

BANKRUPTCY QUESTIONNAIRE

Questionnaire to be completed by CVLS volunteer. Do not conduct interview if Schedule I and J and Creditors Information Sheet have not previously been completed by the client.

C L I E N T

Name: _____

Address: _____ County: _____

Length of Time at this Address: _____

Telephone - Home: _____ Work: _____

Occupation: _____

Social Security #: _____ Driver's License #: _____

S P O U S E

Is client Married / Separated / Divorced? **Date Separated:** _____

If divorced, client must provide divorce judgment

Name of Spouse: _____

Address: _____

Length of Time at this Address: _____

Telephone - Home: _____ Work: _____

Occupation: _____

Social Security #: _____ Driver's License #: _____

D E P E N D E N T S

Name	Age	Relationship
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

REAL ESTATE

Does the client own or have any interest in real estate? Y / N

If "NO", skip to * below.

For each parcels of real estate owned, complete the following:

Address of real estate: _____

Ownership (whose names are on the deed?): _____

Improvements (i.e. house, apartment bldg, etc.): _____

Approximate value: \$ _____ Remaining Mortgage balance (**not** monthly payment): \$ _____

Name of Mortgage Co.: _____

Other outstanding loans (home improvement, junior mortgages) secured by real estate: _____

Are real estate taxes current? Y / N

Has a foreclosure case beenfiled? Y / N

* When was the last time you owned or had an interest in any real estate? _____

What happened to it? _____

BANK ACCOUNTS

List any and all bank accounts owned in the last two years including checking, savings, money market, certificates of deposit etc.

<u>Bank</u>	<u>Type of Account</u>	<u>Account #</u>	<u>Current Balance</u>	<u>Date Closed</u>
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AUTOMOBILES

<u>Make</u>	<u>Model</u>	<u>Year</u>	<u>Value</u>	<u>Date Purchased</u>	<u>Amount Owed</u>
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PERSONAL PROPERTY

<u>Description</u>	<u>Value</u>	<u>Location</u>	<u>Owned individually, joint with spouse or spouse alone</u>
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Cash on hand

Security deposits
With utilities, land-
lords, etc.

Household goods
& furnishings

Pictures, art objects,
antiques, stamp, coin
record, tape, compact disc
books & other collections
or collectibles

Wearing Apparel

Furs and jewelry

PERSONAL PROPERTY CONTINUED

<u>Description</u>	<u>Value</u>	<u>Location</u>	<u>Owned individually, joint with spouse or spouse alone</u>
Firearms, sports, photographic & hobby equipment			
Cash value of insurance policies & annuities			
Interests in IRA, Keogh, 401(k) or other pension or profit sharing plans			
Stock, bonds & other negotiable & nonnegotiable instruments			
Interests in partnerships or joint ventures			
Accounts receivable			
Alimony, maintenance, support and property settlements to which you are or may be entitled			
Does anyone owe you any money of a definite amount? Include tax refunds			
Does anyone owe you any money of an indefinite amount? Include estimated tax refunds			

PERSONAL PROPERTY CONTINUED

<u>Description</u>	<u>Value</u>	<u>Location</u>	<u>Owned individually, joint with spouse or spouse alone</u>
Rights to any property through inheritance			
Rights to any death benefits or life insurance because someone died			
Patents, copyrights, licenses, franchises & other intellectual property or intangibles			
Cars, trucks, motorcycles, Trailers & other vehicles			
Boats, motors & accessories			
Aircraft & accessories			
Office equipment, furnishings & supplies			
Machinery, fixtures, equipment & supplies used in business			
Inventory			
Animals			
Crops, growing or harvested			
Farming equipment and implements, farm supplies, chemicals and feed			
Other personal property of any kind			

EXECUTORY CONTRACTS

Are you a party to any contract that has not yet been performed? Y / N

Are you a party to an unexpired lease of real or personal property? (This includes timeshare interests.) Y / N

If "YES" to either of the above:

Describe each contract or unexpired lease

Is the lease for nonresidential property? Y / N

If "YES", explain:

List the name and address of any other party to the lease or contract

CODEBTOR

Is anyone else responsible or liable, along with you, for any of your debts? (i.e. co-signors, spouses, etc.) Y / N

If "YES" list the name and address of each co-debtor and the name and address of each creditor to whom they are liable.

Name and Address of Co-debtor

Name and Address of Creditor

I N C O M E

For both the debtor and spouse (if filing a joint bankruptcy), please list:

	Debtor	Spouse
Occupation:	_____	_____
Employer:	_____	_____
How long:	_____	_____
Employer's	_____	_____
Address:	_____	_____

	Debtor	Spouse
INCOME:		
Amount per Pay Period: Weekly / Bi-weekly / 2x/Month / Monthly	_____	_____
Monthly Gross pay (salary, wages, commissions)	_____	_____
Estimated monthly overtime	_____	_____
SUBTOTAL	_____	_____
 LESS MONTHLY PAYROLL DEDUCTIONS		
Payroll taxes & social security	_____	_____
Insurance	_____	_____
Union dues	_____	_____
Other deductions (specify)	_____	_____
SUBTOTAL OF PAYROLL DEDUCTIONS	_____	_____
TOTAL NET MONTHLY TAKE HOME PAY	_____	_____
 Regular income from business, profession or farm	_____	_____
Income from real property	_____	_____
Interest and dividends	_____	_____
Alimony or support	_____	_____
Soc. Sec. or other govt. assistance (specify) _____	_____	_____
Pension or retirement income	_____	_____
Other monthly income (specify) _____	_____	_____
TOTAL MONTHLY INCOME	_____	_____

Explain any income changes of more than 10% debtor expects in the next 12 months: _____

EXPENSES

Estimate average monthly expenses for you and your family (if they reside with you). Use a separate sheet for your spouse if your spouse maintains a separate household.

Rent of mortgage/lot payment	_____
Are real estate taxes included? Y / N	
Is property insurance included? Y / N	
Electricity and heating fuel	_____
Water and sewer	_____
Telephone	_____
Other utilities: _____	_____
Home maintenance	_____
Food	_____
Clothing	_____
Laundry and dry cleaning	_____
Medical and dental expenses	_____
Transportation (not including car payment)	_____
Recreation, clubs & entertainment, newspapers, books, magazines	_____
Charitable contributions	_____
Insurance (not deducted from wages or included in mortgage payments)	
Homeowner's or renters	_____
Life	_____
Health	_____
Auto	_____
Other: _____	_____
Taxes (not taken from wages or included in mortgage payment)	
Specify: _____	_____
Installment payments	
Auto	_____
Other: _____	_____
Other: _____	_____
Alimony and support paid to others	_____
Regular business, professional or farm expenses	_____
Other expenses: _____	_____
Other expenses: _____	_____
Other expenses: _____	_____
TOTAL MONTHLY EXPENSES	_____

FINANCIAL AFFAIRS

If a joint bankruptcy is being filed by husband and wife, each must provide a separate answer.

If additional space is needed to answer any of the following questions, please use a separate piece of paper.

- 1. What is your gross income (before taxes) so far this year? _____
What was your gross income last year? _____
What was your gross income two years ago? _____

2. List any income you received from any source other than your job in the last 2 years and where such income came from.

Year: _____ Source: _____ Amount: _____
Year: _____ Source: _____ Amount: _____

3a. List every creditor to whom you have paid a total of more than \$600.00 in the last 90 days.

Creditor's name: _____
Creditor's address: _____
Payment dates: _____
Amount paid: _____
Amount still owing: _____

3b. List every relative to whom you have paid a total of more than \$600.00 in the past year.

Name: _____
Address: _____
Relationship to you: _____
Payment dates: _____
Amount paid: _____
Amount still owing: _____

4a. List every court case in which you have been involved in the last year.

Case title: _____
Case number: _____
What kind of case: _____
Court and location: _____
Status of the case: _____

4b. List anyone who has garnished your wages, taken or repossessed any property from you within the last year.

Name and address of creditor who took the wages or property: _____

Date it was taken: _____

Description of property taken: _____

Value of property taken: _____

5. List any of your property which has been repossessed, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to a seller within the last year.

Name and address of creditor or seller: _____

Date of repossession: _____

Description of property taken: _____

Value of property taken: _____

6a. List any assignments of property for the benefit of creditors which you have made in the last 120 days.

Name and address of assignee: _____

Date of assignment: _____

Terms of assignment: _____

6b. List all of your property which has been in the hands of a custodian, receiver or court appointed official within the last year .

Name and address of custodian, receiver or official: _____

Name and location of court: _____

Case title & number: _____

Date of order: _____

Description of property: _____

Value of property: _____

7. List all gifts or charitable contributions made in the last year that totaled more than \$100.00 to anyone person or organization. Do not include ordinary and usual gifts to anyone family member totaling less than \$200.00.

Name and address of person or organization: _____

Relationship to you: _____

Date of gift: _____

Description of gift: _____

Value of gift: _____

8. List all losses from fire, theft, accidents or gambling in the last year.

Property lost: _____

Value of property: _____

How did loss occur: _____

Was loss covered by insurance: _____

Date of loss: _____

9. List all payments or transfers of property by you or by anyone else on your behalf in the last year, to any company or individual, including attorneys, to help you consolidate your debts; or file a bankruptcy.

Name of person paid: _____

Address of person paid: _____

Date of payment: _____

Who paid: _____

Amount paid or description of property transferred and value: _____

10. List any other property which you have transferred either absolutely or as security (such as at a pawn broker's) in the last year.

Name and address of person holding property: _____

Relationship to you: _____

Date of transfer: _____

Describe property: _____

Value received: _____

11. List any financial accounts in your name or held for you, such as checking, savings, certificates of deposit, shares and share accounts in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions, which were closed in the past year .

Name and address of bank or institution: _____

Type of account: _____

Account number: _____

Final balance: _____

Date closed: _____

12. List any safety deposit box in which you had, in the last year, or currently have, securities, cash or other valuables.

Name and address of bank or institution: _____

Who had access to the box? (Names and addresses): _____

Date box surrendered: _____

13. List any bank or other creditor which took any of your money in the last 90 days to re-pay in full or in part a debt you owed them.

Name and address of creditor: _____

Date money was taken: _____

Amount taken: _____

14. List any property which you hold or property you control for another person.

Name and address of owner: _____

Description of property: _____

Value of property: _____

Location of property: _____

15. If you have moved in the last 2 years, then for each residence you occupied during that time list the following:

Address: _____

Dates lived there: _____

Name used: _____

ANSWER THE FOLLOWING QUESTION ONLY IF YOU HAVE BEEN IN BUSINESS WITHIN THE LAST 2 YEARS. YOU HAVE BEEN "IN BUSINESS" IF YOU HAVE BEEN AN OFFICER, DIRECTOR, MANAGING EXECUTIVE, OR PERSON IN CONTROL OF A CORPORATION; A PARTNER, OTHER THAN A LIMITED PARTNER, OF A PARTNERSHIP; A SOLE PROPRIETOR OR SELF-EMPLOYED.

16. List the names and addresses of all businesses in which you were an officer, director, partner or managing executive of a corporation, partnership, sole proprietorship, or were a self-employed professional within the last 2 years, or in which you owned 5% or more of the voting or equity securities in the last 2 years.

Name and address: _____

Nature of business: _____

Beginning & ending dates of operation: _____

17a. List of all bookkeepers and accountants who kept or supervised your books and records in the last 6 years.

Name and address: _____

Dates of service: _____

17b. List all firms or individuals who audited your books and records, or prepared a financial statement in the last 2 years.

Name and address: _____

Dates of services: _____

17c. List all firms or individuals who were in possession of your books and records at the start of this bankruptcy. Explain if any of the books or records are not available.

Name and address: _____

17d. List all financial institutions, creditors and other parties to whom you gave a financial statement in the last 2 years.

Name and address: _____

Date issued: _____

18a. List the dates of the last two inventories taken of your property, the name of the person who supervised the inventory, and the dollar amount and basis of each inventory.

Date of inventory: _____

Inventory supervisor: _____

Dollar amount of inventory (List cost, market or other basis): _____

Date of inventory: _____

Inventory supervisor: _____

Dollar amount of inventory (List cost, market or other basis): _____

18b. Who has possession of the records of each of the above two inventories?

Date of inventory: _____

Name and address of person holding inventory records: _____
