



## **BANKRUPTCY QUESTIONNAIRE & REQUIRED DOCUMENTATION**

**IMPORTANT! Please Read:** Congratulations on taking the first steps towards your fresh start! We look forward to speaking with you and the consultation is free. In order to fully and properly advise you of your bankruptcy options, *the attached questionnaire must be fully completed prior to the consultation.* The information is confidential, so please be thorough and candid. Exact dollar amounts are not required...averages & approximate balances will suffice for this form.

This form is PDF fillable which allows you to “tab” through each question and easily type your answers. If you prefer to handwrite your answers that is also acceptable. We recommend saving the form to your computer first, then fill it out remembering to save your information as you go. Once completed, you can email it to us, fax it or simply bring it to your consultation. If you will be completing this form in our office, please arrive 30 minutes prior to your consult.

### **WHAT ELSE TO BRING TO THE CONSULTATION:**

Please do your best to bring the following items if they apply to you.

**NOTE: ITEMS (A) & (B) below are required for the consultation.**

**A. Income** - Last seven (7) months of all Paystubs for you & your spouse (even if spouse is not filing)

*\*If you are self-employed, and don't write yourself a paycheck, please provide a Profit & Loss Statement for “each” of the last 7 months. Please do not summarize the entire 7 month period.*

*\*If you're a 1099 employee, please provide copies of all checks received for the last (7) months. If you don't receive checks, circle all bank statement deposits for the last 7 months.*

*\*If you are retired and/or disabled, bring proof of Social Security/Disability/VA benefits.*

**B. Unsecured Creditor Information** - please know who you owe and about how much is owed.

*\* Many clients prefer that we pull a tri-merge credit report at the consultation. It makes for a more thorough meeting and saves you work down the line. The cost is \$100; however, it is then credited towards your eventual filing retainer fee. This is not required. It is an option available to you.*

**C. Financial**

Copies of ALL bank statements (personal, and business if applicable) for the last four (4) months.  
Last two (2) years Federal Tax Returns (and State if applicable) OR transcripts from IRS  
Your last statement for all retirement and health savings accounts (IRA, 401k, Annuities, FSA)

**D. Domestic Support & Lawsuits/Judgments**

If you are paying Child Support or Alimony, please provide a copy of the Order as well as a letter from the agency you are paying, if applicable, showing the arrearages.

If you have been sued in the past or are currently being sued/threatened with suit, please provide a copy of all documents and Judgments served upon you or letters received

**E. Miscellaneous**

Copies of Registration for ALL vehicles owned or leased

If you are being garnished, we need the contact information for your payroll so we can stop it ASAP!

**F. Costs/Retainer**

The consultation is free with no obligation; however, most clients do choose to immediately retain us and start the process. Our minimum retainer is \$100.00 (*\*this will also allow us to pull and import your credit report saving you alot of time later transcribing all the info into a form We accept Cash, Money Orders, Debit cards only.*)

# SOUTHEAST BANKRUPTCY

## Bankruptcy Client Questionnaire

### SECTION 1. NAME AND ADDRESS OF DEBTOR(S) (If married and filing jointly, provide Husband's info first)

**Name:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_  
First Middle Last Suffix (Jr.Sr.III) mm/dd/yyyy

**Have you used any other names/aliases/nicknames in the past eight years?** No | Yes  
If yes, please list other names used: \_\_\_\_\_

**Social Security #:** \_\_\_\_\_ **Ever use another social security #?** No | Yes

**Physical Address:** \_\_\_\_\_

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

If you use a different mailing address/P.O. Box, please list:

**Mailing Address:** \_\_\_\_\_  
Street/P.O. Box City State Zip

**Have you lived at your current address for the last 2 ½ years?** Yes No, If no, please list all previous addresses and dates of residency for the last 3 years: \_\_\_\_\_

**Contact Info:** Work Phone #: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Wireless #: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

\*Email: \_\_\_\_\_

**\*\*You are REQUIRED TO PROVIDE US WITH A VALID EMAIL ADDRESS THAT YOU CHECK OFTEN. This is how we will communicate with you and send you important dates and documents about your case**

**Marital Status:** Single | Married | Married but Separated | Divorced | Widowed

**Spouse Name:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_  
First Middle Last Suffix (Jr.Sr.III) mm/dd/yyyy

**Has your spouse used any other aliases/nicknames in the past eight years?** No | Yes  
If yes, please list other names used: \_\_\_\_\_

**Social Security #:** \_\_\_\_\_ **Ever use another social security #?** No | Yes

**Address:** Same as my spouses above. If different, list here: \_\_\_\_\_

**Spouse Contact Info:** Work Phone #: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ | Wireless #: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Email: \_\_\_\_\_

**Will you and your spouse be filing bankruptcy jointly?** N/A | Yes | No | Unsure

**Have you or your spouse filed bankruptcy before in the last 8 years?** No | Yes

**If you rent your home, is an eviction proceeding pending against you?** No | Yes | Not applicable, I own.

**List the name & address of all businesses owned for the last 4 years?** None

\_\_\_\_\_  
\_\_\_\_\_

**SECTION 2 – PRIMARY RESIDENCE AND OTHER REAL ESTATE, MOBILE HOMES, LAND AND TIMESHARES**

Select one: I don't own property; I rent/live with someone. You may skip this section & proceed to Section 3 on page 4.  
 I do own (or am currently financing/mortgaging) real estate, land, mobile homes or timeshares.  
 If so, please **thoroughly** complete this section.

Primary Residence	Mortgage(s), Home Equity Lines & Other Liens	Who Owns?
Address:	Name & Address of <b>First Mortgage Co/Bank/Lienholder?</b>	Me alone
		Spouse alone
		Joint/ (TIC)
		JTWROS
	Current Estimated "As-Is" Value? \$	TBE
	Current Payoff Amount? \$	Unsure
Date of purchase: _____	Current Interest Rate? %	Other:
Original Purchase Price? \$ _____	Current Monthly payment? \$	
Type of property? Check all that apply. Single-family home Duplex/multi-unit Condo/cooperative Mobile/MFG home Land only Investment property Timeshare	Are Taxes & Insurance included? No   Yes	<b>Do you want to keep this property or surrender it?</b>  KEEP SURRENDER UNSURE
	Are you current on this loan? No   Yes If not, how much are you behind? \$ _____	
	Do you also pay HOA dues? No   Yes If HOA, what is the monthly amount? _____	
	Are the dues current? Yes   No If no, what is the total amount behind? _____	
	Are there any co-debtors on this loan? Yes   No	
<b>If you have other liens</b> (such as a second mortgage, line of credit, home equity loan, SBA) <b>on the same property above</b> , then please list the information here =====>	<b>2nd Mortgage Co/Bank/Lienholder.</b> Name & Address:	
	Current Payoff: Interest Rate:	
	Monthly Payment: Months left:	
	If behind, how much? \$	
	Are there any co-debtors on this loan? Yes   No	
	<b>3rd Mortgage Co/Bank/Lienholder.</b> Name & Address:	
	Current Payoff: Interest Rate:	
	Monthly Payment: Months left:	
	If behind, how much? \$	
	Are there any co-debtors on this loan? Yes   No	

\*\*If you have no other real estate, land, mobile homes or timeshares, you may proceed to Section 3

**Section 2. Continued (Second Piece of Real Estate/Property interest that you Have)**

2 <sup>nd</sup> Home, Investment Property, Etc	Mortgage(s), Home Equity Lines & Other Liens	Who Owns?
Address:	Name & Address of <b>First Mortgage Co/Bank/Lienholder?</b>	Me alone
		Spouse alone
		Joint/ (TIC)
	Current Estimated "As-Is" Value? \$	JTWROS
	Current Payoff Amount? \$	TBE
Date of purchase: _____	Current Interest Rate? %	Unsure
Original Purchase Price? \$ _____	Current Monthly payment? \$	Other:
Type of property? Check all that apply. Single-family home Duplex/multi-unit Condo/cooperative Mobile/MFG home Land only Investment property Timeshare	Are Taxes & Insurance included? No   Yes	<b>Do you want to keep this property or surrender it?</b>  KEEP SURRENDER UNSURE
	Are you current on this loan? No   Yes If not, how much are you behind? \$ _____	
	Do you also pay HOA dues? No   Yes If HOA, what is the monthly amount? _____	
	Are the dues current? Yes   No If no, what is the total amount behind? _____	
	Are there any co-debtors on this loan? Yes   No	
<b><i>If you have other liens</i></b> (such as a second mortgage, line of credit, home equity loan, SBA) <b><i>on the same property above</i></b> , then please list the information here =====>	<b>2nd Mortgage Co/Bank/Lienholder.</b> Name & Address:	
	Current Payoff: Interest Rate:	
	Monthly Payment: Months left:	
	If behind, how much? \$	
	Are there any co-debtors on this loan? Yes   No	
	<b>3rd Mortgage Co/Bank/Lienholder.</b> Name & Address:	
	Current Payoff: Interest Rate:	
	Monthly Payment: Months left:	
	If behind, how much? \$	
	Are there any co-debtors on this loan? Yes   No	

**\*\* IF you have more than two pieces of property listed in this section, please list on the addendum (last page of this questionnaire)**

**SECTION 3 - Cars, Trucks, Motorcycles, RVs, Watercraft, Aircraft, ATVs & Other Vehicles**

You must list ALL VEHICLES that are registered in your name and/or that you have an ownership interest in EVEN IF THEY ARE PAID FOR OR ARE JUNK/PARTS ONLY. If you have none, you may proceed to Section 4 on page 6.

Property Description	Finance Company – Bank - Title Loan Info	Who owns
<b>VEHICLE NO. 1</b> Year:	<b>If this vehicle Paid For?</b> Yes   No If no, fill out the info below; <b>Creditor Name and Address:</b>	Me alone Spouse alone Joint/ (TIC) JTWROS TBE Unsure Other:
Make:		
Model:		
VIN #	Current Payoff? \$	
	Current Interest Rate? %	
Mileage:	Monthly payment? \$	
Date Purchased:	How many payments are left?	<b>Do you want to keep this vehicle or surrender it?</b>
	If you are behind on this loan, how much? \$	
Condition/Remarks:	Are there any co-debtors on this loan? Yes   No	KEEP SURRENDER UNSURE
	Select One: I made this loan in order to purchase this vehicle I made this loan AFTER I already owned the vehicle	
	This is a title loan	
<b>VEHICLE NO. 2</b> Year:	<b>If this vehicle Paid For?</b> Yes   No If no, fill out the info below; <b>Creditor Name and Address:</b>	Me alone Spouse alone Joint/ (TIC) JTWROS TBE Unsure Other:
Make:		
Model:		
VIN #:	Current Payoff? \$	
	Current Interest Rate? %	
Mileage:	Monthly payment? \$	
Date Purchased:	How many payments are left?	<b>Do you want to keep this vehicle or surrender it?</b>
	If you are behind on this loan, how much? \$	
Condition/Remarks:	Are there any co-debtors on this loan? Yes   No	KEEP SURRENDER UNSURE:
	Select One: I made this loan in order to purchase this vehicle I made this loan AFTER I already owned the vehicle	
	This is a title loan	

**Section 3. Continued Cars, Trucks, Motorcycles, RVs, Watercraft, Aircraft, ATVs & Other Vehicles.**

Property Description	Finance Company – Bank - Title Loan Info	Who owns
<b>VEHICLE NO. 3</b> Year:	<b>If this vehicle Paid For?</b> Yes   No If no, fill out the info below; <b>Creditor Name and Address:</b>	Me alone Spouse alone Joint/ (TIC) JTWROS TBE Unsure Other:
Make:		
Model:		
VIN #		
	Current Payoff? \$	
	Current Interest Rate? %	
Mileage:	Monthly payment? \$	
	How many payments are left?	
Date Purchased:	If you are behind on this loan, how much? \$	<b>Do you want to keep this vehicle or surrender it?</b>
Condition/Remarks:	Are there any co-debtors on this loan? Yes   No	KEEP SURRENDER UNSURE
	Select One: I made this loan in order to purchase this vehicle I made this loan AFTER I already owned the vehicle This is a title loan	
<b>VEHICLE NO. 4</b> Year:	<b>If this vehicle Paid For?</b> Yes   No If no, fill out the info below; <b>Creditor Name and Address:</b>	Me alone Spouse alone Joint/ (TIC) JTWROS TBE Unsure Other:
Make:		
Model:		
VIN #:		
	Current Payoff? \$	
	Current Interest Rate? %	
Mileage:	Monthly payment? \$	
	How many payments are left?	
Date Purchased:	If you are behind on this loan, how much? \$	<b>Do you want to keep this vehicle or surrender it?</b>
Condition/Remarks:	Are there any co-debtors on this loan? Yes   No	KEEP SURRENDER UNSURE:
	Select One: I made this loan in order to purchase this vehicle I made this loan AFTER I already owned the vehicle This is a title loan	

*IF you have more than 4 vehicles than the space provided, please list the additional vehicles on the addendum attached.*

## Section 4 – Priority Debts, Support/Alimony & Student Loans

\*In order to file bankruptcy, you must have filed all "REQUIRED" tax returns for the last 4 years. If you weren't required to file, that is ok too. Please be truthful and accurate. Although taxes and support are generally not dischargeable, there are exceptions and even if not dischargeable, bankruptcy can usually help significantly but we must be aware of the year, amount and nature of tax owed. *If you are uncertain, you should contact the IRS and obtain transcripts for the last 4 years.*

### PART A. TAXES

I do NOT owe any back taxes and I have filed all returns for the last 4 years. you may proceed to Part B below.  
I do owe taxes, the amounts are below;

**Internal Revenue Service**, I owe a total of \$ \_\_\_\_\_ for tax year(s) \_\_\_\_\_

These taxes are for \_\_\_\_\_  
(Income, Trust Taxes/payroll taxes, social security overpayment , corporate taxes, other: please explain)

### State Taxes (if applicable)

I owe the state of \_\_\_\_\_ \$ \_\_\_\_\_ for tax years \_\_\_\_\_

These taxes are for \_\_\_\_\_  
(Income, Trust Taxes/payroll taxes, social security overpayment , corporate taxes, other: please explain)

### PART B. DOMESTIC SUPPORT OBLIGATIONS (CHILD SUPPORT/ALIMONY)

I do NOT pay child support or alimony to anyone. you may proceed to Part C below on this page.  
I do pay/owe support, the amounts are below;

#### DSO #1

Name of Parent or Ex-spouse I pay support to: \_\_\_\_\_

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

Court Ordered?    Yes|    No, I pay voluntarily. Monthly amount: \$ \_\_\_\_\_ Arrears, if any \$ \_\_\_\_\_

#### DSO #2

Name of Parent or Ex-spouse I pay support to: \_\_\_\_\_

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

Court Ordered?    Yes|    No, I pay voluntarily. Monthly amount: \$ \_\_\_\_\_ Arrears, if any \$ \_\_\_\_\_

### PART C. STUDENT LOANS

I do NOT owe any student loans. Proceed to Section 5 on the next page.  
I do have outstanding student loans, the amounts are below;

Total approximate balance of all loans \$ \_\_\_\_\_ Total Monthly payment(s) (if any) \$ \_\_\_\_\_

Current Status of the loans (current, default, deferred, IBR) \_\_\_\_\_

### NOTES:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

SECTION 5- INCOME AND WAGE INFORMATION

**PART A. DEBTOR'S PRIMARY EMPLOYER**

I am      Employed |      Self-Employed |      Unemployed |      Disabled |      Retired

Name and Address of your employer: \_\_\_\_\_

How long have you had this job: \_\_\_\_\_ Position: \_\_\_\_\_

I get paid:    weekly |    every two weeks |    twice a month |    Monthly |    Other \_\_\_\_\_

Amount you **GROSS** (before any taxes and deduction) every paycheck (average); \$ \_\_\_\_\_

Amount you **NET** (after taxes, deductions & benefits) every paycheck (average) \$ \_\_\_\_\_

**Second Job/Employer Information (if applicable - Name and Address of employer: \_\_\_\_\_**

How long have you had this job: \_\_\_\_\_ Position: \_\_\_\_\_

I get paid:    weekly |    every two weeks |    twice a month |    Monthly |    Other \_\_\_\_\_

Amount you **GROSS** (before any taxes and deduction) every paycheck (average); \$ \_\_\_\_\_

Amount you **NET** (after taxes, deductions & benefits) every paycheck (average) \$ \_\_\_\_\_

Please list the source and amount of **all other monthly income not discussed** above (such as Social Security, SSI, Disability, VA Disability, Retirement, Pension, Annuity, Child Support, Alimony, Trust Income, etc.)

**PART B. SPOUSE'S PRIMARY EMPLOYER**

Spouse is      Employed |      Self-Employed |      Unemployed |      Disabled |      Retired

Name and Address of spouse employer: \_\_\_\_\_

How long have you had this job: \_\_\_\_\_ Position: \_\_\_\_\_

I get paid:    weekly |    every two weeks |    twice a month |    Monthly |    Other \_\_\_\_\_

Amount you **GROSS** (before any taxes and deduction) every paycheck (average); \$ \_\_\_\_\_

Amount you **NET** (after taxes, deductions & benefits) every paycheck (average) \$ \_\_\_\_\_

**Spouse Second Job Information (if applicable - Name and Address of employer: \_\_\_\_\_**

How long have you had this job: \_\_\_\_\_ Position: \_\_\_\_\_

I get paid:    weekly |    every two weeks |    twice a month |    Monthly |    Other \_\_\_\_\_

Amount you **GROSS** (before any taxes and deduction) every paycheck (average); \$ \_\_\_\_\_

Amount you **NET** (after taxes, deductions & benefits) every paycheck (average) \$ \_\_\_\_\_

Please list the source and amount of **all other monthly income not discussed** above (such as Social Security, SSI, Disability, VA Disability, Retirement, Pension, Annuity, Child Support, Alimony, Trust Income, etc.)



**SECTION 6 - HOUSEHOLD SIZE & MONTHLY EXPENSES**

Please list all dependents of you & your spouse with their age & relationship to you (*don't provide names.*)

<b>Relationship</b> (Son, Daughter, grandson, mom, etc)	<b>Age</b>	<b>Who does dependent live with?</b>
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Please fill in the monthly amount of your expenses below.... if it doesn't apply to you, leave it blank**

<b>First Mortgage Payment</b> .....	\$
Real Estate Taxes (if not included in monthly payment above).....	\$
Homeowners Insurance (if not included in monthly payment above).....	\$
Renters Insurance/Flood Insurance.....	\$
Household Maintenance, upkeep, expenses.....	\$
HOA Dues/Condo Dues.....	\$
<b>Second Mortgage/HELOC Payment</b> .....	\$
<b>Mortgage Payments on Other property</b> .....	\$
Taxes/Insurance/HOA on other real estate owned.....	\$
<b>Electricity / Gas / Propane</b> .....	\$
Water and Sewer.....	\$
Landline and Mobile Phones.....	\$
Internet and Cable/Satellite.....	\$
Alarm/Security.....	\$
<b>Food</b> .....	\$
<b>Childcare/Daycare/Aftercare/Tuition</b> .....	\$
<b>Clothing</b> .....	\$
<b>Personal Care (Products/Services)</b> .....	\$
<b>Medical Dental</b> <small>enter amount you spend on average monthly for uncovered prescriptions/co-pays etc, not what comes out of your check</small> .....	\$
<b>Fuel Expenses for vehicles</b> (gas and includes public transport charges, parking and tolls you can prove) .....	\$
<b>Charity/Tithing</b> .....	\$
<b>Insurance</b> (don't include those amount deducted from your paycheck)	
Life Insurance .....	\$
Health Insurance .....	\$
Vehicle Insurance .....	\$
Other Insurance expenses .....	\$
<b>Taxes</b> (not those deducted from your check..this would be quarterly taxes you pay in advance).....	\$
<b>Car &amp; Lease Payments</b> #1 \$ _____ #2 \$ _____ #3 \$ _____ #4 \$ _____	
<b>Other installment payments</b> (furniture, secured debts you are keeping) .....	\$
<b>Child Support and Alimony</b> .....	\$

**Other Expenses not listed above** Describe: \_\_\_\_\_

Please explain any significant increase or decrease in expenses in the next year:

