

Occupation: _____

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Length of Employment _____

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Estimated Net Take Home a month	\$ _____	\$ _____
Social Security Retirement/Disability	\$ _____	\$ _____
Child/Spousal Support	\$ _____	\$ _____
Pension Income	\$ _____	\$ _____
Help from friends, family, or roommate	\$ _____	\$ _____
Unemployment Income	\$ _____	\$ _____
TOTAL Monthly Income (How much you <u>bring home</u>)	\$ _____	\$ _____

Do you expect your income to go up or down significantly in the next 6 months? Y or N

REAL ESTATE

ADDRESS OF REAL ESTATE OWNED	D/H / W / J	ESTIMATED \$ VALUE TODAY	MORTGAGE COMPANY NAME	MORTGAGE BALANCE	MONTHLY PAYMENT	PITI	CURRENT ON PYMTS? YES OR NO	KEEP IT? YES OR NO

Do you rent your home? Yes No If Yes: Landlord's Name: _____ Monthly Rental Rate: \$ _____
 Landlord's Address: _____

CARS, BOATS, CAMPERS, ETC. / AUTO LEASES

YEAR, MAKE, MODEL/TYPE OF VEHICLE, BOAT, QUAD, CAMPER, MOTORCYCLE, SNOWMOBILE, TRAILER (ANYTHING WITH A TITLE OR REGISTRATION)	D/H / W / J	ESTIMATED VALUE	LIEN HOLDER/CREDITOR OR LEASE COMPANY	BALANCE OR REMAINING LEASE TERM	MONTHLY PAYMENT	CURRENT ON PYMTS? YES OR NO	KEEP IT? YES OR NO

BANK ACCOUNTS

BANK NAME, CITY LOCATED	Ckg/Svg/both	H / W / J	Average balance	LAST 4 DIGITS OF ACCT NUMBER

PERSONAL PROPERTY

3. Security Deposits	<u>Estimated Values</u> \$	8. Guns, hobby equipment	<u>Estimated Values</u> \$	16. Does anyone owe you money that is collectible? How much?	<u>Estimated Values</u> \$
5. Books, Art, Collections	\$	9. Life insurance policies with cash value; what is the cash value?	\$	17. Are you owed back child support, spousal support, or property from a divorce?	\$
6. Furs	\$	10. Stocks, bonds, mutual funds, annuities, Educational IRA	\$	18. How much do you in total do you normally receive in state and federal tax refunds?	\$
13. Jewelry	\$	12. IRS, 401k, SEP, Cash retirement accounts	Yes or No If yes, provide statement showing value.	21. Garnished or property seized by creditor in the last 90 days? How much?	
14. Pets	\$				

UNSECURED DEBT

What is the estimated total amount of your credit card debt and unsecured debt? \$ _____

What is the estimated total amount of your outstanding medical debt? \$ _____

Any repossessed cars, assets, or foreclosures in last year? Yes No

If yes: Name of creditor: _____ Name of creditor: _____

What was taken? _____ When? _____ What was taken? _____ When? _____

Value at repo: \$ _____ Bal. due? \$ _____ Value at repo: \$ _____ Bal. due? \$ _____

YOU SPOUSE

ATTORNEY NOTES:

Y N	Y N	Have you ever filed bankruptcy before? <small>Coversheet</small>	
Y N	Y N	Have you refinanced any mortgage in the last 6 years?	
Y N	Y N	Have you sold or transferred any real estate or signed or received any deed in the last 6 years? <small>SOFA10</small>	
Y N	Y N	Do you owe any back income taxes? Or have any IRS liens? <small>SchE</small>	
Y N	Y N	Do you owe any money for restitution on a criminal matter? <small>SchE</small>	
Y N	Y N	Do you expect to receive an inheritance or money gift in the next several months? <small>Sch B</small>	
Y N	Y N	Have you given more than \$200.00 to any family member or friend as a gift or as repayment of a loan in the last 1 year? <small>SOFA3C</small>	
Y N	Y N	Have you used any of your credit cards in the last 90 days?	
Y N	Y N	Do you have a possible lawsuit against any person or company for any reason? <small>SchB</small>	
Y N	Y N	Do you have a pending personal injury lawsuit, workers comp case, Social Security claim, insurance claim or any other type of legal right that may result in your receiving money or property? <small>SchB</small>	
Y N	Y N	Do you have any possible commissions which may become payable in the next year? <small>SchB</small>	
Y N	Y N	Do you pay spousal support or child support or have any arrearage related to those? <small>SchE</small> If yes: Name of Payee: _____ Address of Payee: _____ _____ County of Court _____ Case No.: _____	
Y N	Y N	Do you owe money under a divorce judgment to a former spouse? <small>SchE</small>	
Y N	Y N	Do you have a safety deposit box? <small>SOFA12</small>	
Y N	Y N	Have you closed any bank accounts in the last year? <small>SOFA11</small>	
Y N	Y N	Is any of your debt related to gambling?	
Y N	Y N	Have you had any business interests, including self-employment, in the last 3 years?	Name: Start End Nature
Y N	Y N	Is there a co-debtor on any of your debts or did someone co-sign for you?	Name Address Creditor
Y N	Y N	Do you have any rent-to-own contracts?	
Y N	Y N	Are you the guardian, conservator, or have other responsibility for property or another person (excluding your minor children?) <small>SOFA14</small>	
Y N	Y N	Do you expect any significant uninsured medical expense in the next 2 years?	
Y N	Y N	Do you have any student loans?	
Y N	Y N	Do you owe money to a credit union?	

BRING COPIES OF THE FOLLOWING DOCUMENTS:

- Driver's license
- Social Security card
- Deed (*recorded deed for any real estate)
- Property tax statement (recent)
- Mortgage (*recorded copy)
- Titles to any vehicle, car, boat, camper, quad, motorcycle, etc. (bring registrations for any snowmobile)
- Taxes: Last 2 years of federal and state tax returns with attachments and W-2s and 1099s
- Paystubs: last 7 months of paycheck stubs for any and all employers (or on pension or Social Security, provide any award letter and 3 months of bank statements showing deposits of income.)
- Statements: 401k, IRA, brokerage accounts
- last 2 months of paycheck stubs for any adult living in your home, but who is not part of the bankruptcy case
- Bank statements for all accounts, 2 months.
- Collection letters, credit card bills, medical bills, etc.
- Lawsuits, judgments, foreclosure notices or garnishment notices
- Any documents and bank statements related to a debt to a debt settlement company

***NOTE:** A "**recorded**" deed or mortgage **can only** be obtained from the Register of Deeds where the property is located. You would go to the Register of Deed's office and ask for the documents. The fee will be \$1.00 per pg. You have to go to the county courthouse where the property is located to find the Register of Deed=s office.

COLLECTION ABUSE QUESTIONNAIRE

Have you paid any debt settlement companies in the past year? (If yes, please **bring all papers and bank statements** related to that debt settlement company.)

Check Box

Has a collection agency:

- Contacted you at an unusual or inconvenient time or place? (Calls before 8 a.m. and after 9 p.m. are not allowed.)
- Contacted you at work after you told them your employer prohibits you from receiving personal calls at work?
- Used or threatened to use violence?
- Harmed or threatened to harm you, another person, or you or another person's reputation or property?

Has a collection agency:

- Used obscene or profane language?
- Published your name as a person who doesn't pay their bills?
- Posted your debt for sale to the public?
- Called you repeatedly in a single day?
- Placed phone calls to you without identifying themselves as a bill collector?

Has a collection agency:

- Claimed to be a law enforcement officer or suggested that they are connected with the federal, state or local government?
- Falsely represented the amount you owe or the amount of compensation they will receive?
- Claimed to be an attorney or that a communication was from an attorney?

Has a collection agency:

- Claimed that you would be imprisoned or your property would be seized?
- Threatened you with an action that is not intended or cannot be taken?
- Falsely claimed that you committed a crime?
- Threatened to sell your debt to a third party so you will lose defenses you have against the creditor?

Has a collection agency:

- Communicated false credit information?
- Sent you a document that looks like it is from a court or from an attorney or part of a legal process but is not?
- Used a false business name?
- Claimed to be employed by a credit bureau?
- Claimed to be taking a survey, casting a movie or television show, or promised gifts or prizes would be sent in order for you to disclose certain information?

Has a collection agency:

- Added interest, fees, or other charges not authorized in the original agreement or by state law?
- Solicited a postdated check by threatening you with criminal prosecution?
- Called you collect or otherwise caused you to incur communication charges?
- Threatened to seize or repossess your property and had no right or intention of doing so?
-

Has a collection agency:

- Communicated with you by postcard?
- Used words or symbols on the outside of an envelope sent to you indicating that they were trying to collect a debt? This includes a business logo or letterhead if that would give away the purpose of the letter.
- Called another person and told them they were trying to collect a debt that you owed the collection agency?
- Contacted that third person when requested not to do so?

COMMENTS: