

# Bankruptcy Questionnaire

*This questionnaire is also available in English and Spanish versions, in both Microsoft Word and Adobe Acrobat (PDF) format, on this manual's companion website. Use the PDF format if you wish to reprint the questionnaire, and the Word format if you want to edit the document using your word-processing program.*

Bankruptcy is a right provided by law to people who are deeply in debt and in 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 receive 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 questions about whether you can keep certain property or whether you should list a debt, 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 the new start the law intends you to have.

There is a filing fee of \$306 which must be paid to the court in chapter 7 cases, and \$281 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. If you are unable to pay the filing fee even 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 your case is filed. It is usually a good idea for you to meet with us before you receive the credit counseling. We can provide you with a list of approved credit counseling agencies. Different agencies provide 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 you received the counseling before your bankruptcy case was filed, unless the agency provides the certificate to us directly.

Most approved agencies charge between \$20–\$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 filed, you will 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 a list of organizations that provide approved courses. In a 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 you 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 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, including any agreements you later entered into to modify any mortgage loans;

(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, foreclosure notices, tax sale notices, repossession notices, garnishment notices, eviction notices, divorce papers, separation agreements, alimony orders, and child support orders;

(i) Notices of federal tax lien, notices of levy, or other collection notices from the Internal Revenue Service (IRS) or state or local taxing authorities;

(j) If your mortgage is in foreclosure, any notices you received from your mortgage company or its attorney showing the total amount you owe, the amount needed to get current, and the date of any scheduled foreclosure sale;

(k) Any notices informing you that a new company has taken over the ownership or servicing of your mortgage;

(l) Any appraisals or tax assessment papers;

(m) Any other papers you have concerning any of your debts;

(n) 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

(o) 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: \_\_\_\_\_

(Street)

(City)

(County)

(Zip Code)

**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).

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

<i>What Chapter?</i>	<i>Date Case Filed</i>	<i>Did You Get a Discharge?</i>	<i>If Yes, List Date of Discharge</i>	<i>If Dismissed, List Date and Reason Why Dismissed</i>
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_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**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.)*

<i>Income Received</i> (Give gross income)	<i>Source</i> (Names and addresses of employers or specify social security, welfare, unemployment, child support, self-employment, investments, etc.)	<i>By Whom</i> (Self or Spouse)
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1 month ago: \_\_\_\_\_  
 \_\_\_\_\_

2 months ago: \_\_\_\_\_  
 \_\_\_\_\_

3 months ago: \_\_\_\_\_  
 \_\_\_\_\_

4 months ago: \_\_\_\_\_  
 \_\_\_\_\_

5 months ago: \_\_\_\_\_  
 \_\_\_\_\_

6 months ago: \_\_\_\_\_  
 \_\_\_\_\_

List all income received so far this year and in the last two years by you 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)

So far this year: \_\_\_\_\_

\_\_\_\_\_

Last year: \_\_\_\_\_

\_\_\_\_\_

Year before last: \_\_\_\_\_

\_\_\_\_\_

**G.** Have you or your spouse been in business by yourself or with others during the last six years?

YES \_\_\_ NO \_\_\_. If yes, give the dates, name of the business, its address, and the names of others in business with you or your spouse. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**H.** Are there any debts from your former business? YES \_\_\_ NO \_\_\_. If YES, list them in questions 32 and 33 and give details here: \_\_\_\_\_

\_\_\_\_\_

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

\_\_\_\_\_

\_\_\_\_\_

(2) Has anyone given you money to purchase property or services that you were unable to provide?

YES \_\_\_ NO \_\_\_. If YES, give details: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**J.** Have you ever been on welfare within the past two years? YES \_\_\_ NO \_\_\_. 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).

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**K.** 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: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**L.** Do you have any vacation time that is due you from your employer? YES \_\_\_ NO \_\_\_. If YES, how much is due? \_\_\_\_\_

\_\_\_\_\_

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

N. 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: \_\_\_\_\_

O. Are you the beneficiary of a trust or future interest? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

P. 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: \_\_\_\_\_

Q. (1) Do you expect to inherit any money or property in the near future? YES \_\_\_\_ NO \_\_\_\_\_.  
If YES, give details: \_\_\_\_\_

(2) Has anyone died and left you anything (including insurance benefits)? YES \_\_\_\_ NO \_\_\_\_\_.  
If YES, give details: \_\_\_\_\_

**5. Taxes: (Bring a copy of your 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 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 with a tax preparer to get your refund early? YES \_\_\_\_ NO \_\_\_\_\_.

H. (1) Is any other person (such as your spouse) entitled to part of your refund? YES \_\_\_\_ NO \_\_\_\_\_.

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

(3) 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: \_\_\_\_\_

(4) 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: \_\_\_\_\_

(5) 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: \_\_\_\_\_  
\_\_\_\_\_

(6) 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 that is owing, and the years for which the tax is owing:  
\_\_\_\_\_  
\_\_\_\_\_

(7) 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 ninety days, give the name of the creditor and the dates and amount of the payments:

<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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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Please make sure to bring any payment books you have with you.*

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

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

C. (1) Have you ever had a student loan or cosigned for someone else's student loan? YES \_\_\_ NO \_\_\_.

If YES to either question, please state:

(2) Who lent you the money? \_\_\_\_\_

(3) What school was the loan for? \_\_\_\_\_

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

(6) Who is trying to collect the debt? \_\_\_\_\_

(7) How much have you paid on the debt (include any tax refund intercepts)? \_\_\_\_\_

(8) 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:

<i>Case Name</i>	<i>Case No.</i>	<i>Court's Name and Address</i>	<i>Type of Case</i>	<i>Result of Case</i>
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**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:

<i>Case Name</i>	<i>Case No.</i>	<i>Court's Name and Address</i>	<i>Type of Case</i>	<i>Result of Case</i>
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**D.** Do you have any criminal charges or convictions? YES \_\_\_\_ NO \_\_\_\_ . If yes, state:

<i>Case No.</i>	<i>Court's Name</i>	<i>Charges</i>	<i>Result of Case</i>	<i>Do You Owe Fines, Restitution, or Any Other Money?</i>
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**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:

<i>Case Name</i>	<i>Case No.</i>	<i>Agency's Name and Address</i>	<i>Type of Case</i>	<i>Result of Case</i>
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**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? \_\_\_\_\_

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

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

<i>What Property Was Sold or Listed for Sale</i>	<i>Value of Property</i>	<i>Date</i>	<i>Name and Address of Creditor</i>
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**B.** 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:

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

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

<i>Description of Property</i>	<i>Month &amp; Year of Return to Seller</i>	<i>Seller's Name and Address</i>	<i>Value of Property at Time of Return</i>
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**10. Property of Yours Held by Someone Else:**

A. Does any other person have any of your property? (This includes any check you may have given to a payday lender or check cashing service.) YES \_\_\_\_ NO \_\_\_\_ . If YES, list the following:

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

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

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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: \_\_\_\_\_

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**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:

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

**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:

<i>Description of Property Sold or Transferred</i>	<i>Month and Year of Sale or Transfer</i>	<i>Amount You Got from Sale or Transfer</i>	<i>How Much of This Amount Was Used to Buy or Improve Your Home?</i>

**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, 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>

**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 consulted the attorney or bankruptcy consultant:

\_\_\_\_\_

**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*): \_\_\_\_\_
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- 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?
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*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:

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

**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:

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**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:

<i>Type of Property</i>	<i>Value</i>	<i>Owned By</i>	<i>Address</i>	<i>Relative? (Yes or No)</i>

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

**17. Leases:** Have you had an auto lease, rent-to-own, or rental-purchase transaction in the past four years?

YES \_\_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**18. Cooperatives:** Are you a member of any type of cooperative (housing, food, agricultural, etc.)? 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 property settlement with your spouse or former spouse in the near future?  
YES \_\_\_\_\_ NO \_\_\_\_\_.  
\_\_\_\_\_

**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:

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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:

<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>
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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:

<i>Creditor's Name and Address</i>	<i>Collection Agent or Attorneys</i>	<i>Date of Debt and Which Spouse Owes</i>	<i>For What?</i>	<i>Current Amount of Claim</i>
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D. If you put up any of your property as collateral on a debt you cosigned, list the following:

<i>Creditor</i>	<i>Type of Property</i>	<i>How Much the Property Is Worth Now</i>
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**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: \_\_\_\_\_

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B. Have you ever gone over your credit limit on any credit cards? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

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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? \_\_\_\_\_

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D. Do you owe money on a payday loan, auto title loan, or for a check cashing service? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

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**23. Evictions:**

**A.** Has your current landlord sued you or brought an eviction suit against you? YES \_\_\_\_ NO \_\_\_\_\_. If YES, state:

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

**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:

<i>Regular Rent Payment (Specify Monthly, Weekly, Other)</i>	<i>When Are Rent Payments Due?</i>	<i>Back Rent You Owe</i>
_____	_____	_____
_____	_____	_____

**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: (Answer Every Question).** 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, give the following information, including the full name and address of the creditor AND the attorney or collection agency.

<i>Names and Addresses of Creditor, Collection Agency, &amp; Attorney</i>	<i>Acct. No.</i>	<i>Date &amp; Purpose of Debt</i>	<i>What Property Is Collateral or Subject to Lien?</i>	<i>Current Value of Property</i>	<i>Original Amount Owed</i>	<i>Current Balance</i>	<i>Monthly Payment, No. of Payments Behind &amp; Date When Last Payment Due</i>	<i>Who Owes? (Which Spouse? Co-signers?)</i>

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

Is any of the collateral located somewhere other than your home? YES \_\_\_\_ NO \_\_\_\_ . If YES, describe: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Do you dispute any of these debts? YES \_\_\_\_ NO \_\_\_\_ . If yes, which ones? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Do you have an FHA, FmHA (Rural Housing), or VA Mortgage? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



**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):**

(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: \_\_\_\_\_

(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 and address of each company:

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

(10) 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):**

(1) Do you own other real estate? YES \_\_\_\_ NO \_\_\_\_\_. Describe and give the location of all real property (lot, house, condominium, cooperative, land, burial plot, etc.) in which you hold an interest:

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

(2) Co-owners: \_\_\_\_\_

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

(4) Name of mortgage company: \_\_\_\_\_

(5) Purchase price: \_\_\_\_\_ Year purchased: \_\_\_\_\_

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

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

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

(8) Is any mortgage insured by the FHA, VA, or a private mortgage insurance company? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_  
\_\_\_\_\_



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 amount owed:

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**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:

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

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

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

Do you own any machinery, tools, or fixtures used in your business or work? YES \_\_\_\_ NO \_\_\_\_\_. If YES, list and state what you could sell it for: \_\_\_\_\_

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

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Do you have any right to receive commissions or other payments from any previous job you have held?

YES \_\_\_\_ NO \_\_\_\_\_. Does anyone owe you any money? YES \_\_\_\_ NO \_\_\_\_\_. If YES to either, state names, addresses and amounts owed: \_\_\_\_\_

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

YES \_\_\_\_ NO \_\_\_\_\_. If YES, describe and estimate their value: \_\_\_\_\_

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Do you have any stock in trade (inventory)? YES \_\_\_\_ NO \_\_\_\_\_. If YES, describe and estimate the value:

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Do you own anything else not mentioned above? YES \_\_\_\_ NO \_\_\_\_\_. If YES, describe 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 (identify: _____)	_____	_____

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  
YOUR SPOUSE

YES \_\_\_\_\_  
YES \_\_\_\_\_

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

NAME

AGE

RELATIONSHIP

YOU

\_\_\_\_\_

\_\_\_\_\_

YOUR SPOUSE

\_\_\_\_\_

\_\_\_\_\_

**I.** List all members of your household.

NAME

AGE

RELATIONSHIP

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

\_\_\_\_\_

**K.** Do you expect to have any increase or decrease in expenses (like medical bills) in the near future?

YES \_\_\_\_ NO \_\_\_\_\_. If YES, describe: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**L.** 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*

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

M. 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>

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

O. 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.)

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.

	<i>Average Monthly Expenses</i>	<i>List Any Increase or Decrease You Expect for Item in Next Year</i>
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	\$	_____	_____
Newspapers, 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: _____	\$	_____	_____
_____	\$	_____	_____
_____	\$	_____	_____

**P.** 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 makes on separate debts)? YES \_\_\_\_ NO \_\_\_\_.  
If YES, list:

<i>Describe Expense Item</i>	<i>To Whom Payable</i>	<i>Amount per Month</i>
_____		
_____		
_____		

**Q.** Do you have any monthly expenses not listed above that you pay for the care and support of an elderly, chronically ill, or disabled member of your household or your immediate family? YES \_\_\_\_ NO \_\_\_\_.  
If YES, describe: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**R.** 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: \_\_\_\_\_  
\_\_\_\_\_

**S.** 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: \_\_\_\_\_  
\_\_\_\_\_