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BANKRUPTCY QUESTIONNAIRE

This information is deemed confidential and protected by the attorney-client privilege. Such information is not intended by client to be produced or discoverable by any third parties, as it is a communication made to an attorney for the purpose of obtaining or using legal services, and is made with an expectation of confidentiality.

Indicate the type of petition being filed:

- Unmarried individual.
- Married and joint.
- Married but individual petition. Name of individual _____
- Check here if married but separated or if separate households are maintained.

Please Complete the Following Information:

If married and filing jointly, Spouse's Info.:

Full Legal Name (First, Middle, Last, Jr., Sr, II, etc)
If not your legal first name, what name do you go by?

Full Legal Name
Any other names, or maiden name, used in the past?

DOB: _____

DOB: _____

SSN: _____

SSN: _____

Residence Address:

Mailing Address (if different):

County: _____

If **not** GEORGIA, indicate your State of residence exactly 2 YEARS ago?

Contact Information:

Home Phone: _____
Cell Phone: _____
Husband's Work Phone: _____
Wife's Work Phone: _____
E-Mail Address: _____
Emergency Contact: _____

How did you find our firm?:

[] Referral from friend or family.
[] Phone Book or Yellow Pages.
[] Our Website or Internet.
[] Other: _____

Prior Bankruptcies: Were you ever involved in a prior bankruptcy case or Chapter 13 case (Wage Earner Plan)?

Yes ____ No ____.

Case number(s): _____ Chapter: [Circle one] 7 or 13

Date(s) filed: _____

Location of Court: _____

Disposition of each case: [] Dismissed; [] Discharged; Date: _____

Is your spouse involved in any bankruptcy case or chapter 13 case that is still going on?

No Yes. If yes, please describe spouse's case (which Chapter, when filed, status):
.....

REAL ESTATE & DEBTS AGAINST REAL ESTATE:

DO YOU OWN OR HAVE AN OWNERSHIP INTEREST IN REAL ESTATE / LAND: No Yes.

If YES, Describe and give the location of all real property (lot, house, land, burial plot, etc.) in which you hold an interest:

How is this Property Titled?

[] Husband's name only; [] Wife's name only; [] Jointly owned between husband and wife; or
[] Jointly owned by _____ with _____

Information about value:

Approximate month/year purchased: _____ / _____ Price Paid \$ _____

Fair Market Value (if known) from County Tax bill or website: \$ _____

Value according to www.Zillow.com: \$ _____

Assuming lower value is better, and with the understanding that I need to protect your home, what is your opinion of the value, and are there any known problems or needed repairs that would impact value?

Mortgage Company (Name): _____

Lender's Address (IMPORTANT): _____

\$ _____ Balance Owed/ Payoff

How much are the monthly mortgage payments: \$ _____/Mo.

If not current, how far behind are the payments: \$ _____

Are you aware of a pending FORECLOSURE or Sale Date? (If so, describe and alert attorney):

Other Loans on House (2nd Mortgage or HELOC): Lender Name: _____

Lender's Address (IMPORTANT): _____

\$ _____ Balance Owed/ Payoff

How much are the monthly mortgage payments: \$ _____/Mo.

If not current, how far behind are the payments: \$ _____

HOMEOWNER'S ASSOCIATION DUES (If one exists, this is important – I need the Name and Address):

Name & Address of HOA for Notices & Payments:

Yearly Dues: \$ _____

Amt Owed Now \$ _____

ARE PROPERTY TAXES CURRENT? IF NOT, STATE THE APPROXIMATE YEARS/AMOUNTS OWED:

County: _____

Year(s) Owed: _____ Approximate Total: \$ _____

FULL DISCLOSURE OF ASSETS IS IMPORTANT: DESCRIBE YOUR PERSONAL PROPERTY:

We are required to provide the Court with a list (and dollar value) of your personal property, such as furniture, clothing, automobiles, etc. Please provide an approximate dollar value for the categories that apply to your personal property. Use "Yard Sale" or "Craigslist" Values . . . (not "new" or "replacement") values.

Household Furniture: \$ _____ Rental Security Deposits: \$ _____

Misc. Electronics: \$ _____ If you have a *Whole-Life*
Insurance Policy, what is
Wearing apparel: \$ _____ the *Cash Surrender Value*: \$ _____

Estimated Value of Jewelry \$ _____ 401(k), IRA or Pension: \$ _____
____ Check if you have a special insurance endorsement covering theft or loss of any valuables, like jewelry. ____ Check here if you have *inherited* a 401(k)/IRA

Firearms and sports equipment: \$ _____

Cash on hand: \$ _____

Checking Acct Balance (Avg.) \$ _____

Bank Name: _____

Savings Account Balance (Avg.) \$ _____

Bank Name: _____

NOTE: PLEASE NOTIFY US IF YOU OWE MONEY TO ANY BANK WHERE YOU KEEP A CHECKING OR SAVINGS ACCOUNT:

Check this box if your name is on any account at WELLS FARGO with \$5,000 or more in it.

Projected Tax Refund this Year \$ _____

Stock or securities: \$ _____

LLC's or Sub-S Corporations you own:
% or Shares: _____ Name of Entity: _____

Inheritance expected due to a recent death? \$ _____
____ Check here if you will inherit from anyone who is critically ill, or likely to pass soon.

Are you owed money? If so, describe:

Animals / Pets. Number of: Dogs ____ Cats ____

Describe below any college accounts you've set up for children, or custodial accounts or accounts you're on merely as an authorized signer:

IMPORTANT NOTE ABOUT LAWSUITS: If you have a possible lawsuit against a person or company, whether you have filed it yet or not, you **MUST DISCLOSE** it here as a possible asset. If you fail to disclose it, you'll be forever barred from asserting the claim under the doctrine of *judicial estoppel*. If you have any doubt or questions, please discuss with attorney asap.

Do you have cause to sue someone for any reason, including damage to your property, for money owed to you, or as a member of a class action, or for injuries to yourself or other members of your family? (For example, you were injured in an automobile accident caused by the negligence of another driver.)

YES _____ NO _____

If YES, please provide the following information:

Existing or Potential Lawsuit(s)	
Who Could You Sue (or Who Have You Sued)?	
How Much Money is Involved?	
Please Explain what happened, whether a lawsuit has been filed, and the name and contact information for your attorney.	

Other than Vehicles, do you have any valuable assets, not described above, worth \$500 or more? Describe:

VEHICLES (Cars, trucks, motor homes, motorcycles, ATV's etc.):

1. PAID-FOR VEHICLES: List all Vehicles that you own Free-and Clear::

Year & Type:	Approx. Mileage:	Approx. Blue-Book Value:
_____	_____	\$ _____
_____	_____	\$ _____

Note: If you have not seen your credit report, I encourage you to get one for free at www.AnnualCreditReport.com. I prefer TransUnion, and *make sure* you either print it immediately, or save it to your computer so it's not lost.

2. LOANS WITH VEHICLES AS COLLATERAL: (See www.KBB.com or www.NADAGuides.com for the current value of your car.... Make sure to use "Private Party" value, not trade-in value.)

Vehicle # 1: _____
 (Year & Type of Vehicle) (Approx. Mileage)

Approximate Month and Year of Purchase: _____

Terms of vehicle loan: Monthly Payment of \$ _____ for _____ months at _____ % APR.

Name & Address of Lien holder or Bank: _____ Approx. Value (Blue Book): \$ _____
 _____ Approx. Balance Owed: \$ _____
 _____ How far behind are payments? _____ months.
 _____ Do you want to keep this vehicle? _____

Vehicle # 2: _____
 (Year & Type of Vehicle) (Approx. Mileage)

Approximate Month and Year of Purchase: _____

Terms of vehicle loan: Monthly Payment of \$ _____ for _____ months at _____ % APR.

Name & Address of Lien holder or Bank: _____ Approx. Value (Blue Book): \$ _____
 _____ Approx. Balance Owed: \$ _____
 _____ How far behind are payments? _____ months.
 _____ Do you want to keep this vehicle? _____

Vehicle # 3: _____
 (Year & Type of Vehicle) (Approx. Mileage)

Approximate Month and Year of Purchase: _____

Terms of vehicle loan: Monthly Payment of \$ _____ for _____ months at _____ % APR.

Name & Address of Lien holder or Bank: _____ Approx. Value (Blue Book): \$ _____
 _____ Approx. Balance Owed: \$ _____
 _____ How far behind are payments? _____ months.

Do you want to keep this vehicle? _____

Vehicle # 4:

(Year & Type of Vehicle) _____ (Approx. Mileage) _____

Approximate Month and Year of Purchase: _____

Terms of vehicle loan: Monthly Payment of \$ _____ for _____ months at _____ % APR.

Name & Address of Lien holder or Bank: _____ Approx. Value (Blue Book): \$ _____

_____ Approx. Balance Owed: \$ _____

_____ How far behind are payments? _____ months.

_____ Do you want to keep this vehicle? _____

FURNITURE, JEWELRY OR OTHER SECURED LOANS :

Complete the following for your other secured loan. A secured loan has something for collateral, such as furniture, a 4-wheeler, or jewelry. Include local finance companies who took a list of your household items.

Creditor's Name and Address NOTE: Your paperwork can not be properly completed without all of your creditors' addresses!	Who is Liabile for Debt? H - Husband W - Wife J - Joint	Approx. Balance Owed	Describe the Collateral for the Debt (example, furniture) and write down your estimate for the current minimum yard-sale value.
		\$	\$
		\$	\$
		\$	\$
		\$	\$

LIST ANY CREDITORS THAT HAVE FILED A LAWSUIT OR OBTAINED A JUDGMENT:

Name and address of creditor or attorney:	H, W or J	Approx. Judgment Amt.	County & Approx Date:
		\$	
		\$	
		\$	\$

**** If you own real estate, a judgment is a lien. Bankruptcy allows us to remove the lien, but only if we know about it.**

INCOME TAX DEBTS: None owed. I/we filed all tax returns. (Skip to next section.)
 Yes, and all tax returns *were* filed. (Complete the info. below.)
 Maybe. Still need to file returns for the following years:

Amounts owed, if any, to INTERNAL REVENUE SERVICE:

Tax Year:	Was a Return Filed on time?	Amount of Tax/Penalty Owed:
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Amounts owed, if any, to the GEORGIA DEPARTMENT OF REVENUE:

Tax Year:	Was a Return Filed on time?	Amount of Tax/Penalty Owed:
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

CHILD SUPPORT OR ALIMONY PAYMENTS:

IMPORTANT: Name and address of recipient of support: Amount of Arrears Owed, if Any:
 _____ \$ _____

STUDENT LOANS:

(Name & Address of Creditor)	Person Liabile	Monthly Payment	Balance Owed
		\$	\$
		\$	\$

UNSECURED DEBTS:

Examples are credit cards, medical bills, deficiencies on repossessions, etc. Please provide us with all addresses available to you, even the address of bill collectors or attorneys hired by the creditor.

Creditor's Name and Address NOTE: Your paperwork can not be properly completed without all of your creditors' addresses!	Who is Liabile for Debt? H - Husband W - Wife J - Joint	Approximate Amount Currently Owed.
		\$
		\$
		\$

		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$

		\$
		\$
		\$
		\$
		\$
		\$

LEASES OR PENDING CONTRACTS

→ **If you rent your home or apartment please indicate:**

Name & Address of Landlord: _____

Do you wish to assume this lease & keep paying? Yes. No.

→ **If you have leased furniture or electronics, like Aarons or Rent-A-Center, please indicate:**

Name & Address of Lessor: _____

What are you Leasing? _____

Terms of Lease: \$ _____ per _____ until _____

Do you wish to assume this lease & keep paying? [] Yes. [] No.

CO-SIGNED DEBTS:

Please indicate whether you have co-signed for someone, or if someone has co-signed for you. If so:

Which Debts? (Include address if not already above):

Important!

Name & Address of the Co-Debtor: _____

BUDGET: FAMILY SIZE, INCOME AND EXPENSES:

NOTE: Please complete the following information for you and your spouse, even if your spouse is not filing with you.

	Husband	Wife
Age:	_____	_____
Occupation:	_____	_____
Employer Name:	_____	_____
How Long Employed There?:	_____	_____
Employer Address:	_____	_____
	_____	_____

Dependents OR **Household Members** *Even if Not Legal Dependents:* (For each, please state the name, age and relationship):

IMPORTANT!!!!!! I hate this, but the new forms and laws require us to disclose month-by-month Gross Income (the big number, before deductions for taxes etc.) for EACH of the past 6 Months:

YOUR GROSS INCOME OVER THE PAST 6 MONTHS:

EXACT Gross (Before Deductions) Income <i>Last Month:</i>	Husband \$ _____	Wife: \$ _____
EXACT total Gross Income (all sources) <i>2 Months Ago:</i>	Husband \$ _____	Wife: \$ _____
EXACT total Gross Income (all sources) <i>3 Months Ago:</i>	Husband \$ _____	Wife: \$ _____
EXACT total Gross Income (all sources) <i>4 Months Ago:</i>	Husband \$ _____	Wife: \$ _____
EXACT total Gross Income (all sources) <i>5 Months Ago:</i>	Husband \$ _____	Wife: \$ _____
EXACT total Gross Income (all sources) <i>6 Months Ago:</i>	Husband \$ _____	Wife: \$ _____

***** Explain if income over last 6 months was higher or lower than normal / expected going forward?**

**YOUR ANTICIPATED INCOME AND PAYROLL DEDUCTIONS
USE THIS CHART AS A PROJECTION FOR A TYPICAL MONTH NOW**

	Debtor	Joint Debtor <i>or</i> Non-Filing Spouse
Current <i>monthly</i> gross wages (before deductions for taxes, etc.), salary or commissions (Pro-rate if not paid monthly.)	\$	\$
Estimated <i>Monthly</i> Overtime.	\$	\$
Amount Deducted <i>Monthly</i> for Taxes and Social Security.	(\$)	(\$)
Amounts (if Deducted from Pay) for:		
Health Insurance (per month):	(\$)	(\$)
Life Insurance (per month):	(\$)	(\$)
Dental Insurance (per month):	(\$)	(\$)
Disability Insurance (per month):	(\$)	(\$)
401(k) Deduction (per month):	(\$)	(\$)
401(k) LOAN Deductions (per month)	(\$)	(\$)
	Approx Balance Owed?	Approx Balance Owed?
	\$ _____	\$ _____
	Approx Date Paid-Off?	Approx Date Paid-Off?
Monthly Gross Income from Operation of a Business (Describe).	\$	\$
Monthly Income from Rental Property.	\$	\$
Monthly Dividends or Interest.	\$	\$
Amount Received Monthly for Alimony or Child Support.	\$	\$
Social Security or Govt. Assistance.	\$	\$
Pension or Retirement.	\$	\$
Other Monthly Income (Specify).	\$	\$
<i>HOW MUCH IS YOUR AVG TAX REFUND PER YEAR?:</i> \$ _____		

YOUR MONTHLY LIVING EXPENSES

Rent or home mortgage payment: \$ _____
If not included in mortgage payment:
Property taxes: \$ _____/year (divide by 12) = \$ _____
Homeowner's insurance: \$ _____/year (divide by 12) = \$ _____
Homeowners Association Dues \$ _____/year (divide by 12) = \$ _____
Second Mortgage monthly payment (If Applicable): \$ _____
Electricity: \$ _____
Water and sewer: \$ _____
Telephone (average monthly): \$ _____
Cable Television: \$ _____
Heating Gas: \$ _____
Garbage Service: \$ _____
Home Maintenance (repairs and upkeep): \$ _____
Food: \$ _____
Clothing: \$ _____
Laundry and Dry Cleaning: \$ _____
Medical and dental expenses (including prescriptions): \$ _____
Gasoline for vehicle(s): \$ _____
Life Insurance (not deducted from paycheck): \$ _____
Health Insurance (not deducted from paycheck): \$ _____
Auto Insurance: \$ _____
Other Insurance (Specify): \$ _____
Income Taxes (monthly) IF NOT deducted from a paycheck: \$ _____
Furniture Leases or Rent-to-Own Contracts: \$ _____
Alimony or Child Support: \$ _____
Daycare Expense (Monthly): \$ _____
Pet Food / Vet Bills: \$ _____
Automobile Maintenance & Tags: \$ _____
Church Donations / Tithes: \$ _____
Other Living Expenses not Described Above:

IF YOUR SPOUSE IS NOT FILING A CHAPTER 13 OR CHAPTER 7 *JOINTLY* WITH YOU, PLEASE COMPLETE THE FOLLOWING FOR HIS OR HER SEPARATE BILLS (IF ANY): Examples are car payments, furniture payments, credit card payments, etc.

Creditor:	Monthly Payment:	Mo. and Yr. when Account will be PAID-OFF:
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

STATEMENT OF FINANCIAL AFFAIRS

→ **IMPORTANT: Please state your income for this year (to the current date), as well as your income for the past two years. The Court may seek to dismiss your petition if we do not provide this information.**

A. YEAR-TO-DATE INCOME (This is your income from Jan. 1st to the present date).

Husband's Year-to-Date Income: \$ _____ [] Actual or [] Estimated

Wife's Year-to-Date Income: \$ _____ [] Actual or [] Estimated

B. LAST YEAR'S INCOME (This figure can be ascertained from your tax returns).

Husband's Income Last Year: \$ _____ [] Actual or [] Estimated

Wife's Income Last Year: \$ _____ [] Actual or [] Estimated

C. PREVIOUS YEAR'S INCOME (This figure can be ascertained from your tax returns).

Husband's Income: \$ _____ [] Actual or [] Estimated

Wife's Income: \$ _____ [] Actual or [] Estimated

→ Describe the source, date amount of income that you have derived from a source other than employment or operation of a business in the past two years. (For example, the sale of property, dividends from stocks, etc.)

→ List any *single payment over \$600* you have made to any unsecured creditors in the last 90 days:

Creditor	Date of Payment	Amount Paid	Account Balance
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

→ List any payments to repay debt you have made to a family member or business partner during the last year:

Creditor	Date of Payment	Amount Paid	Account Balance
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

→ TRANSFERS / SALE OF MONEY OR PROPERTY: List any and all other property that you have transferred out of your name or to another person, whether as a sale, gift or collateral for a loan, during the past year:

Transferee & Relationship (Name and Address):	Date:	Describe Property Transferred & the Value Received:
_____	_____	_____
_____	_____	_____

→ Have you been sued or garnished in the last year (12 months)? _____

If yes, it is **URGENT** that you provide our office with either:

(1) **Copies of all court papers;** *or*

(2) The following information for each suit or garnishment:

Caption of the Suit [Plaintiff's name and Defendant(s) name(s), along with Case #]:

Which Court and County was the suit filed in? (Example: Superior Court of Bartow County):

→ List any property garnished, attached or seized during the last year by a creditor:

Creditor	Date of Seizure	Description/Value of Property
_____	_____	_____
_____	_____	_____

→ List any repossessions, foreclosures and voluntary returns during the last year:

Creditor	Date of Repossession or Foreclosure	Description/Value of Property
_____	_____	_____
_____	_____	_____

→ List all gifts or charitable contributions made during the last year except ordinary and usual gifts to family members totaling less than \$600 per family member and \$600 per charitable recipient:

Recipient:	Relationship (if any):	Date of Gift:	Description/Value of Gift:
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→ List all losses from fire, theft, other casualty or gambling during the past year.

_____ (Check if Applicable): On the back of this sheet is a list of the description and value of property, circumstances of loss, if loss was covered by insurance (give particulars) and date of loss.

→ List all of your financial accounts and instruments which were closed, sold, or otherwise transferred in the past year. Include checking, savings, or other financial accounts, CDs, shares and share accounts held in banks, credit unions, pension funds, brokerage houses, etc.

Institution (Name & Address)	Account Number	Amount & Date of Sale or Closing
_____	_____	_____
_____	_____	_____

→ List each safe deposit box in which you had valuables in the past year.

Institution (Name & Address):

Who had Access?

Description of Contents:

→ List all setoffs (money taken from your account to repay a loan at the same bank as where your money has been deposited) made by any creditor, including a bank, against a debt or deposit within the past 90 days:

Creditor (Name & Address)	Date of Setoff	Amount of Setoff
_____	_____	\$ _____
_____	_____	\$ _____

→ List all property OWNED by another person that you (or you and your spouse) hold or control.

Owner (Name & Address)	Description & Value of Property	Location of Property
------------------------	---------------------------------	----------------------

→ If you have moved within the last TWO years, list all premises occupied during that period.

Address:	Dates of Occupancy:
_____	_____
_____	_____

If you own shares of a business that is INCORPORATED (or an LLC), Answer the following questions related to that business:

Nature, location and name of business

List the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six 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 **six years** immediately preceding the commencement of this case.

BEGIN

DATE	NAME OF BUSINESS	TAX ID NUMBER	ADDRESS OF BUSINESS	NATURE OF BUSINESS & END DATE
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Books, records and financial statements

List all bookkeepers and accountants who within the past **two years** kept or supervised the keeping of books of account and records of the business.

NAME	ADDRESS	DATES SERVICES RENDERED
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List all firms or individuals who within the past **two years** have audited the books of account and records, or prepared a financial statement of the business.

NAME	ADDRESS	DATES SERVICES RENDERED
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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 business. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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List all financial institutions, creditors and other parties, to whom a financial statement was issued by the business within the past **two years**.

NAME	ADDRESS	DATE ISSUED
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If you are self-employed, or run a small business, please attach your most recent Profit & Loss statement, or try to attach an estimated monthly business budget, showing average Gross Receipts, then average monthly Costs and Expenses for the business. The net result should be average monthly profit, or loss.