

The Law Offices of RJ Atkinson

Date: _____

Information requested below will help the attorney assess your situation and properly advise you. Failure to disclose debts, property, income, or ANYTHING, will prohibit us from giving you thorough advice and potential result in unwanted consequences. If you do not have all the information requested below, estimate the answers to the best of your ability. **List spouse's info even if not filing jointly.**

- 1. **How were you referred to us?** Client: ___ Atty: ___ Web: ___ Newspaper: ___ Letter: ___ TV ___
Name of client or Publication that referred you: _____
- 2. **Have you, or your spouse, ever filed bankruptcy before?** _____, (Must disclose ALL prior filings.)
which chapter? _____, when? _____ Case No. _____ Why? _____
which chapter? _____, when? _____ Case No. _____ Why? _____
- 3. **Are you posted for foreclosure? Y/N(circle) When ? _____ or Facing a repo? Y/N _____**

PERSONAL INFORMATION

Marital Status (circle): Never Married / Married / Divorced / Separated / Widowed / Common Law

Are you filing this case: Individually / Jointly with Spouse / Unsure (circle one)

Your name: _____

Spouse's name: _____

List maiden name, DBA, and/or any other names used: _____

Your Social Security: _____ - _____ - _____ Birth date: _____

Spouse's Social Security: _____ - _____ - _____ Birth date: _____

Your Street Address: _____ City _____

State _____ Zip Code _____ County _____

If different: Mailing address/Spouse's address (circle which): _____

Husband's Home phone _____ Husband's Work phone _____

Husband's Cell phone _____ Husband's email _____

Wife's Home phone _____ Wife's work phone _____

Wife's Cell phone _____ Wife's email _____

Husband's Employer: _____ Occupation _____ How long at Job _____

Wife's Employer: _____ Occupation _____ How Long at Job _____

Name & phone # of someone who will always know where to reach you, and we can speak freely to:

Name: _____ Phone # _____

Atty Notes: RETAIN / DNR / CLOSE: _____

NOTICE CREDS: _____ **FEES:** _____ **w/o? Y/N**

Personal Property

List garage sale values for all property you or your spouse own, (even if your spouse is not filing). You must disclose **ALL** of your property in a bankruptcy proceeding. List everything, even if you think it doesn't apply/doesn't matter.

Category	Estimated Value
Cash (not in bank acct) that you have access to	
Checking/savings/money market accts (circle)	Bank Name&approx balance:
Checking/savings/money market accts (circle)	Bank Name&approx balance:
Checking/savings/money market accts (circle)	Bank Name&approx balance:
Joint account with anyone/Held for someone else	
Automobile Year _____ Make _____ financed or owned outright?	What could you sell it for?
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Automobile Year _____ Make _____ financed or owned outright?	What could you sell it for?
Boat, ATV, motorcycle, trailer, RV,any vehicle	
Household Items/Clothing/Furniture/Jewelry-combined	Is the value Average/Above average? (circle)
Any property with unusually high value	
Expected Tax Refunds-for unfiled/to be filed returns	
Pension/Retirement/401K/IRA/TRS	
Pension/Retirement/401K/IRA/TRS	
Pension/Retirement/401K/IRA/TRS	
Cash surrender value of insurance policies	
Any other financial assets (stocks,bonds, annuity)	
Alimony, maintenance, prop. Settlement	
Security Deposits with landlord, utility co's	
Ownership in any business whatsoever	
Business equipment/inventory	
Lawsuits by or against you/potential claims	
Any inheritance received or anticipated	
Other: _____	
Other: _____	
Other: _____	
Other: _____	

Real Property (real estate, land, home, etc)

Approx value of your home? \$ _____ - Loan/Debt amt \$ _____ = Approx Equity \$ _____
 Circle Type:(Single family, Condo, Townhouse, Manuf.Home&Land, Manufactured Home only) _____

Do you own (or have a partial interest in) **any** other real estate/land/property/time share? _____. If so:

Address: _____ Value:\$ _____ Loan/Debt amt\$ _____

Address: _____ Value:\$ _____ Loan/Debt amt\$ _____

Address: _____ Value:\$ _____ Loan/Debt amt\$ _____

Atty Notes: _____ _____ _____ Fed: Nonexempt: _____ _____ State: Nonexempt: _____ _____
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Budget

Current Income

List below your **MONTHLY NET TAKE-HOME** income from all sources (self-employment, extra jobs, social security, unemployment, pensions, alimony, gov't assistance, etc.). List income from your spouse, even if your spouse does not intend to join the bankruptcy filing.

Husband		Wife	
1 st Job at _____	: \$ _____ /mo.	1 st Job at _____	: \$ _____ /mo.
2 nd Job at _____	: \$ _____ /mo.	2 nd Job at _____	: \$ _____ /mo.
Child support \$ _____ /mo.	Consistent? Y/N (circle)	Child support \$ _____ /mo.	Consistent? Y/N (circle)
Other: _____	\$ _____ /mo.	Other: _____	\$ _____ /mo.

Husband: Circle Deductions: Taxes/Insurance/Retirement /Retirement Loan/Credit Union/Child Supp/Other _____

Wife: Circle Deductions: Taxes/Insurance/Retirement /Retirement Loan/Credit Union/Child Supp/Other _____

Atty Notes: _____

Have you or your spouse ever been self employed or worked on a Contract basis? YES/NO (circle)

Atty Notes: _____

Living Expenses:

Type of Expense	Monthly Amount
Home Rent or Mortgage payment	
2 nd Lien payment/land pmt/other _____	
Property taxes not escrowed (incl school and county taxes)	Escrowed?Y/N? if no, list monthly amt: \$
Insurance-renters or home (If not escrowed w/mtg)	Escrowed?Y/N? if no, list monthly amt: \$
Homeowner's/Community Association Dues	\$ _____ /mo. or \$ _____ /yr
Utilities(gas,electric,cable,water,sewer)/Home Maintenance	
Phone- home & cellular & internet	
Groceries and household items	\$ _____ for how many people?
Clothing	
Child Care Expenses	
Medical/dental expenses (ie prescriptions,dr visits)	(not covered by insurance)
Gas and vehicle maintenance	
Recreation, clubs and entertainment	
Insurance-health or life (if not payroll deducted)	
Insurance-car (must have for financed vehicles)	
Car payment for yr _____ make _____	
Car payment for yr _____ make _____	
Car payment for yr _____ make _____	
Rent to Own installment pmts	
Alimony, maintenance or child support	Payroll deducted or paid direct?
Business expenses if self employed or own business	
Estimated Income Taxes if not W-2 employee	
Other: _____	
Other: _____	
Total Monthly Expenses	\$ _____

Debt Information

In bankruptcy, the law requires that you list **every debt**, and even potential debts, **regardless** of your intention to repay the debt. List debts of your **spouse**, even if he or she is not filing bankruptcy.

Secured Creditors: (Debts that if you don't pay, the creditor can foreclose or repossess)

Type of Debt	Creditor's Name	When purchased	Payoff date	# of Missed pmts	Regular payment	Total Arrears	Next Due Date	Interest Rate	Balance owed	
Mortgage										
2 nd Mortgage										
Are your taxes and homeowners insurance included in your house payment? Y / N (circle)										
School Tax (not escrowed)		What years are owed? 02,03,04,05,06,07,08,09,10							N/a	
County Tax (not escrowed)		What years are owed? 02,03,04,05,06,07,08,09,10							N/a	
City/Mud Tax (not escrowed)		What years are owed? 02,03,04,05,06,07,08,09,10							N/a	
HOA		N/a	N/a							
Auto Loan										
Auto Loan										
Auto Loan										
Do you have Full Coverage Insurance on all financed vehicles? Y / N (circle)										
Income Taxes	IRS	Do they have a lien Y/N? Garnishing wages? Y/N					N/a		N/a	
Child Support (Arrears Only)		N/a	N/a					N/a	N/a	
Payday Loans										
Rent - To Own										
Other										
Other										

- **Have you filed all required income taxes including 2009-(due 4/15/10)** Y / N (circle).
- **If no which years are unfiled?** 96, 97, 98, 99, 00, 01, 02, 03, 04, 05, 06, 07, 08, 09 (circle)
- **Did you EVER not work, or earn so little income that you did not file a tax return?** Y / N (circle).
- **If yes, what years?** 96, 97, 98, 99, 00, 01, 02, 03, 04, 05, 06, 07, 08, 09 (circle)

ATTORNEY NOTES :

_____ + _____ + _____ + _____ + _____ + 3,000 = _____ / 36 or 60 = _____
 Stair step? Y/N _____ - _____ = \$ _____ & _____ - _____ = \$ _____ reason _____

Unfiled Taxes: _____

Unsecured Creditors: (Student Loans, Credit Cards, Dept store cards, Gas cards, Repo's, Judgments, Personal Loans, Utilities, Phone Bills, Payday loans, PawnShops, etc.)

IT IS OK IF YOU DO NOT KNOW EXACT AMTS. LIST AN ESTIMATE

	Name of Creditor	Type: credit card, med bill, utility, etc	Total Owed		Name of Creditor	Type: credit card, med bill, utility, etc	Total Owed
1				11			
2				12			
3				13			
4				14			
5				15			
6				16			
7				17			
8				18			
9				19			
10				20			

****Check here ___ and use back of the sheet if you have additional creditors.****

1. Have you made a purchases/taken a cash advance in the last 6 months? Place a star by acct above. YES / NO.
2. Did you purchase appliances/furniture/jewelry/anything of value? Place a star by acct above. YES / NO
3. Do you need to review your credit report to investigate debts you are unaware of? ___ YES / NO
4. Do you have any judgments (been sued and didn't respond or lost) against you? ___ YES / NO
5. Have any creditors threatened repossession or foreclosure? Who? _____ YES / NO
6. Has your vehicle been repossessed within the last 10 days? _____ YES / NO
7. Do you have any NSF checks, or "hot checks", currently outstanding? _____ YES / NO
8. Are you in the process of getting a divorce, or are you separated from your spouse? ___ YES / NO
9. Have you EVER cosigned for someone else on a loan? Anyone co-signed for you? ___ YES / NO
10. Do you have a stockbroker's license or securities license? _____ YES / NO
11. Do you have student loan debts? _____ YES / NO
12. Do you have any rent-to-own furniture or appliances? _____ YES / NO
13. Do you owe for back child support? How Much \$ _____ YES / NO
14. Are you facing termination of any utility in the next 30 days? _____ YES / NO
15. Do you have a balloon payment due to any creditors? _____ YES / NO
16. Does anyone owe you money? _____ YES / NO
17. Have you paid off any lump sums to any creditors/ family, friends in the last 2 years? YES / NO
18. Have you transferred any assets in the last 2 years? _____ YES / NO
19. Have you given any large or unusual gifts in the last 2 years? _____ YES / NO
20. Is anyone automatically deducting from your paycheck or bank account? _____ YES / NO
21. Do you anticipate receiving an inheritance? _____ YES / NO
22. Do you bank with a Credit Union/owe a credit union money? _____ YES / NO
23. Do you owe any payday loan companies? _____ YES / NO
24. Do you have any other creditors than listed above? _____ YES / NO
25. What caused you to have financial difficulties? _____

ATTY NOTES: _____

