



## General Information

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, in some cases, secured debts for the purchase of particular merchandise or debts on which you gave a mortgage or put up other property as collateral.

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 to that *creditor or you may lose your right to bankruptcy*. 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 lot of time and a lot of information. If we work together on this, 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 \$209 which must be paid to the court (\$194 if your case is filed under chapter 13). You must attend all scheduled hearings and pay the filing fee to get a discharge.

(1) Fill out every question on all 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."

(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 an 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 if you have any:

- (a) Deeds and mortgages on your house or other real estate;
- (b) Any insurance policies;
- (c) Any papers relating to past bankruptcies and Wage Earner Plans (Chapter 13);
- (d) Copies of tax returns for past two years, and a copy of your latest paycheck stub;
- (e) Legal papers, lawsuits, and divorce papers;
- (f) Any other papers you have concerning any of your debts;
- (g) 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.

### General Case Information

Prior Bankruptcy: Were you ever involved in any prior bankruptcy action or Chapter 13 case (Wage Earner Plan)?

[note - if you filed a case that was later dismissed for any reason, then the answer is **YES**.]

Yes \_\_\_\_\_ No \_\_\_\_\_. If yes, provide the case number, filing information and other case details below, and bring all papers relating to the action to our office.

Related Bankruptcy Are you a co-debtor with anyone who is presently in a bankruptcy case?

Yes \_\_\_\_\_ No \_\_\_\_\_. If yes, please give all details about the case.

List all dependents of either spouse.

|         | NAME | AGE | RELATIONSHIP |
|---------|------|-----|--------------|
| HUSBAND |      |     |              |
| WIFE    |      |     |              |

### Occupation

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:

|  |         |      |
|--|---------|------|
|  | Husband | Wife |
| E. How long have each of you been at your current job: |         |      |

Asset Listing:

A. REAL PROPERTY:

YES \_\_\_\_ NO \_\_\_\_ . I own real estate? If yes, describe and give the location of all real property (lot, house, land, burial plot, etc.) in which you hold an interest:

-----  
\_\_\_\_\_

Name and address of your Mortgage Company:

Purchase Price:

Year Purchased:

What is the Present value of your house: \$\_\_\_\_\_

List any Co-Owners

What is the outstanding mortgage balance: \$\_\_\_\_\_

Monthly Payment is \$\_\_\_\_\_ - I am current on my payments YES \_\_\_\_ NO \_\_\_\_ .

If not then list how far you are behind \$\_\_\_\_\_

YES \_\_\_\_ NO \_\_\_\_ . There is a second mortgage? If YES, give the name and address of the company:

What is the outstanding 2<sup>nd</sup> mortgage balance: \$\_\_\_\_\_

Monthly Payment is \$\_\_\_\_\_ - I am current on my payments YES \_\_\_\_ NO \_\_\_\_ .

If not then list how far you are behind \$\_\_\_\_\_

YES \_\_\_\_ NO \_\_\_\_ . There is a third mortgage?

If YES, give the same information provided above on back of page.

Is any mortgage insured by the FHA, VA or a private mortgage insurance company?

YES \_\_\_\_ NO \_\_\_\_ If YES, give details on back of page.

(Note - if you own other real estate then give the same information for each property owned)

B. PERSONAL PROPERTY: (be sure to include a dollar value for any asset listed)

(1) \$\_\_\_\_\_ Cash on hand: (in your pocket; at home in the cookie jar; stuffed in the mattress, etc.)

(2) Yes \_\_\_\_\_ NO \_\_\_\_\_ Do you have any deposits of money in banks, savings and loan associations, credit unions? (Checking accounts; savings accounts; CD's; Etc.) \_

If YES, list the name and address of the company and the amount and type of deposit:

| Bank/CU | Type of account | AVERAGE balance after bills |
|---------|-----------------|-----------------------------|
|---------|-----------------|-----------------------------|

(3) Have you given a security deposit to any landlord, utility, or anyone else?

YES \_\_\_\_\_ NO \_\_\_\_\_. If YES, list the name and address of the person or company and the amount:

(4)(a) List your furniture - (Appliances such as TVs, Refrigerators, etc. are on the next page)

***These goods usually can be protected, but you must list them to protect them.***

\_\_\_\_\_ Living room suit(s) \_\_\_\_\_ Bedroom suit(s) \_\_\_\_\_ Dining room

Describe any other furniture you have in your home.

What would your furniture worth if you sold it today? \$\_\_\_\_\_ (Yard sale)

Do you still owe on any of these items. Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, give details (Company name & Address and balance owed and Co-signer info if any)

(4)(b) List your appliances

***These goods usually can be protected, but you must list them to protect them.***

\_\_\_\_\_ TV(s) \_\_\_\_\_ VCR(s) \_\_\_\_\_ Refrigerator \_\_\_\_\_ Washer \_\_\_\_\_ Dryer  
\_\_\_\_\_ Microwave - Describe any other appliances you have in your home.

What would your appliances worth if you sold them today? \$\_\_\_\_\_ (yard sale)

Do you still owe on any of these items. Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, give details (Company name & Address and balance owed and Co-signer info if any)

(5) Yes \_\_\_\_\_ No \_\_\_\_\_. Do you have any books, pictures art objects, collections (antiques, stamp, coin, record, tape, compact disc, etc.)(if yes, give details and present value)

(6) \$\_\_\_\_\_ How much would you get for all your clothing at a yard sale?

(7) Yes \_\_\_\_\_ No \_\_\_\_\_. Do you have any furs and/or jewelry? (give details and value)

(8) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any firearms, sports, photographic or other hobby equipment?  
if yes list items and present value.

(9) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any interests in any insurance policy? (if yes give details)

(10) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any annuities? (if yes give details)

- (11) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have an interest in an IRA, ERISA, Keogh, or other pension or profit sharing plan? (if yes give details)
- (12) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any stock and/or interest in incorporated and unincorporated businesses?(if yes give details)
- (13) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any interest in partnerships or joint ventures? (if yes give details)
- (14) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any Government and/or Corporate bonds or other negotiable and non-negotiable instruments?(if yes give details)
- (15) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any accounts receivables? (if yes give details)
- (16) Yes \_\_\_\_\_ No \_\_\_\_\_ Are you entitled to receive any alimony, maintenance, support and or property settlements? (if yes give details)
- (17) Yes \_\_\_\_\_ No \_\_\_\_\_ Does anyone owe you any money or are you entitled to a tax refund in which you know the amount you are entitled to receive?(if yes give details)

(18) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have an Equitable or future interest; life estate and/or rights or powers exercisable for the benefit of the debtor other than those listed in the real property section above? (if yes give details)

(19) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have a contingent or non-contingent interest in an estate of a decedent, a death benefit plan, life insurance policy or trust? (if yes give details)

(20) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have a contingent or unliquidated claim or lawsuit of any kind, including a tax refund, a counterclaim of any kind, or a right to a setoff? (if yes give details)

(21) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you own any patent, copyrights and / or other intellectual property? (if yes give details)

(22) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you own any licenses, franchises and / or other general intangibles? (if yes give details)

(23) YES \_\_\_\_\_ NO \_\_\_\_\_ Do you have any cars, trucks, mobile homes, boats, trailers or motorcycles? If yes give details below (including any co-signer information)

| Year | Make | Model | Value | Lender (Name & Address) | Balance |
|------|------|-------|-------|-------------------------|---------|
|------|------|-------|-------|-------------------------|---------|

- (24) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any Boats, Motors and /or accessories.(if yes give details)
- (25) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any Aircraft and/or accessories (if yes give details)
- (26) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you own any office equipment, furnishings, and / or supplies? (if yes give details)
- (27) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any Machinery, fixtures, equipment and or supplies used in a business? (if yes give details)
- (28) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any inventory? (if yes give details)
- (29) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you own any animals? (if yes give details and value)
- (30) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you own any crops (Growing or harvested) (if yes give details)
- (31) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you own any farming equipment and/or implements? (if yes give details)
- (32) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you own any farm supplies, chemicals, and / or feed? (if yes give details)
- (33) Yes \_\_\_\_\_ No \_\_\_\_\_ Do you have any other personal property of any kind not already listed? (if yes give details)

29. Secured Debts (Answer Every Question). YES \_\_\_\_ NO \_\_\_\_ . Do you owe any money for goods which can be repossessed if you fail to make payments? Have you agreed with any creditor that it can take any of your possessions from you, such as your car or your furniture, etc., if you don't keep up with your payments? Do you have any mortgages or liens on your property? For all these debts, list the full name, and address of the creditor, when you got the money or property (month & year), and what the debt was for. If the debt is for a loan of money, state how the money was used, and what property (security) can be taken if you fail to repay the loan, how much you owed, and how much you now owe including interest fees and charges for late payments (make a high estimate). If the purchased goods or collateral are not at your home, where are they now located?

| Creditor's Name and Address and Account Number | Collection Agency or Attorney (Name and Address) | Date of Purchase or Loan and Which Spouse Present Owes Debt | What You Purchased for Security and its Value | Original Amount Monthly Payment Amount and Number of Payments Behind | Balance Now |
|--|--|---|---|--|-------------|
|--|--|---|---|--|-------------|

Do you have an FHA, FmHA or VA Mortgage?

30. **Unsecured Debts:** List all creditors including 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. It is essential that you show name, address, date debt incurred, what the debt was for, and the name and address of the collection agency, and attorney if any, to whom the debt has been referred.

| Creditor's Name<br>and Address,<br>Account No. | Collection<br>Agents<br>or Attorneys | Date of Debt<br>and Which<br>Spouse Owes | For What | Current<br>Amount<br>of Claim |
|--|--------------------------------------|--|----------|-------------------------------|
|--|--------------------------------------|--|----------|-------------------------------|

(List all debts on blank page with the above headings.)

Now review all the debts you have listed on this page and the last. Have you forgotten any:

medical bills?  
credit card bills?  
store charges?  
back rent?  
student loans?  
money owed to creditors who have repossessed property?  
bills for goods or services provided to your dependents?  
traffic tickets or parking tickets?  
criminal restitution debts?  
debts you cosigned?  
bills owed to old landlords?

utility or telephone bills?  
judgments?  
condominium assessments?  
cable T.V. bills?  
loan companies?  
loans from relatives?  
mail order bills?  
welfare debts?  
schools?  
Rent to Own?

**BUDGET INFORMATION**

(Income)

1. How often do you currently receive your pay or other income (Check one)

|               |                  |         |        |
|---------------|------------------|---------|--------|
|               | If Single filing | Debtor  | Spouse |
|               | If Joint filing  | HUSBAND | WIFE   |
| WEEKLY        |                  | _____   | _____  |
| EVERY 2 WEEKS |                  | _____   | _____  |
| MONTHLY       |                  | _____   | _____  |
| SEMI-MONTHLY  |                  | _____   | _____  |

2. What is the gross amount received in *wages* or other income (before taxes or other deductions)?

**Monthly**                      HUSBAND \$ \_\_\_\_\_                      WIFE \$ \_\_\_\_\_

3. What deductions, if any, are taken out *monthly*?

|              |          |          |
|--------------|----------|----------|
|              | HUSBAND  | WIFE     |
| Taxes        | \$ _____ | \$ _____ |
| Insurance    | \$ _____ | \$ _____ |
| Credit Union | \$ _____ | \$ _____ |
| Other _____  | \$ _____ | \$ _____ |

4. What is the usual amount of your *monthly* checks (take-home pay)?

|          |          |
|----------|----------|
| HUSBAND  | WIFE     |
| \$ _____ | \$ _____ |

5. Is your job subject to seasonal or other changes?

|         |     |    |
|---------|-----|----|
| HUSBAND | YES | NO |
| WIFE    | YES | NO |

6. What was your gross income (reported on W-2 form and tax return) for last year?

HUSBAND \$ \_\_\_\_\_                      WIFE \$ \_\_\_\_\_

7. Do you expect an increase or decrease of over 10% in income in the next year?

Yes \_\_\_\_\_ No \_\_\_\_\_

8. Have you ever gone over your credit limit on any credit cards?

Yes \_\_\_\_\_ No \_\_\_\_\_

9. Do you expect to have any major expenses (like medical bills) in the near future?

Yes \_\_\_\_\_ No \_\_\_\_\_

10. YES \_\_\_\_ NO \_\_\_\_\_. Does either spouse or do your children receive income from any source, other than wages listed above (such as alimony, child support, public assistance, unemployment compensation, social security, SSI, pension, etc.)? If YES, list all:

|                  |                 |                  |
|------------------|-----------------|------------------|
| Source of Income | To Whom Payable | Amount per Month |
|------------------|-----------------|------------------|

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

TOTAL HOUSEHOLD MONTHLY INCOME FROM ALL SOURCES ---\$ \_\_\_\_\_

BUDGET INFORMATION  
(Expenses)

12. What are your average MONTHLY expenses for:

|  |          |
|--|----------|
| Rent or mortgage .....   | \$ _____ |
| (Are real estate taxes included? _____ Is property Insurance included? _____ ) |          |
| Electricity .....  | \$ _____ |
| Heat .....   | \$ _____ |
| Water .....  | \$ _____ |
| Telephone .....  | \$ _____ |
| Home Maintenance (repairs and upkeep) .....                                    | \$ _____ |
| Food (including food stamps) .....   | \$ _____ |
| Clothing .....   | \$ _____ |
| Laundry and Cleaning .....   | \$ _____ |
| Newspapers, magazines, school books .....                                      | \$ _____ |
| Insurance (not deducted from wages)  |          |
| Homeowner's or Renter's .....  | \$ _____ |
| Auto .....   | \$ _____ |
| Other (life, fire, health) .....   | \$ _____ |
| Public transportation .....  | \$ _____ |
| Automobile upkeep .....  | \$ _____ |
| Gasoline and oil .....   | \$ _____ |
| Recreation .....   | \$ _____ |
| Club and union dues (not deducted from wages) .....                            | \$ _____ |
| Taxes (not deducted from wages) .....  | \$ _____ |
| Alimony, maintenance or support payments .....                                 | \$ _____ |
| Other payments for support of dependents .....                                 | \$ _____ |
| Medications .....  | \$ _____ |
| Doctor/Dentist .....   | \$ _____ |
| Charitable contribution .....  | \$ _____ |
| Other expenses (list types of expenses)  |          |
| .....  | \$ _____ |
| .....  | \$ _____ |
| .....  | \$ _____ |
| .....  | \$ _____ |

**Total household monthly expenses — \$ \_\_\_\_\_**

## General information on your Financial Affairs

1. **Wage income**

|  |  |                              |
|--|--|------------------------------|
| Income Received<br>(Give gross income reported on tax returns, | Source (Names and addresses of employers.) | By Whom<br>(Husband or wife) |
|--|--|------------------------------|

This year: (year to date) .....

Last Year: .....

Year before: .....

2. **Other income**

|  |  |                              |
|--|--|------------------------------|
| Income Received<br>(Give gross income reported on tax returns, | Source (specify social security, welfare, unemployment, investments, etc.) | By Whom<br>(Husband or wife) |
|--|--|------------------------------|

This year: (year to date) .....

Last Year: .....

Year before: .....

3. Debts Repaid:

If you have made any payments within the last 90 days to a creditor, or ***within one year to an insider***, totaling more than \$600, give the name of the creditor, the dates of the payments and the amount of the payments:

| Creditor & Address | Was the Person Who Gave the Loan a Relative? | Payment Dates | Amount of Payment |
|--------------------|--|---------------|-------------------|
|--------------------|--|---------------|-------------------|

4.a YES \_\_\_\_ NO \_\_\_\_ . Have you ever been sued by anyone? Did you sue anyone? Were you tried for any crime? If YES, give the title of the suit, the action number, the name and location of the court, the nature of the suit and the result of the suit. Also, bring in any papers you have from the case.

YES \_\_\_\_ NO \_\_\_\_ **Do you have any possible reason for suing someone, for damage to your property, for injuries to yourself or other members of your family?. If YES, who could you sue, how much money is involved and why could you sue?**

4.b YES \_\_\_\_ NO \_\_\_\_ . Have you ever had any property listed for or sold at a sheriff sale, or levied

upon? If YES, bring any papers concerning those actions. Below, give a description of the property and the names and addresses of any creditors involved, as well as the dates involved.

YES \_\_\_\_\_ NO \_\_\_\_\_. Has money from you pay check or bank account been garnished, or taken or frozen by a creditor, including your bank or credit union, because of a debt? If YES, give the following:

| Who Received<br>the Money | Amount Taken | Dates | From | To |
|---------------------------|--------------|-------|------|----|
|---------------------------|--------------|-------|------|----|

5. YES \_\_\_\_\_ NO \_\_\_\_\_. Have you ever had any property that was repossessed or foreclosed (voluntarily or otherwise)? If YES, bring any papers concerning those actions. Below, give a description of the property and the names and addresses of any creditors involved, as well as the dates involved.

6a. YES \_\_\_\_\_ NO \_\_\_\_\_. 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 (2) years? If yes, give the name of the creditor, his/her address, and the terms and conditions under which you gave the property to the creditor or made an agreement with the creditor.

6b. Yes \_\_\_\_\_ No \_\_\_\_\_ 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, be prepared to give details.

7/10. YES \_\_\_\_\_ NO \_\_\_\_\_. Have you made sales of property, mortgages, gifts or transfers of any substantial property or cash within the last year? . If YES, give the following:

| Name of Person<br>Who Received Property | Description of<br>Property | Month and Year<br>of Gift or Sale | Was Sale or<br>Gift to a Relative |
|---|----------------------------|-----------------------------------|-----------------------------------|
|---|----------------------------|-----------------------------------|-----------------------------------|

8. (a) YES \_\_\_\_\_ NO \_\_\_\_\_. Did you lose any substantial amount of money as a result of fire, theft, or gambling during the last year? If YES, give the following:

| What Caused<br>the Loss | What Was the Value<br>of the Money or Property<br>that Was Lost | Date of the Loss |
|-------------------------|---|------------------|
|-------------------------|---|------------------|

(b) YES \_\_\_\_\_ NO \_\_\_\_\_. Did insurance pay for any part of the loss? . If YES, give date of payment and amount paid \$ \_\_\_\_\_ - Date \_\_\_\_\_

9. Yes \_\_\_\_\_ No \_\_\_\_\_ Payments or Transfers to Attorney or Debt Consultants: Have you consulted anyone about your debts in the past year? If YES, give name, address, and amount(s) paid for the service:

11. YES \_\_\_\_ NO \_\_\_\_\_. Have you closed, sold or otherwise transferred, any of your financial accounts and instruments within one year immediately preceding the commencement of this case. (Include checking, savings, and/or other financial accounts.)
12. YES \_\_\_\_ NO \_\_\_\_\_. Have you had a safe deposit box during the last two (2) years?  
If yes, give details, including the contents of the box.
13. YES \_\_\_\_ NO \_\_\_\_\_. Has any creditor, including a bank, made a setoff against a debt or deposit of the debtor within 90 days preceding the commencement of this case.
14. YES \_\_\_\_ NO \_\_\_\_\_. 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)? If YES, what is the property, and who owns it and what is it worth? Include name and address of the owners:
- | Type of Property | Value | Owned By | Address | Relative (Yes or No) |
|------------------|-------|----------|---------|----------------------|
|                  |       |          |         |                      |
15. List all previous addresses you have had in the last two years. If husband and wife are filing bankruptcy together, list addresses for each for the last two years (include street, town, zip code & dates of occupancy).

## Business questions

16.

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

17. **Books, records and financial statements.**

a. List all bookkeepers and accounts who within the six years immediately preceding the commencement of this case kept or supervised the keeping of books of account and records of the debtor.

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of accounts and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of accounts and records are not available, explain.

d. List all financial institutions creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

18. **Inventories.**

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

b. List the name and address of the person having possession of the records of each of the two inventories reported in a. above.

19. **Current partners, officers directors and shareholders.**

20. **Former partners officers directors and shareholders.**

## Miscellaneous Questions

1. YES \_\_\_\_\_ NO \_\_\_\_\_. Have you or your spouse been in business by yourself or with others during the last six years? If yes, give the dates, name of the business, its address, and the names of others in business with you or your spouse.
2. YES \_\_\_\_\_ NO \_\_\_\_\_. Are there any outstanding debts from your former business listed?  
. If YES, give details.
3. (1) YES \_\_\_\_\_ NO \_\_\_\_\_. If you employed anyone (such as regular employees, cleaning people, gardeners, babysitters), do you still owe them wages? 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 deliver?
4. YES \_\_\_\_\_ NO \_\_\_\_\_. Have you ever been on welfare? .  
YES \_\_\_\_\_ NO \_\_\_\_\_. Has anyone in your immediate family ever been on welfare? .  
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)
5. 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.)?  
If YES, give details:
6. YES \_\_\_\_\_ NO \_\_\_\_\_. Do you have any vacation time that is due you from your employer?  
. If YES, state how much is due:
7. YES \_\_\_\_\_ NO \_\_\_\_\_. Do you have any rights under any pension plan? . If YES, give details.
8. YES \_\_\_\_\_ NO \_\_\_\_\_. Are you the beneficiary of a trust or future interest? . If YES, give details:
9. YES \_\_\_\_\_ NO \_\_\_\_\_. 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:
10. YES \_\_\_\_\_ NO \_\_\_\_\_. Do you expect to inherit any money or property in the near future?  
If YES, give details:
11. YES \_\_\_\_\_ NO \_\_\_\_\_. Has anyone died and left you anything (including insurance benefits)?  
If YES, give details:

## **Tax Returns and Refunds:** (Bring a copy of your income tax forms with you to our office.)

- A. YES \_\_\_\_\_ NO \_\_\_\_\_. Have you received any tax refunds this year?  
State \$ \_\_\_\_\_ Federal \$ \_\_\_\_\_
- B. What income tax refunds do you expect to receive this year?  
State \$ \_\_\_\_\_ Federal \$ \_\_\_\_\_
- C. YES \_\_\_\_\_ NO \_\_\_\_\_. Does this amount include an Earned Income Credit?
- D. YES \_\_\_\_\_ NO \_\_\_\_\_. (a) Is any other person (your spouse) entitled to part of your refund? .  
YES \_\_\_\_\_ NO \_\_\_\_\_. (b) Have you filed income tax returns every year for the last seven years?  
YES \_\_\_\_\_ NO \_\_\_\_\_. Do you owe any taxes to the United States? If YES, give the department or agency to which the tax is owing the address of the department or agency, the kind of tax that is owing and the years for which the tax is owing.  
  
(c) YES \_\_\_\_\_ NO \_\_\_\_\_. Do you owe any taxes to any states? 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.  
  
(d) YES \_\_\_\_\_ NO \_\_\_\_\_. Do you owe any taxes to a county, district or city? 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.  
  
(e) YES \_\_\_\_\_ NO \_\_\_\_\_. 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)? If YES, give the name of the branch, its address, the amount owing, and why it is owed.

## **STUDENT LOANS**

- (a) YES \_\_\_\_\_ NO \_\_\_\_\_. Have you ever had a student loan?
- (b) YES \_\_\_\_\_ NO \_\_\_\_\_. Have you ever cosigned anyone else's student loan?
- (c) If YES to either question:  
Who lent you the money? BANK \_\_\_\_\_ SCHOOL \_\_\_\_\_ OTHER \_\_\_\_\_.  
NAME
- (d) When was the first payment due?
- (e) Who is trying to collect the debt?

**PAWNS**

- 12. YES \_\_\_\_\_ NO \_\_\_\_\_. Is any of your property in the possession of a pawnbroker, storage company or repairman? If YES, describe and give its value.

**LEASES / RENT - TO - OWNS**

- 13. YES \_\_\_\_\_ NO \_\_\_\_\_ Have you had a rent-to-own, rental-purchase transaction, auto/truck leases or other rental agreements in the past 4 years? If YES, give details:
- 14. YES \_\_\_\_\_ NO \_\_\_\_\_ Are you a member of any type of cooperative (housing, food, agricultural, etc.)? If YES, give

**PREVIOUS MARRIAGES**

- 15. (a) YES \_\_\_\_\_ NO \_\_\_\_\_. Have you had any previous marriages? 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) YES \_\_\_\_\_ NO \_\_\_\_\_. Does anybody owe you any money or child support?  
Who? \_\_\_\_\_ How Much? \_\_\_\_\_
- 16. (a) If you have been separated or divorced, were you ordered to pay:  
YES \_\_\_\_\_ NO \_\_\_\_\_ Alimony?  
YES \_\_\_\_\_ NO \_\_\_\_\_ Child Support? .  
YES \_\_\_\_\_ NO \_\_\_\_\_. Property Settlement?
- (b) To whom do you make the payments?
- (c) Are you behind in your payments?
- (d) Are the persons you are required to support this way on welfare?
- (e) Do you have any family court hearings coming up? If yes, explain
- 17. Do you expect to be involved in a property settlement with your spouse in the near future?  
YES \_\_\_\_\_ NO \_\_\_\_\_.

**PERSONAL INJURY OR OTHER CLAIMS**

- 18. Have you been involved in a motor vehicle accident in the last two years?  
YES \_\_\_\_\_ NO \_\_\_\_\_.
- Has your motor vehicle been involved in an accident in the last two years?  
YES \_\_\_\_\_ NO \_\_\_\_\_.
- Have your children ever injured anyone else or their property?  
YES \_\_\_\_\_ NO \_\_\_\_\_.

**CO-SIGNER INFORMAITON**

- 19. Have you borrowed any money for someone else's benefit?

following: YES \_\_\_\_ NO \_\_\_\_ . If YES, unless you are sure that loan or debt has been paid, list the

| Creditor's Name and Address | Collection Agent or Attorneys | Date of Debt and Which Spouse Owes | For What | Current Amount of Claim |
|-----------------------------|-------------------------------|------------------------------------|----------|-------------------------|
|-----------------------------|-------------------------------|------------------------------------|----------|-------------------------|

20. Were there any cosigners for your 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:

21. Have you ever been the cosigner on someone else's loan or debt which hasn't been paid off?  
 YES \_\_\_\_ NO \_\_\_\_ .

22. Have you ever lost your driver's license?  
 YES \_\_\_\_ NO \_\_\_\_ . If YES, give details:

23. If you put up any of your property as collateral on a debt you cosigned, list the following:

| Creditor | Type of Property | Present Value of Property |
|----------|------------------|---------------------------|
|----------|------------------|---------------------------|

24. Have you obtained cash advances of more than \$1000 or used any credit card to purchase more than \$1000 worth of luxury goods or services in the last 60 days.  
 YES \_\_\_\_ NO \_\_\_\_ . If YES, give details

25. If any of your debts listed on this form are owed to finance companies, did you sign a list of all your other debts when you applied for the loan?  
 YES \_\_\_\_ NO \_\_\_\_ . If **NO**, list which one: