



A Professional Corporation
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Client Questionnaire

Along with the completed questionnaire, Please bring the following with you to our first meeting.

1. The estimated payoff amount for each secured loan, approximate date of the loan and copy of the original contract if available. **TO BE LISTED ON THE LAST TWO PAGES.**
2. Paycheck stubs/ all income from the past 6 months.
3. Tax returns for the last two years.
4. Bank statements from the last 3 months.
5. Copies of all lawsuits you are involved in/Garnishments served on you within the past year.
6. Any collection notices you have received or letters from attorneys collecting for any debts that you owe. Bills from any creditors.
7. Driver's License
8. Social Security Card
9. Copy of tax appraisal
10. Copy of Proof of Insurance for All vehicles

PRIOR BANKRUPTCIES

NAME USED	
LOCATION OF COURT WHERE FILED	
CASE NUMBER/CHAPTER	7 13
DATE PRIOR CASE FILED	
RESULT OF CASE	COMPLETED DISMISSED

IF YOU OWN A BUSINESS FILL IN THIS AREA:

Name of business	
Street address of business	
City, State, & Zip Code	
Name of authorized signor on accounts	
Title of authorized signor	

Family, Occupation and income (I)

BRING A COPY OF YOUR PAYROLL STUBS OR CHECKS FOR THE LAST SIX MONTHS OR AS MANY AS YOU HAVE AND A COPY OF YOUR PAST TWO YEARS INCOME TAX RETURNS

Please fill in ALL the blanks

Debtor:
 income 2007 _____
 income 2008 _____
 income 2009 _____

Co-debtor:
 income 2007 _____
 income 2008 _____
 income 2009 _____

Circle your marital status:

single married divorced widowed separated

DEPENDENTS OF DEBTOR AND /OR SPOUSE

Age	Relationship	Does this person live with you?	If "no" with whom does this person live and where?

	<u>Debtor 1</u>	<u>Debtor 2</u>
Do you receive Social Security?		
If "yes" how much a month		
Do you receive Disability?		
If "yes" how much a month		
Occupation		
Name of Employer		
How Long Employed		
Address of Employer	_____ Street Address _____ City _____ State _____ Zip Code _____ Telephone Number	_____ Street Address _____ City _____ State _____ Zip Code _____ Telephone Number

Is your work seasonal? **if "yes"** explain

Have you changed jobs in the last 12 months? **if so** please state where you used to work.

Do you expect any changes in income in the next 12 months? **if "yes"**, explain.

How are you paid? (e.g. weekly, biweekly, semimonthly, or monthly)?

Have either spouse operated a business during the last 3 years? _____

if yes--which spouse? _____

What type of business? _____

How long was it open? _____

What was the business' name? _____

Were all the taxes paid on this business? _____

Real Property

Do either of you own any real estate? Y or N

(THIS INCLUDES ANY INTEREST YOU MIGHT HAVE IN INHERITED PROPERTY)

If yes, complete the following:

Location of Property	Value of Property	Amount of Mortgage against property	Who holds the mortgage?

1. Have you ever sold real property allowing someone to assume the note? _____
If yes, give the Name and Address of the person who assumed the note, a description of the property and the lien holder of the property. Please give the Name and Address of the lien holder for that property.

2. Is your loan a FHA, VA, or HUD loan? _____ **If yes**, Please give the Name and Complete Mailing Address for the agency (FHA, VA, or HUD) that guarantees your loan.

3. In the last ten years, have you made any lump sum payments or unusual payments on any real property loans or loans related to your current or former homestead? **If yes**, please give the details:

4. Are your parents alive?

	<u>Husband</u>		<u>Wife</u>
Mother	YES or NO	Mother	YES or NO
Father	YES or NO	Father	YES or NO

If NO, please include the inherited property in the above chart.

Please Remember to Bring a copy of the DEED of the real property AND ANY TAX APPRAISALS on the above Real Property!!

Vehicles

VEHICLES – Proof of Insurance for ALL Vehicles (Declaration Page for each vehicle)

Vehicle 1

Make-	Model-
Year-	Purchased: (circle one) New Used Leased
Mileage-	

Name and Complete Address of person or creditor who is financing the vehicle:

Account Number-	Date of purchase-
Original amount of loan \$	Balance of account \$
Amount paid during the last year \$	
What is the date payment is due?	Amount of that payment?
Contract Interest Rate %	Date of your last payment:
Is it your desire to keep this property	Arrears: \$
What insurance company insures this vehicle?	

Vehicle 2

Make-	Model-
Year-	Purchased: (circle one) New Used Leased
Mileage-	

Name and Complete Address of person or creditor who is financing the vehicle:

Account Number-	Date of purchase-
Original amount of loan \$	Balance of account \$
Amount paid during the last year \$	
What is the date payment is due?	Amount of that payment?
Contract Interest Rate %	Date of your last payment:
Is it your desire to keep this property	Arrears: \$
What insurance company insures this vehicle?	

If you have more than 2 vehicles, please use the back of this page to list the additional vehicles and information.

Personal Property

- Please list all of your personal property of any and all kinds.
- In the box marked "Current Value" list the value of the property. This is normally the amount of money you would expect to receive through a garage sale or other reasonable sale method. It's the replacement value.
- If you don't have any property for a specific category, please put an "X" in the box marked "None".

Note if you have clothing but it is not worth much, you still must estimate a value for what you have.

<u>Type of Property</u>	<u>N O N E</u>	<u>Description of Property and Location (if other than at residence)</u>	<u>Husband, Wife or Jointly owned</u>	<u>Current Value</u>
Cash				
Bank Accounts Identify the Name of the Bank, the Type of Account, and the Account Number				
Security deposits with a utility company, telephone company, landlord, etc. Please state the name of the party holding the deposit				
Total of all household goods and furnishings, including audio, video and computer equipment. If any single item is worth more than \$500 please identify it and its value.				
Books Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collectibles				
Clothing				
Furs & Jewelry				
Firearm, fishing poles and other sports and hobby equipment				
Cash value in insurance policies; Do not include Term Insurance Policies				

Annuities. Itemize and name each issuer and account number				
Interests in pension or profit sharing plans such as a 401(k), 403(b) or IRA's. Itemize and identify each and give account numbers.				
Stocks. Please itemize				
Interests in partnerships or joint ventures. Itemize				
Government and corporate bonds and other negotiable and non-negotiable instruments				
Accounts receivable. List anyone that owes you money and the amount of money even if it is unlikely you will ever collect it.				
Past-due alimony maintenance, support and property settlements to which you are or may be entitled. Give details.				
Other debts owed to you, including tax refunds. Give details.				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.				
Contingent and non-contingent interests in estate of decedent, death benefit plan, life insurance policy or trust.				
Claims for personal injury or property damage including the name of the person/entitled that might owe you money EVEN IF YOU HAVE NOT RECEIVED ANY MONEY OR MAY NEVER RECEIVE ANY MONEY.				

Other contingent claims of every nature.				
Patents or copyrights. Give details				
Licenses or franchises. Give details.				
Boats, motors and accessories.				
Aircraft and accessories				
Office equipment, furnishings and supplies used in business				
Machinery, fixtures, equipment and supplies used in business				
Business Inventory				
Animals				
Crops--growing or harvested. Give details				
Farming equipment and implements.				
Farm supplies, chemicals, and feed.				
Other personal property of ANY KIND not already listed. Itemize. (If it is not listed above, list it here.)				

BUDGET (J)

Estimate how much you pay each month on average for the following:

Rent or home mortgage
• Is your home or property insurance included in this? Y or N
Utility Bills:
• Electricity
• Water and sewage
• Telephone
• Gas
• Cable/Satellite
• Other
Home maintenance (repairs and upkeep)
Groceries
Clothes
Laundry and dry cleaning
Doctor and hospital bills
Medicine and Drug Bills
Dentist
Automobile Upkeep
Automobile gas
Monthly car payment
Newspapers and magazines
Recreation
Charity
Insurance:
• House
• Life
• Health/Medical
• Auto
• Burial
• Other
Taxes (property taxes, any taxes other than sales tax)
Installment payments (Furniture/finance companies)
Alimony, child support
Payments to support other dependents
Regular business expenses
School books
Bus Fare and car pool
Club and union dues
School
Other monthly payments

MORTGAGES & JUDGMENTS (D, FS, F)

Who holds the mortgage on your home?
Who holds the second mortgage on your home?
What is your normal monthly payment on your home?
How many payments if any are you behind?
Have they contacted you about these past payments?
Have you ever been sued by anyone?
Have you ever been sued by anyone?
Is Yes, Whom?
Did they get a judgment against you?

Foreclosures and Attachment

Is any of your property now being foreclosed upon? _____

If yes, describe the property and tell who is foreclosing

Has anyone filed papers to force either your employers to deduct or withhold any part of your wages during the last 4 months? _____

If yes, list the creditor, the amounts withheld, and the dates withheld

Has any creditor filed papers to attach or tie up your bank accounts or any other property? _____

If yes, list the creditor, the property or bank account, and the date

Repossessions

Has any creditor repossessed or taken back any property during the last 4 months? _____

If yes, list property, the creditor, and the date:

EXTRA INFORMATION

Contracts:

Do you have any work contracts with anyone? _____

Do you have any oil or mineral leases or timber contracts with anyone? _____

Cosigners:

Has any other person cosigned for or guaranteed any of your debts? Y or N

If yes, complete the following for each debt:

Identify the debt _____

Name and address of co-signer _____

Which spouse is liable for debt _____

Relationship of co-signer to you _____

Payments Made by co-signer _____

Have either of you cosigned for the debt of another person? Y or N

If yes, complete the following for each debt:

Name and Address of other person _____

Relationship of other person to you _____

Spouse that cosigned _____

Name of creditor _____

Amount Paid to creditor by you _____

Leases:

Are you renting or leasing an apartment or house? Y or N

Are your renting or leasing business property? Y or N

Do you rent-to-own furniture or appliances? Y or N

Do you lease a vehicle? Y or N

Are you buying a house or other property, but you will not be given the deed until you are finished paying for it? Y or N

If Yes to any of the above, then you need to list it below:

Name of person or company on Lease/Contract			
Their (Landlord's) Address:			
Type of contract (Circle One):			
Residential Lease/Business Property	Lease	Vehicles Lease	Service Contract
Real Estate Contract	Contract for Deed	Equipment Lease	
Terms of Contract \$ _____ per month/per week			
Buyout option:			
Beginning Date			
Debtor's Interest (Circles one):			
Lessor	Lessee	Purchaser	Seller Agent
Do you wish to continue under this Lease/Contract? Y or N			
Are you current on your payments?			

IF THE LEASE INVOLVED IS ON AN APARTMENT OR HOME PLEASE ANSWER THE FOLLOWING:

Has the landlord started eviction proceedings? Y or N

If yes, has the landlord obtained a judgment for eviction? Y or N

If he has obtained a judgment for eviction, Please bring that information to the Client Meeting.

FINANCIAL STATEMENT INFORMATION

1. Does all your income come from your employment? _____
 - a. How much did you make gross last year on your employment? _____
 - b. The year before? _____
2. If you made any income from non employment, please list below:
(like from bank interest, oil royalties, timber money, social security, retirement)
SOURCE AMOUNT WHEN

3. Have you paid any creditor a total of more than \$600 total in the past 3 months? Include house notes, car notes etc. _____
If so please list who you paid and how much you paid them:

4. In the past 2 years, have you made any payments to relative or any related companies?
If so, please list all payments and dates of payments:

5. Have you been sued by anyone or sued anyone in the past year? _____ **If so,** please list against whom this suit was filed, where, and the nature of the proceeding?

6. Has any of your property been repossessed or attached by any creditors in the past year? _____
If so, which property and when was it taken?

7. Have you assigned any property to a creditor in the past 6 months for the benefit of a debt? _____
If so, list the circumstances _____

8. Has the court had any of your property in custody in the past year (a foreclosure or repossession)? _____

9. Have you made a gift to anyone in the past year of \$200 or more? _____
If so, how much and to whom? _____
10. Have you had a loss from fire, theft, casualty, or gambling or personal injury in the past year? _____
11. Have you settled any lawsuits in the last year? _____
12. Have you paid anyone for debt counseling or a credit consumer service in the past year? _____
If so, to whom and how much? _____
Have you paid anyone for a bankruptcy in the past year? _____
13. Have you transferred any property - real estate or vehicles or any other property to any family member or friend? _____
14. Have you closed any financial accounts in the past year? _____
If so, at what institution _____
What type of account was it? _____
When did you do it? _____
How much did you get out? _____
15. Do you have a safe deposit box?
If so, where is it at and what is in it? _____
16. Have you set off any of your accounts for a creditor in the last year? _____
17. Are you holding property for another person? _____
18. List all addresses you have had for the past 4 years:

CREDITOR INFORMATION

Do you owe any back taxes? _____
If so, how much do they say you owe? _____
Is this the state, the IRS, or both? _____

Do you owe any alimony or back child support? _____ **If so**, how much? _____

DO YOU EXPECT AN INHERITANCE WITHIN THE NEXT YEAR?? _____

IMPORTANT: LIST ALL YOUR DEBTS

- a) You must list debts that will not be discharged, such as student loans and child support
- b) You must list debts that you intend to pay
- c) You must list debts that you cosigned for someone else or that someone else cosigned for you
- d) You must list debts to family members
 - In determining the amount you owe each creditor list the amount on your most current statement or correspondence from the creditor. In rare cases your ability to file Chapter 7 may depend on how much debt you owe. In those cases we will assist you in determining how much you owe each creditor.
 - If a creditor is still communicating with you, use the address supplied by the creditor in at least 2 communications over the last 90 days.
 - Do not use the address to which you send payments. Use the correspondence address.
 - Keep all mailings from your creditors, so we can keep up with any changes in the creditors' address and prove, if necessary we used the appropriate addresses.
 - List the account number, if any, for each debt

PLEASE FILL OUT THE FORM BELOW SHOWING ALL YOUR CREDITORS AND IF YOU HAVE COPIES OF YOUR BILLS- PLEASE BRING THOSE WITH YOU TO OUR MEETING

Please sign below that you have filled this out to the best of your knowledge:

Debtor 1

Debtor 2

