

## CLIENT QUESTIONNAIRE FOR 2016

Thank you very much for calling our office for legal assistance relating to your debt problems. Please fill out this form as completely as possible so we can provide you with helpful and accurate advice. Please provide us with emergency phone or address contact information. Please also provide us with a valid email address.

Under the law, you must list each and every debt, including debts to friends and relatives. If you need more space, please use the back or photocopy the page of boxes. Please also remember to list every creditor to whom you are obligated. This means, for example, that if you have co-signed for your nephew's car loan, that car lien-holder is *your* creditor. Similarly, you should list debts even if you think the creditor has written off the loan or if you think that someone else may pay the bill in the future (i.e. a medical bill that may be covered by insurance). Please provide us with the correspondence address for each creditor rather than the billing address.

You must also advise of all assets that you own. Assets include real and personal property, receiveables, expected tax refunds and any claim you have against any person or entity.

Under the bankruptcy law, you will be asked to provide documentation of your debts and your expenses. After you file, you will be asked to provide proof of installment payments (mortgage, vehicle, furniture, jewelry, student loans). You will also be asked to provide **copies of pay stubs and proof of household income for the 7 months prior to filing**. We strongly recommend that you **bring us credit reports from all 3 credit bureaus** (you can request these for free at AnnualCreditReport.com).

We will also need copies of TAX RETURNS for the past two years (2015 and 2014). If there are any years within the past 15 years when you did not file tax returns, please let us know that as well.

One of the most important items of information that you can provide relates to whether a debt is "secured" or "unsecured." A "secured" debt is a debt that is backed by collateral, such as a house, car or even household items. By contrast, an "unsecured" debt is backed only by your signature. Examples of unsecured debts are credit card bills and medical bills. Please note that many finance companies ask you to list household goods at the time you obtain your loan. This usually means that you may have given the finance company a security interest in your property.

Finally, if you have a house or car, you will need a copy of the insurance declarations page – not just the insurance card.

Again, thank you for choosing us. If you have not already done so, please connect with us on Google + (<http://bit.ly/GLOplus>) and Facebook (<http://bit.ly/GinsFace>). Please also subscribe to our growing YouTube channel at <http://bit.ly/BK-videos> where you can learn more about personal bankruptcy and recovering from bankruptcy.

**PERSONAL  
INFORMATION**

**Emergency Action Alert**

Foreclosure?  
Repossession?  
Wage Garnishment?

Today's date: \_\_\_\_\_ How did you hear about us? \_\_\_\_\_

Your Name (as it appears on Soc. Sec. Card): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Maiden/former/other names: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Marital status: \_\_\_\_\_

Your address: \_\_\_\_\_ Apt. #: \_\_\_\_\_  Rent  Own

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Home phone: \_\_\_\_\_ Work phone: \_\_\_\_\_ Cell/Beeper: \_\_\_\_\_

E-Mail address: \_\_\_\_\_

Name and # of someone who could reach you in an emergency: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_ Date of birth: \_\_\_\_\_ E-mail: \_\_\_\_\_

Spouse's maiden/former name: \_\_\_\_\_

Spouse's social security number: \_\_\_\_\_ Spouse's work phone: \_\_\_\_\_

Spouse's home address and home phone (if different from yours):  
\_\_\_\_\_

How long have you lived at your home address: \_\_\_\_\_

If less than 3 years, please list previous addresses, beginning with the most recent:

Dates: \_\_\_\_\_

Dates: \_\_\_\_\_

**Income Information**

Marital Status: _____
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	Yourself	Spouse
Job title/occupation:	_____	_____
Employer:	_____	_____
How long there:	_____	_____
Payroll address:	_____	_____
City, ST Zip	_____	_____
Payroll office phone #:	_____	_____
Date next paycheck expected	_____	_____
Approx. annual income/salary	_____	_____

**Children & Step-children**

Name	Age	Relationship	Does child live with you?	Child support \$ paid/received

**Expected changes in income:**

Describe when & why: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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## **Income & Expenses**

The new bankruptcy law requires that we analyze the last seven months of household income. **Please photocopy each and every pay stub for the past seven months and attach.** If you have income from other sources during this seven month period (dividends, one-time payments, etc.), please photocopy whatever documentation you have.

If you are self employed, you will need a spreadsheet detailing gross income, itemized business expenses and other deductions.

The Courts have advised us that a percentage of cases filed will be subject to random audits and that income and expense documentation will be a focus.

**Household Expenses** – the Bankruptcy Courts now require supporting documentation for all claimed expenses. Please save receipts for every bill and for every purchase.

	<b>Household expenses</b>	<b>Attorney's Notes</b>
Rent/mortgage payments	_____	_____
Electric bill	_____	_____
Gas bill	_____	_____
Water/sewer	_____	_____
Telephone	_____	_____
Cell phone #1	_____	_____
Cell phone #2	_____	_____
Cell phone #3	_____	_____

Internet service	_____	_____
Cable TV	_____	_____
Home maintenance	_____	_____
Food	_____	_____
Clothing	_____	_____
Laundry/dry cleaning	_____	_____
Medical/dental (deductibles and non-reimbursed only)	_____	_____
Gasoline/bus fare	_____	_____
Oil changes/tires	_____	_____
Charity/church (receipts will be needed)	_____	_____
Personal property insurance	_____	_____
Real property insurance	_____	_____
Life insurance	_____	_____
Disability insurance	_____	_____
Long term care insurance	_____	_____

Health insurance  
(**not** deducted from pay) \_\_\_\_\_

Auto insurance \_\_\_\_\_

Non-payroll taxes \_\_\_\_\_

County property tax  
(if not excrowded) \_\_\_\_\_

Car/truck payment #1 \_\_\_\_\_

Car/truck payment #2 \_\_\_\_\_

Car/truck payment #3 \_\_\_\_\_

Alimony paid \_\_\_\_\_

Child support paid out \_\_\_\_\_

Education expenses  
(child must be <18) \_\_\_\_\_

Child care expenses  
(receipts needed) \_\_\_\_\_

Care for elderly or  
disabled \_\_\_\_\_

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**Other Expenses You Pay Annually Instead of Monthly**

Ad Valorem taxes on  
Cars or boats \_\_\_\_\_

Homeowner's Assn. \_\_\_\_\_

Gym/Exercise Club \_\_\_\_\_

**Emergency matters . . .**

Are you currently facing a mortgage foreclosure: \_\_\_\_\_

If so, how do you know: \_\_\_\_\_

For what month is the foreclosure scheduled: \_\_\_\_\_

Are you currently facing a vehicle repossession: \_\_\_\_\_

If so, who is the finance company? \_\_\_\_\_

How far are you behind? \_\_\_\_\_

**Yearly income**

<b>Year</b>	<b>Gross income/year</b>	<b>Where employed?</b>	<b>Spouse's gross income/year</b>	<b>Where was spouse employed?</b>
2016(year to date)				
2015				
2014				

**Tax returns (please attach a copy of 2013 and 2014 tax return)**

<b>Year</b>	<b>Tax returns filed?</b>	<b>If not, why not</b>	<b>Spouse filed tax returns?</b>	<b>If not, why not?</b>	<b>Tax refund expected/received</b>
2015					
2014					
2013					
2010					

Has the IRS, State of Georgia or any other taxing entity ever advised you that a tax lien has been filed against you?

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Within the last ten (10) years, have you or your spouse **not** filed tax returns? If so, please describe:

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Has a lawsuit ever been filed against you - has a sheriff's deputy ever served a summons upon you?

<b>Lawsuit filed against you by:</b>	<b>Reason for lawsuit &amp; date lawsuit served on you</b>	<b>County where filed</b>	<b>Case number</b>	<b>Status now</b>

Have your wages ever been garnished?

<b>Who is garnishing</b>	<b>When did garnishment begin</b>	<b>How much \$ taken to date</b>	<b>Is garnishment on-going</b>	<b>Who is plaintiff's lawyer?</b>

Have you ever lost a house to a mortgage foreclosure?

<b>Mortgage company/lender</b>	<b>Foreclosing law firm</b>	<b>When was house sold</b>	<b>Address of lost property</b>	<b>Status now</b>



Please identify any real estate that is in your name.

Property address	Titled in whose name?	Date purchased	Purchase price	Value now	Total debt owed on property

Please identify any cars or trucks you own.

Year/make/model of vehicle & mileage	Date purchased	In whose name	Value now	Total debt owed on property

Are you currently involved in a car accident claim, workers' compensation claim or any other claim that may result in money damages payable to you?

Please describe: \_\_\_\_\_

Do you have the right to collect money or property from any person for any reason?

Please describe: \_\_\_\_\_

Please identify any bank accounts you own.

Name of bank	Checking/savings?	In whose name	Current balance	Any other loans or credit cards with this lender?

Please identify any pension, 401(k) or profit-sharing programs in which you participate

<b>Name of financial institution</b>	<b>Type of plan</b>	<b>In whose name</b>	<b>Are you still contributing?</b>	<b>Current balance</b>	<b>Any loans against this plan?</b>

Other assets not yet described (i.e. boats, stocks/bonds, antiques, musical instruments, valuable collections, insurance policies with cash value, guns, sporting equipment, jewelry, etc.)

<b>Asset description</b>	<b>Current value</b>	<b>Who owns this asset?</b>	<b>Has asset been pledged as collateral for a loan?</b>

Are you anticipating a tax refund – if so, how much? \_\_\_\_\_

Have you ever lost a car to repossession?

<b>Car finance company</b>	<b>When was vehicle seized</b>	<b>Vehicle make/model</b>	<b>Have you received notice that you still owe money on vehicle?</b>

## Recent activity

During the last 90 days, have you done any of the following	Yes/No	Name of lender/transferee	Amount borrowed w/in last 60 days
Used credit cards			
Taken cash advances			
Taken out any new loans			
Gave away or sold any property worth more than \$600			

Have you done any of the following	Yes/No	Name of person paid	Amount
Paid back a relative or business associate within last 365 days (1yr)			
Issued payment to anyone for more than \$650 within last 90 days			

### Have you ever filed a Chapter 7 or a Chapter 13 bankruptcy before?

Type of bankruptcy (Ch. 7 or Ch. 13)	Date filed	Was case completed or dismissed?	When was case closed by Court	Case number	Former BK lawyer

*I certify that the information I have provided in this questionnaire is true and correct, under penalty of perjury.*

\_\_\_\_\_  
Date                      Signature

\_\_\_\_\_  
Date                      Signature

## **DISCLOSURE CERTIFICATE**

I, the undersigned, hereby attest and affirm that all debts, whether joint debts, co-signed debts, claims or lawsuits for collection of debts, whether disputed or not, have been listed on my questionnaire.

I further attest and affirm that I have disclosed in this questionnaire all assets, receiveables and claims for money or property owed to me.

I acknowledge that my attorneys rely on the information provided in this questionnaire in order to assist and advise me, and that it is my responsibility to provide my attorneys with a full, complete and accurate financial disclosure. I further agree to update my attorneys in writing with regard to any incomplete information contained herein. If I update this questionnaire by email, said email must be acknowledged by reply email by my attorney, otherwise I will not assume that said update has been received.

I further acknowledge that in the event a creditor is omitted from any bankruptcy petition filed by my attorneys as a result of an omission on this questionnaire, I will not have the protection of the Bankruptcy Court from actions by that creditor.

Date \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Signature \_\_\_\_\_

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## Avoiding Conflicts of Interest

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Our law firm has represented many clients in the Atlanta area over the past several years. In very rare cases, we must decline to accept a case because of a potential conflict of interest with another present or former client. For example, we would not be able to represent you if you are currently engaged in litigation with another of our clients.

Please advise us as to the following:

1. Are you presently married:\_\_\_\_\_ Spouse's name:\_\_\_\_\_

2. Has your spouse ever filed a bankruptcy?\_\_\_\_\_

3. Are you currently involved in a divorce or child custody case?\_\_\_\_\_

Name of opposing party:\_\_\_\_\_

4. Have you ever been divorced:\_\_\_\_\_ Name of former spouse:\_\_\_\_\_

(Please attach a copy of your divorce or separation agreement to this questionnaire)

5. Have you ever filed a lawsuit against anyone?\_\_\_\_\_

Name of the other party in this lawsuit:\_\_\_\_\_

6. Has anyone ever sued you?\_\_\_\_\_ Who:\_\_\_\_\_

Why were you sued?:\_\_\_\_\_

7. Have you ever been to Court for any reason not described above (include criminal charges, workers' compensation, social security, eviction, car accident cases, divorce or child support):

Type of case:\_\_\_\_\_

Name of opposing party:\_\_\_\_\_

What happened in this case:\_\_\_\_\_

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Type of case:\_\_\_\_\_

Name of opposing party:\_\_\_\_\_

What happened in this case:\_\_\_\_\_

## Taxes Due

### **Internal Revenue Service**

Account Number: \_\_\_\_\_

Address: \_\_\_\_\_

For tax year: \_\_\_\_\_ Total taxes due to IRS for tax year: \_\_\_\_\_

Return filed? \_\_\_\_\_ In whose name: \_\_\_\_\_ Installment agreement filed? \_\_\_\_\_

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### **Georgia Dept. of Revenue**

Account Number: \_\_\_\_\_

Address: \_\_\_\_\_

For tax year: \_\_\_\_\_ Total taxes due to Ga DOR for tax year: \_\_\_\_\_

Return filed? \_\_\_\_\_ In whose name: \_\_\_\_\_ Installment agreement filed? \_\_\_\_\_

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**Other taxes:** \_\_\_\_\_ Account number: \_\_\_\_\_

Address: \_\_\_\_\_

What type of tax is this? \_\_\_\_\_ Tax year: \_\_\_\_\_ Taxes due (total) \_\_\_\_\_

In whose name: \_\_\_\_\_ Return filed? \_\_\_\_\_

**Other taxes:** \_\_\_\_\_ Account number: \_\_\_\_\_

Address: \_\_\_\_\_

What type of tax is this? \_\_\_\_\_ Tax year: \_\_\_\_\_ Taxes due (total) \_\_\_\_\_

In whose name: \_\_\_\_\_ Return filed? \_\_\_\_\_

**Are there any years when you did not file federal or state tax returns?**

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**Do you have copies of your tax returns for past five (5) years?** \_\_\_\_\_

# Mortgages & Real Estate

**First Mortgage:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Correspondence address: \_\_\_\_\_ **Total loan payoff:** \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ What happened: \_\_\_\_\_

When did you take mortgage out: \_\_\_\_\_ When did you buy property: \_\_\_\_\_

Address of property: \_\_\_\_\_ Is this your residence? \_\_\_\_\_

In whose name is loan? \_\_\_\_\_ Co-signers? \_\_\_\_\_ Who is this person: \_\_\_\_\_

How much is property worth in a quick sale? \_\_\_\_\_ Has foreclosure started? \_\_\_\_\_

Who is foreclosure attorney? \_\_\_\_\_

Does payment include taxes & insurance?

**Second Mortgage:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Correspondence address: \_\_\_\_\_ **Total loan payoff:** \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ What happened: \_\_\_\_\_

When did you take mortgage out: \_\_\_\_\_ When did you buy property: \_\_\_\_\_

Address of property: \_\_\_\_\_ Is this your residence? \_\_\_\_\_

In whose name is loan? \_\_\_\_\_ Co-signers? \_\_\_\_\_ Who is this person: \_\_\_\_\_

How much is property worth in a quick sale? \_\_\_\_\_ Has foreclosure started? \_\_\_\_\_

Who is foreclosure attorney? \_\_\_\_\_

**Homeowner's Association:** \_\_\_\_\_ Acct. #: \_\_\_\_\_  
(name)

HOA Address: \_\_\_\_\_ Annual dues: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

Delinquency?: \$ \_\_\_\_\_

# Cars & Trucks

**Vehicle 1** – (year, make & model) \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ When did you buy vehicle (mo/yr): \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Is this a lease or a purchase: \_\_\_\_\_ When is loan/lease over? \_\_\_\_\_

What is date of last payment? \_\_\_\_\_ Copy of installment note? – please provide

**Vehicle 2** – (year, make & model) \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ When did you buy vehicle (mo/yr): \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Is this a lease or a purchase: \_\_\_\_\_ When is loan/lease over? \_\_\_\_\_

What is date of last payment? \_\_\_\_\_ Copy of installment note? – please provide

**Vehicle 3** – (year, make & model) \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ When did you buy vehicle (mo/yr): \_\_\_\_\_

In whose name? \_\_\_\_\_ Co-signers: \_\_\_\_\_



## Furniture Loans

**Furniture 1** (describe furniture): \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When was merchandise purchased: \_\_\_\_\_ Do you still have it? \_\_\_\_\_

What is date of last payment? \_\_\_\_\_ Copy of installment note? – please provide

Do you want to surrender furniture and reduce or eliminate debt? \_\_\_\_\_

**Furniture 2** (describe furniture): \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When was merchandise purchased: \_\_\_\_\_ Do you still have it? \_\_\_\_\_

What is date of last payment? \_\_\_\_\_ Copy of installment note? – please provide

Do you want to surrender furniture and reduce or eliminate debt? \_\_\_\_\_

**Furniture 3** (describe furniture): \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When was merchandise purchased: \_\_\_\_\_ Do you still have it? \_\_\_\_\_

What is date of last payment? \_\_\_\_\_ Copy of installment note? – please provide

Do you want to surrender furniture and reduce or eliminate debt? \_\_\_\_\_

# Finance Companies and Loan Companies

## Finance Company Loan 1 Did you pledge household goods (describe) \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment due? \_\_\_\_\_

Keep or surrender? \_\_\_\_\_ Copy of installment note – please provide \_\_\_\_\_

## Finance Company Loan 2 Did you pledge household goods (describe) \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment due? \_\_\_\_\_

Keep or surrender? \_\_\_\_\_ Copy of installment note – please provide \_\_\_\_\_

## Finance Company Loan 3 Did you pledge household goods (describe) \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment due? \_\_\_\_\_

Keep or surrender? \_\_\_\_\_ Copy of installment note – please provide \_\_\_\_\_

## Loans for Jewelry, Gifts & Household Goods

### Secured Creditor 1 (Describe items purchased) \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment due? \_\_\_\_\_

Keep or surrender? \_\_\_\_\_ Copy of installment note – please provide \_\_\_\_\_

### Secured Creditor 2 (Describe items purchased) \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment due? \_\_\_\_\_

Keep or surrender? \_\_\_\_\_ Copy of installment note – please provide \_\_\_\_\_

### Secured Creditor 3 (Describe items purchased) \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment due? \_\_\_\_\_

Keep or surrender? \_\_\_\_\_ Copy of installment note – please provide \_\_\_\_\_

## Student Loans

### Student Loan Creditor 1

Student loan lender: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment?: \_\_\_\_\_

Is loan in default? \_\_\_\_\_ Is loan in deferment?: \_\_\_\_\_ When is deferment over? \_\_\_\_\_

### Student Loan Creditor 2

Student loan lender: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment?: \_\_\_\_\_

Is loan in default? \_\_\_\_\_ Is loan in deferment?: \_\_\_\_\_ When is deferment over? \_\_\_\_\_

## Health Club/Spa Membership

**Health Club Finance Company:** \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use facility: \_\_\_\_\_ Did you sign a contract: \_\_\_\_\_

Do you want to continue to use this facility/club: \_\_\_\_\_

## Credit Cards

**Credit Card Lender 1:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Credit Card Lender 2:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Credit Card Lender 3:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

**Credit Card Lender 4:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

\_\_\_\_\_

**Credit Card Lender 5:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

\_\_\_\_\_

**Credit Card Lender 6:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

\_\_\_\_\_

**Credit Card Lender 7:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

---

**Credit Card Lender 8:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

---

**Credit Card Lender 9:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

---

## Medical Bills

**Medical provider 1:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total balance due: \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use this health care provider? \_\_\_\_\_ When last used: \_\_\_\_\_

Collection agency name, address, acct # \_\_\_\_\_

---

**Medical provider 2:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total balance due: \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use this health care provider? \_\_\_\_\_ When last used: \_\_\_\_\_

Collection agency name, address, acct # \_\_\_\_\_

---

**Medical provider 3:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total balance due: \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use this health care provider? \_\_\_\_\_ When last used: \_\_\_\_\_

Collection agency name, address, acct # \_\_\_\_\_



**Medical provider 4:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total balance due: \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use this health care provider? \_\_\_\_\_ When last used: \_\_\_\_\_

Collection agency name, address, acct # \_\_\_\_\_

---

**Medical provider 5:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total balance due: \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use this health care provider? \_\_\_\_\_ When last used: \_\_\_\_\_

Collection agency name, address, acct # \_\_\_\_\_

---

**Medical provider 6:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total balance due: \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use this health care provider? \_\_\_\_\_ When last used: \_\_\_\_\_

Collection agency name, address, acct # \_\_\_\_\_

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## Other Creditors/Extra space

### Pension or 401(k) Loans

Type of investment \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take loan out? \_\_\_\_\_ How long will loan last? \_\_\_\_\_

---

**Personal Loan:** \_\_\_\_\_ Who is this person: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

---

**Personal Loan :** \_\_\_\_\_ Who is this person: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

---

**Creditor/Lender :** \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

---

**Creditor/Lender :** \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

---

**Creditor/Lender :** \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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## For Attorney's Use Only -Debt Analysis Worksheet

1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
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10.			
11.			
12.			
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14.			
15.			
16.			
17.			
18.			

Total Arrearage: \_\_\_\_\_ Total Priority: \_\_\_\_\_

Total Secured: \_\_\_\_\_ Total unsecured (100%) \_\_\_\_\_

Total general unsecured: \_\_\_\_\_ Total non-exempt equity: \_\_\_\_\_

Estimated plan payment: \_\_\_\_\_ % Plan: \_\_\_\_\_