
- C. How long have you been at your current job?: \_\_\_\_\_
- D. Spouse's usual type of work (even if not filing bankruptcy): \_\_\_\_\_
- E. Name and address of spouse's current employer: \_\_\_\_\_  
How long employed: \_\_\_\_\_

***Required by the bankruptcy court:: Copies of all pay stubs or other records from your employer of all pay received within the past six months starting with last month and counting back.) This is one of the items on the document list we gave you.***

- F. If you ever received or have 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.)? give details: \_\_\_\_\_  
\_\_\_\_\_

- G. 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:

<i>Source of Contribution</i>	<i>To Whom Payable</i>	<i>Amount per Month</i>
_____	_____	_____
_____	_____	_____

**Cosigners and Debts Incurred for Other People:**

Were there any cosigners for you on any of the debts you have listed in these forms?  
If YES, give the cosigner's name and address, and which debts were cosigned:

\_\_\_\_\_

Have you ever been the cosigner on someone else's loan or debt which hasn't been paid off?  
If YES, list the following for each debt:

<i>Creditor's Name and Address</i>	<i>Date of Debt</i>	<i>Amount Owing</i>	<i>Name and Address of Person You Cosigned For</i>
_____	_____	_____	_____
_____	_____	_____	_____

**Residential leases and vehicle leases:**

If you rent where you live, provide the name of the landlord and his/her address:

\_\_\_\_\_

If you don't pay rent, provide the name of the persons who own the home and what relationship if any they are to you:

\_\_\_\_\_

If you are behind on rent, provide details: \_\_\_\_\_

Provide information on vehicle leases: \_\_\_\_\_

**FOR STATEMENT OF FINANCIAL AFFAIRS**

**Income for past two years:** provide the year to date gross income you received (check your income tax returns) for the past two years, and the year to date gross income for the current year (see year to date on your last paystub).

For you \_\_\_\_\_

For spouse \_\_\_\_\_

**Other income for past two years:** provide amounts of any unemployment compensation, worker's compensation, alimony or child support you have received for the past two years, and for the current year

For you \_\_\_\_\_

For spouse \_\_\_\_\_

**Debts Repaid:**

If you have made any payments totaling more than \$600 to one creditor within the last ninety days, give the name of the creditor and the dates and amount of the payments (include mortgage, rent, child support, credit cards):

<i>Creditor's Name &amp; Address</i>	<i>Is the Creditor a Relative?</i>	<i>Payment Dates</i>	<i>Amount of Payment</i>
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Have you made any payments within the last year to creditors who are or were relatives or business partners? YES \_\_\_\_\_ NO \_\_\_\_\_. If YES, give details:

\_\_\_\_\_

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**Lawsuits: (Bring in all papers relating to any suits or criminal cases you have been involved in during the past 12 months.)**

Have you been sued by any person, company, or organization during the past year: \_\_\_\_\_

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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Have any court suits resulted in a judgment and a lien being placed on your property?

YES \_\_\_\_ NO \_\_\_\_.

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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**Garnishment, Attachment, and Sheriff's Sale:**

If you had any property listed or sold at a foreclosure, tax sale, or sheriff's sale, or levied upon, during the past year, provide details, including month and year, item seized:

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If money from your pay check or bank account has been garnished, or taken or frozen by a creditor, including your bank or credit union, because of a debt, provide the following:

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

If you had any property or merchandise repossessed during the last year, provide details, including item repossessed, and by what lender \_\_\_\_\_

If you voluntarily returned any property or merchandise to the seller in the past year, explain:

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If any of your property is in the possession of a pawnbroker, storage company or repairman, provide details and give its value: \_\_\_\_\_

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**Gifts and Transfers:**

Provide information on any gifts or charitable contributions you made within the past 12 months, that exceeded \$200 in value per recipient: \_\_\_\_\_

List all property that you may have sold or given away in the past 4 years, including real estate and vehicles:

<i>Name of Person Who Received Property</i>	<i>Description of Property</i>	<i>Month and Year of Transfer</i>	<i>Was Sale to a Relative?</i>

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? If YES, give the following:

**Losses:**

Did you lose any substantial amount of money as a result of fire, theft, or gambling during the last year?

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>

Did insurance pay for any part of the loss? If YES, what was date of payment? \_\_\_\_\_

How much was paid? \$ \_\_\_\_\_

**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? 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>

**Safe Deposit Boxes:**

If you or your spouse had a safe deposit box during the last year, list the name and address of the bank, the contents of the box and, if you no longer have the box, the date it was closed:

\_\_\_\_\_

**Payments or Transfers to Attorney or Debt Consultants:**

If you have paid an attorney or other bankruptcy consultant for any services in the past year, please provide the amount paid, the approximate date and reason for payment:

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If any of your debts result from a refinancing or a consolidation loan, provide amount refinanced, approximate date and if you received cash back, how much and how was it spent (during the past 4 years) \_\_\_\_\_

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**Property Held for Another Person:** If 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)? what is the property, who owns it, and what is it worth? Include name and address of the owners:

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At what address are you keeping this property? \_\_\_\_\_

**Prior addresses:** 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</i>
		<i>Used</i>	

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**Business Interests:** If you or your spouse have been in business by yourself or with others during the last six years, give the dates, name of the business, its address, and the names of others in business with you or your spouse.

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If there are any debts from your former business, list them in questions 32 and 33

(1) If you employed anyone (such as regular employees, cleaning people, gardeners, babysitters), and you still owe them wages, give name and address of employee, dates worked, amount owed, and work done.

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(2) If anyone has given your business money to purchase property or services that you were unable to provide, give details:

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## **OTHER ISSUES:**

### **Credit Card and Finance Company Debts:**

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? If YES, give details:

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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? If YES, which ones?

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

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Have you paid any relatives back for any personal loans of any kind, during the past 12 months? If so, provide approximate date, and amount:

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**Evictions:**

Has your current landlord sued you or brought an eviction suit against you? If YES, bring all papers to the office.

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

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