

# OREGON FRESH START

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## BANKRUPTCY QUESTIONNAIRE

(Joint Debtors)

I have attempted to make this questionnaire as simple as possible to complete. The information required in this form is information that is required to prepare a bankruptcy petition for filing with the court. You must make a full disclosure of all of your financial affairs. If you do not and I find out about it, I am required to notify the court and you will be required to sign corrected documents for filing with the court. Depending upon the nature of the corrected information, the court may do nothing or the court may dismiss your bankruptcy. In addition, the FBI investigates bankruptcy crimes. Federal law provides severe penalties for bankruptcy crimes, which include bribery, hiding assets, making false statements, making fake claims, filing under a false name and perjury. Title 18, United States Code, Sec. 152, et. seq. provides penalties of up to 5 years imprisonment or a fine of not more than \$250,000 or both. The bottom line - **FILL THIS FORM OUT ACCURATELY!**

In completing this questionnaire, you will be asked for information concerning yourself, your assets, your debts, your income, your expenses and your general finances. If any section requests information that does not pertain to you, skip that section.

# GENERAL INFORMATION

First Debtor

|                                      |  |
|--------------------------------------|--|
| Name                                 |  |
| Other names used in the last 8 years |  |
| Social Security #                    |  |
| Street Address                       |  |
| City, County, State, Zip             |  |
| Mailing Address                      |  |
| City, State, Zip                     |  |
| Home phone                           |  |
| Email Address                        |  |
| Name of Employer                     |  |
| Address                              |  |
| City, State, Zip                     |  |
| Work phone                           |  |
| Occupation                           |  |
| How long employed                    |  |

Joint Debtor

|                                      |  |
|--------------------------------------|--|
| Name                                 |  |
| Other names used in the last 8 years |  |
| Social Security #                    |  |
| Street Address                       |  |
| City, County, State, Zip             |  |
| Mailing Address                      |  |
| City, State, Zip                     |  |
| Home phone                           |  |
| Email Address                        |  |
| Name of Employer                     |  |
| Address                              |  |
| City, State, Zip                     |  |
| Work phone                           |  |
| Occupation                           |  |
| How long employed                    |  |

OTHER PEOPLE WHO LIVE WITH YOU

| NAME | AGE | RELATIONSHIP |
|------|-----|--------------|
|      |     |              |
|      |     |              |
|      |     |              |
|      |     |              |
|      |     |              |
|      |     |              |

Have either one of you ever filed bankruptcy?

\_\_\_ Yes \_\_\_ No

If "Yes," complete the following

| NAME | YEAR | STATE | CHAPTER |
|------|------|-------|---------|
|      |      |       |         |
|      |      |       |         |

# ASSETS

BANKRUPTCY LAW REQUIRES YOU TO LIST EVERYTHING YOU OWN OR ARE BUYING EVEN IF YOUR NAME IS NOT ON THE TITLE

The asset section is divided into three parts:

1 - Real estate –this includes the following

A - land you own or are buying

B - a house on land you own or are buying

C- a lease with an option to buy

2 - Vehicles – this includes cars, trucks, motorcycles, ATVs, mobile homes on land you rent and manufactured homes on land you rent

3 - Other personal property – this includes all other property like clothes, furniture, bank accounts, etc

# REAL ESTATE

List below all of the real estate (land) in which you have any interest. The value is the “market value” - what you think you could sell it for in its present condition taking into consideration the present real estate market.

## PROPERTY 1

|   |  |
|---|--|
| Street address  |  |
| City, State, Zip  |  |
| Is this property owned by or being purchased by husband, wife or both |  |
| Market value  |  |
| Balance of mortgage   |  |
| Date of mortgage  |  |
| Amount behind on payments   |  |
| Do you want to keep this property                                     |  |
| Name(s) of other owners of property                                   |  |

## PROPERTY 2

|   |  |
|---|--|
| Street address  |  |
| City, State, Zip  |  |
| Is this property owned by or being purchased by husband, wife or both |  |
| Market value  |  |
| Balance of mortgage   |  |
| Date of mortgage  |  |
| Amount behind on payments   |  |
| Do you want to keep this property                                     |  |
| Name(s) of other owners of property                                   |  |

PROPERTY 3

|   |  |
|---|--|
| Street address  |  |
| City, State, Zip  |  |
| Is this property owned by or being purchased by husband, wife or both |  |
| Market value  |  |
| Balance of mortgage   |  |
| Date of mortgage  |  |
| Amount behind on payments   |  |
| Do you want to keep this property                                     |  |
| Name(s) of other owners of property                                   |  |

PROPERTY 4

|   |  |
|---|--|
| Street address  |  |
| City, State, Zip  |  |
| Is this property owned by or being purchased by husband, wife or both |  |
| Market value  |  |
| Balance of mortgage   |  |
| Date of mortgage  |  |
| Amount behind on payments   |  |
| Do you want to keep this property                                     |  |
| Name(s) of other owners of property                                   |  |

# VEHICLES

Bankruptcy law requires you to list all vehicles you own or are buying even if the title is under someone else's name. For value, list what you think you would pay for the car in its present condition which includes dents, scratches, upholstery damage, mechanical problems, dirt, faded paint, etc.

## VEHICLE 1

|                                 |  |
|---------------------------------|--|
| Year                            |  |
| Make                            |  |
| Model                           |  |
| Value                           |  |
| Name(s) on title                |  |
| Name of lender if you owe money |  |
| Amount owed                     |  |
| Amount behind on payments       |  |
| Do you want to keep the vehicle |  |

## VEHICLE 2

|                                 |  |
|---------------------------------|--|
| Year                            |  |
| Make                            |  |
| Model                           |  |
| Value                           |  |
| Name(s) on title                |  |
| Name of lender if you owe money |  |
| Amount owed                     |  |
| Amount behind on payments       |  |
| Do you want to keep the vehicle |  |

VEHICLE 3

|                                 |  |
|---------------------------------|--|
| Year                            |  |
| Make                            |  |
| Model                           |  |
| Value                           |  |
| Name(s) on title                |  |
| Name of lender if you owe money |  |
| Amount owed                     |  |
| Amount behind on payments       |  |
| Do you want to keep the vehicle |  |

VEHICLE 4

|                                 |  |
|---------------------------------|--|
| Year                            |  |
| Make                            |  |
| Model                           |  |
| Value                           |  |
| Name(s) on title                |  |
| Name of lender if you owe money |  |
| Amount owed                     |  |
| Amount behind on payments       |  |
| Do you want to keep the vehicle |  |

VEHICLE 5

|                                 |  |
|---------------------------------|--|
| Year                            |  |
| Make                            |  |
| Model                           |  |
| Value                           |  |
| Name(s) on title                |  |
| Name of lender if you owe money |  |
| Amount owed                     |  |
| Amount behind on payments       |  |
| Do you want to keep the vehicle |  |

# PERSONAL PROPERTY

Bankruptcy law requires that you list all personal property you own or are buying even if the title is in the name of someone else. For value, you need to list what you think it would cost you to buy the property in its present condition from a person who sells that kind of property. For example, for furniture or clothing, you could use the cost of buying the furniture/clothing at Goodwill. Remember, everything you own is used. Some of it may be in need of repair so make sure you take into consideration the condition of the property. Used stuff is not worth much.

1 - Cash

VALUE

|  |
|--|
|  |
|--|

2 - Security deposits

|                                  |  |
|----------------------------------|--|
| Name of company or landlord      |  |
| Names of other owners of deposit |  |
| Amount of deposit                |  |

|                                  |  |
|----------------------------------|--|
| Name of company or landlord      |  |
| Names of other owners of deposit |  |
| Amount of deposit                |  |

|                                  |  |
|----------------------------------|--|
| Name of company or landlord      |  |
| Names of other owners of deposit |  |
| Amount of deposit                |  |

3 - Furniture

|       |  |              |
|-------|--|--------------|
| VALUE | WHO OWNS IT?<br>(HUSBAND, WIFE, JOINT) | LOAN BALANCE |
|-------|--|--------------|

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

4 - Books/Pictures

|       |  |              |
|-------|--|--------------|
| VALUE | WHO OWNS IT?<br>(HUSBAND, WIFE, JOINT) | LOAN BALANCE |
|-------|--|--------------|

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

5 - Clothing

VALUE

|  |
|--|
|  |
|--|

6 - Jewelry

VALUE

WHO OWNS IT?  
(HUSBAND, WIFE, JOINT)

LOAN BALANCE

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

7 - Life Insurance (complete this only if you can borrow money on the policy)

VALUE

WHO OWNS IT?  
(HUSBAND, WIFE, JOINT)

LOAN BALANCE

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

8 - Annuities

VALUE

WHO OWNS IT?  
(HUSBAND, WIFE, JOINT)

LOAN BALANCE

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

9 - Pension/profit sharing

VALUE

NAMES OF OTHER OWNERS

LOAN BALANCE

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

10 - Interest in partnerships

VALUE

NAME OF PARTNERSHIP

|  |  |
|--|--|
|  |  |
|  |  |

11 - Government bonds

VALUE

WHO OWNS IT?  
(HUSBAND, WIFE, JOINT)

LOAN BALANCE

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

12 - Money owed to you (do not include child support or alimony)

AMOUNT OWED

NAME OF PERSON WHO OWES MONEY

|  |  |
|--|--|
|  |  |
|  |  |

13 - Alimony or child support owed to you

| AMOUNT OWED | NAME OF PERSON WHO OWES MONEY |
|-------------|-------------------------------|
|             |                               |
|             |                               |

14 - Tax refunds owed to you

| AMOUNT OWED | WHO OWES YOU THE REFUND |
|-------------|-------------------------|
|             |                         |
|             |                         |

15 - Interest in an estate of someone who has died

| AMOUNT | NAME OF PERSON WHO DIED |
|--------|-------------------------|
|        |                         |
|        |                         |

16 - Claims you have against someone where you could sue them

| AMOUNT OF CLAIM | NAME OF PERSON YOU COULD SUE |
|-----------------|------------------------------|
|                 |                              |
|                 |                              |

17 - Patents/copyrights

| VALUE | WHO OWNS IT?<br>(HUSBAND, WIFE, JOINT) |
|-------|--|
|       |  |

18 - Licenses/franchises

| VALUE | WHO OWNS IT?<br>(HUSBAND, WIFE, JOINT) |
|-------|--|
|       |  |

19 - Airplanes

| VALUE | WHO OWNS IT?<br>(HUSBAND, WIFE, JOINT) | LOAN BALANCE |
|-------|--|--------------|
|       |  |              |

20 - Office equipment

| VALUE<br>(HUSBAND, WIFE, JOINT) | WHO OWNS IT? | LOAN BALANCE |
|---------------------------------|--------------|--------------|
|                                 |              |              |

21 - Tools used in your employment

| VALUE | WHO OWNS IT?<br>(HUSBAND, WIFE, JOINT) | LOAN BALANCE |
|-------|--|--------------|
|       |  |              |

22 - Tools around the house not used in employment

| VALUE | WHO OWNS IT?<br>(HUSBAND, WIFE, JOINT) | LOAN BALANCE |
|-------|--|--------------|
|       |  |              |

23 - Inventory for any business you own

| VALUE | WHO OWNS IT?<br>(HUSBAND, WIFE, JOINT) | LOAN BALANCE |
|-------|--|--------------|
|       |  |              |

24 - Animals valued at more than \$300

| VALUE | WHO OWNS IT?<br>(HUSBAND, WIFE, JOINT) | LOAN BALANCE |
|-------|--|--------------|
|       |  |              |

25 - Growing crops

| VALUE | NAMES OF OTHER OWNERS | LOAN BALANCE |
|-------|-----------------------|--------------|
|       |                       |              |

26 - Farming equipment

| VALUE | NAMES OF OTHER OWNERS | LOAN BALANCE |
|-------|-----------------------|--------------|
|       |                       |              |

27 - Farm supplies

| VALUE | NAMES OF OTHER OWNERS | LOAN BALANCE |
|-------|-----------------------|--------------|
|       |                       |              |

28 - Bank accounts

| NAME OF BANK | BALANCE | NAMES ON ACCOUNT |
|--------------|---------|------------------|
|              |         |                  |
|              |         |                  |
|              |         |                  |
|              |         |                  |

29 - Firearms

| DESCRIPTION | VALUE | NAMES OF OWNERS | LOAN BALANCE |
|-------------|-------|-----------------|--------------|
|             |       |                 |              |
|             |       |                 |              |
|             |       |                 |              |
|             |       |                 |              |
|             |       |                 |              |
|             |       |                 |              |
|             |       |                 |              |
|             |       |                 |              |

30 - Stock in companies

| NAME OF COMPANY | VALUE | NAMES OF OWNERS | LOAN BALANCE |
|-----------------|-------|-----------------|--------------|
|                 |       |                 |              |
|                 |       |                 |              |
|                 |       |                 |              |
|                 |       |                 |              |

31 - Boats/motors/trailers

| DESCRIPTION | VALUE | NAMES OF OWNERS | LOAN BALANCE |
|-------------|-------|-----------------|--------------|
|             |       |                 |              |
|             |       |                 |              |
|             |       |                 |              |

32 - Other personal property

| DESCRIPTION | VALUE | NAMES OF OWNERS | LOAN BALANCE |
|-------------|-------|-----------------|--------------|
|             |       |                 |              |
|             |       |                 |              |
|             |       |                 |              |
|             |       |                 |              |
|             |       |                 |              |

# DEBTS

Bankruptcy law requires you to list **ALL** debts. This includes money you owe your father, mother, brother, Aunt Jane and Uncle Joe. There are three different kinds of debts:

**SECURED** (property is collateral for the debt and can be taken if the debt is not paid). Examples are houses, cars, furniture, tires from Les Schwab, etc

**PRIORITY** - usually taxes and child support or alimony

**UNSECURED** - credit cards, medical bills, utility bills, etc.

# PRIORITY DEBT (TAXES)

Debt 1

|  |  |
|--|--|
| Name of creditor                           |  |
| Address of creditor                        |  |
| City, State, Zip                           |  |
| Who owes this money (husband, wife, joint) |  |
| Amount owed                                |  |
| What years are taxes for                   |  |
| Did you file your tax returns on time      |  |

Debt 2

|  |  |
|--|--|
| Name of creditor                           |  |
| Address of creditor                        |  |
| City, State, Zip                           |  |
| Who owes this money (husband, wife, joint) |  |
| Amount owed                                |  |
| What years are taxes for                   |  |
| Did you file your tax returns on time      |  |

Debt 3

|  |  |
|--|--|
| Name of creditor                           |  |
| Address of creditor                        |  |
| City, State, Zip                           |  |
| Who owes this money (husband, wife, joint) |  |
| Amount owed                                |  |
| What years are taxes for                   |  |
| Did you file your tax returns on time      |  |

# PRIORITY DEBT (SUPPORT)

## DEBT 1

|  |  |
|--|--|
| Who owes this money (husband, wife, joint) |  |
| Name of person who is owed money           |  |
| Address of person                          |  |
| City, State, Zip                           |  |
| Amount of past due support owed            |  |
| State where support owed                   |  |
| Account #                                  |  |

## Debt 2

|  |  |
|--|--|
| Who owes this money (husband, wife, joint) |  |
| Name of person who is owed money           |  |
| Address of person                          |  |
| City, State, Zip                           |  |
| Amount of past due support owed            |  |
| State where support owed                   |  |
| Account #                                  |  |

# SECURED DEBT (REAL ESTATE)

DEBT 1

|  |  |
|--|--|
| Address of property                      |  |
| City, State, Zip                         |  |
| Who owns property (husband, wife, joint) |  |
| Name of creditor                         |  |
| Address of creditor                      |  |
| City, State, Zip                         |  |
| Value of property                        |  |
| Amount owed                              |  |
| Date of loan                             |  |
| Name(s) of cosigners                     |  |
| Address of cosigners                     |  |
| City, State, Zip                         |  |
| How much behind on payments              |  |
| Do you want to keep this property        |  |

DEBT 2

|  |  |
|--|--|
| Address of property                      |  |
| City, State, Zip                         |  |
| Who owns property (husband, wife, joint) |  |
| Name of creditor                         |  |
| Address of creditor                      |  |
| City, State, Zip                         |  |
| Value of property                        |  |
| Amount owed                              |  |
| Date of loan                             |  |
| Name(s) of cosigners                     |  |
| Address of cosigners                     |  |
| City, State, Zip                         |  |
| How much behind on payments              |  |
| Do you want to keep this property        |  |

Debt 3

|  |  |
|--|--|
| Address of property                      |  |
| City, State, Zip                         |  |
| Who owns property (husband, wife, joint) |  |
| Name of creditor                         |  |
| Address of creditor                      |  |
| City, State, Zip                         |  |
| Value of property                        |  |
| Amount owed                              |  |
| Date of loan                             |  |
| Name(s) of cosigners                     |  |
| Address of cosigners                     |  |
| City, State, Zip                         |  |
| How much behind on payments              |  |
| Do you want to keep this property        |  |

Debt 4

|  |  |
|--|--|
| Address of property                      |  |
| City, State, Zip                         |  |
| Who owns property (husband, wife, joint) |  |
| Name of creditor                         |  |
| Address of creditor                      |  |
| City, State, Zip                         |  |
| Value of property                        |  |
| Amount owed                              |  |
| Date of loan                             |  |
| Name(s) of cosigners                     |  |
| Address of cosigners                     |  |
| City, State, Zip                         |  |
| How much behind on payments              |  |
| Do you want to keep this property        |  |

# SECURED DEBT (VEHICLES)

DEBT 1

|                                  |  |
|----------------------------------|--|
| Description of vehicle           |  |
| Name of creditor                 |  |
| Address of creditor              |  |
| City, State, Zip                 |  |
| Value                            |  |
| Amount owed                      |  |
| Date of loan                     |  |
| Name(s) of cosigners             |  |
| Address of cosigners             |  |
| City, State, Zip                 |  |
| How much behind on payments      |  |
| Do you want to keep this vehicle |  |

Debt 2

|                                  |  |
|----------------------------------|--|
| Description of vehicle           |  |
| Name of creditor                 |  |
| Address of creditor              |  |
| City, State, Zip                 |  |
| Who owes debt                    |  |
| Value                            |  |
| Amount owed                      |  |
| Date of loan                     |  |
| Name(s) of cosigners             |  |
| Address of cosigners             |  |
| City, State, Zip                 |  |
| How much behind on payments      |  |
| Do you want to keep this vehicle |  |

Debt 3

|                                  |  |
|----------------------------------|--|
| Description of vehicle           |  |
| Name of creditor                 |  |
| Address of creditor              |  |
| City, State, Zip                 |  |
| Who owes debt                    |  |
| Value                            |  |
| Amount owed                      |  |
| Date of loan                     |  |
| Name(s) of cosigners             |  |
| Address of cosigners             |  |
| City, State, Zip                 |  |
| How much behind on payments      |  |
| Do you want to keep this vehicle |  |

Debt 4

|                                  |  |
|----------------------------------|--|
| Description of vehicle           |  |
| Name of creditor                 |  |
| Address of creditor              |  |
| City, State, Zip                 |  |
| Who owes debt                    |  |
| Value                            |  |
| Amount owed                      |  |
| Date of loan                     |  |
| Name(s) of cosigners             |  |
| Address of cosigners             |  |
| City, State, Zip                 |  |
| How much behind on payments      |  |
| Do you want to keep this vehicle |  |

Are any of the above leases rather than loans?     yes     No

If you answered "yes" describe below which debts are leases

|  |
|--|
|  |
|  |

# SECURED DEBT (FURNITURE, TIRES, ETC)

DEBT 1

|                                   |  |
|-----------------------------------|--|
| Description of collateral         |  |
| Name of creditor                  |  |
| Address of creditor               |  |
| City, State, Zip                  |  |
| Value                             |  |
| Amount owed                       |  |
| Date of loan                      |  |
| Name(s) of cosigners              |  |
| Address of cosigners              |  |
| City, State, Zip                  |  |
| How much behind on payments       |  |
| Do you want to keep this property |  |

Debt 2

|                                   |  |
|-----------------------------------|--|
| Description of collateral         |  |
| Name of creditor                  |  |
| Address of creditor               |  |
| City, State, Zip                  |  |
| Value                             |  |
| Amount owed                       |  |
| Date of loan                      |  |
| Name(s) of cosigners              |  |
| Address of cosigners              |  |
| City, State, Zip                  |  |
| How much behind on payments       |  |
| Do you want to keep this property |  |

Debt 3

|                                   |  |
|-----------------------------------|--|
| Description of collateral         |  |
| Name of creditor                  |  |
| Address of creditor               |  |
| City, State, Zip                  |  |
| Value                             |  |
| Amount owed                       |  |
| Date of loan                      |  |
| Name(s) of cosigners              |  |
| Address of cosigners              |  |
| City, State, Zip                  |  |
| How much behind on payments       |  |
| Do you want to keep this property |  |

# UNSECURED DEBT

If you have any third persons who are co-debtors on any of these debts, answer the question at the end of this section. If you require more space, make copies of appropriate page.

## CREDIT CARDS

|   |  |
|---|--|
| Name of credit card creditor              |  |
| Address of creditor                       |  |
| City, State, Zip                          |  |
| Account #                                 |  |
| Balance owed                              |  |
| Who owes this debt (husband, wife, joint) |  |
| Year(s) charges were made on this account |  |

|   |  |
|---|--|
| Name of credit card creditor              |  |
| Address of creditor                       |  |
| City, State, Zip                          |  |
| Account #                                 |  |
| Balance owed                              |  |
| Who owes this debt (husband, wife, joint) |  |
| Year(s) charges were made on this account |  |

|   |  |
|---|--|
| Name of credit card creditor              |  |
| Address of creditor                       |  |
| City, State, Zip                          |  |
| Account #                                 |  |
| Balance owed                              |  |
| Who owes this debt (husband, wife, joint) |  |
| Year(s) charges were made on this account |  |

|   |  |
|---|--|
| Name of credit card creditor              |  |
| Address of creditor                       |  |
| City, State, Zip                          |  |
| Account #                                 |  |
| Balance owed                              |  |
| Who owes this debt (husband, wife, joint) |  |
| Year(s) charges were made on this account |  |

|   |  |
|---|--|
| Name of credit card creditor              |  |
| Address of creditor                       |  |
| City, State, Zip                          |  |
| Account #                                 |  |
| Balance owed                              |  |
| Who owes this debt (husband, wife, joint) |  |
| Year(s) charges were made on this account |  |

|   |  |
|---|--|
| Name of credit card creditor              |  |
| Address of creditor                       |  |
| City, State, Zip                          |  |
| Account #                                 |  |
| Balance owed                              |  |
| Who owes this debt (husband, wife, joint) |  |
| Year(s) charges were made on this account |  |

|   |  |
|---|--|
| Name of credit card creditor              |  |
| Address of creditor                       |  |
| City, State, Zip                          |  |
| Account #                                 |  |
| Balance owed                              |  |
| Who owes this debt (husband, wife, joint) |  |
| Year(s) charges were made on this account |  |

**OTHER UNSECURED DEBTS** (medical bills, old utility bills, personal loans, loans from family, etc)

|   |  |
|---|--|
| Name of creditor                                      |  |
| Address of creditor                                   |  |
| City, State, Zip                                      |  |
| Account #   |  |
| Balance owed  |  |
| Who owes this debt (husband, wife, joint)             |  |
| Year(s) balance on this account became due            |  |
| Describe nature of debt (medical, utility, loan, etc) |  |

|   |  |
|---|--|
| Name of creditor                                      |  |
| Address of creditor                                   |  |
| City, State, Zip                                      |  |
| Account #   |  |
| Balance owed  |  |
| Who owes this debt (husband, wife, joint)             |  |
| Year(s) balance on this account became due            |  |
| Describe nature of debt (medical, utility, loan, etc) |  |

|   |  |
|---|--|
| Name of creditor                                      |  |
| Address of creditor                                   |  |
| City, State, Zip                                      |  |
| Account #   |  |
| Balance owed  |  |
| Who owes this debt (husband, wife, joint)             |  |
| Year(s) balance on this account became due            |  |
| Describe nature of debt (medical, utility, loan, etc) |  |

|   |  |
|---|--|
| Name of creditor                                      |  |
| Address of creditor                                   |  |
| City, State, Zip                                      |  |
| Account #   |  |
| Balance owed  |  |
| Who owes this debt (husband, wife, joint)             |  |
| Year(s) balance on this account became due            |  |
| Describe nature of debt (medical, utility, loan, etc) |  |

|   |  |
|---|--|
| Name of creditor                                      |  |
| Address of creditor                                   |  |
| City, State, Zip                                      |  |
| Account #   |  |
| Balance owed  |  |
| Who owes this debt (husband, wife, joint)             |  |
| Year(s) balance on this account became due            |  |
| Describe nature of debt (medical, utility, loan, etc) |  |

|   |  |
|---|--|
| Name of creditor                                      |  |
| Address of creditor                                   |  |
| City, State, Zip                                      |  |
| Account #   |  |
| Balance owed  |  |
| Who owes this debt (husband, wife, joint)             |  |
| Year(s) balance on this account became due            |  |
| Describe nature of debt (medical, utility, loan, etc) |  |



# CURRENT MONTHLY INCOME

FIRST DEBTOR

|                          |  |
|--------------------------|--|
| Monthly gross income     |  |
| LESS: taxes/ss           |  |
| LESS: insurance          |  |
| LESS: union dues         |  |
| LESS: other              |  |
| <b>MONTHLY TAKE HOME</b> |  |
| What are your pay days   |  |

OTHER MONTHLY INCOME

|                       |  |
|-----------------------|--|
| Net business income   |  |
| Rentals               |  |
| Interest              |  |
| Support received      |  |
| SS                    |  |
| Welfare/food stamps   |  |
| Pension/retirement/VA |  |
| Other                 |  |

Income from working for the past 6 months. List gross (before any deductions) amounts

|                |  |
|----------------|--|
| Last month     |  |
| Previous month |  |
| Previous month |  |
| Previous month |  |
| Previous month |  |
| Previous month |  |

SECOND DEBTOR

|                        |  |
|------------------------|--|
| Monthly gross income   |  |
| LESS: taxes/ss         |  |
| LESS: insurance        |  |
| LESS: union dues       |  |
| LESS: other            |  |
| MONTHLY TAKE HOME      |  |
| What are your pay days |  |

OTHER MONTHLY INCOME

|                       |  |
|-----------------------|--|
| Net business income   |  |
| Rentals               |  |
| Interest              |  |
| Support received      |  |
| SS                    |  |
| Welfare/food stamps   |  |
| Pension/retirement/VA |  |
| Other                 |  |

Income from working for the past 6 months. List gross (before any deductions) amounts

|                |  |
|----------------|--|
| Last month     |  |
| Previous month |  |
| Previous month |  |
| Previous month |  |
| Previous month |  |
| Previous month |  |

|  |  |
|--|--|
| Describe income received by any people who live with you |  |
|--|--|

If you have anyone who lives with you that has income, do they give any of that income to you to help you pay your living expenses?  
 Yes  No

If you answered "yes" answer below

|  |  |
|--|--|
| How much do you receive each month from people who live with you |  |
|--|--|



# GENERAL FINANCIAL INFORMATION

1. Have you charged more than \$1000 on any credit card within the last 6 months?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

| Name of creditor | Amount charged |
|------------------|----------------|
|                  |                |
|                  |                |
|                  |                |
|                  |                |

2. Have you obtained an unsecured loan from a bank or finance company within the last 6 months?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

| Name of bank/finance company | Amount borrowed |
|------------------------------|-----------------|
|                              |                 |

3. How much income have you earned from working in the following years?

|      |  |
|------|--|
| 2008 |  |
| 2007 |  |
| 2006 |  |

4. Have you received income during the last 2 years from sources other than working?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

| Year      | Amount | Source |
|-----------|--------|--------|
| this year |        |        |
| last year |        |        |

5. Not counting car payments or house payments, have you paid more than \$600 to any **ONE** creditor in the last 90 days?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

| Name of creditor | Amount paid | Date paid |
|------------------|-------------|-----------|
|                  |             |           |
|                  |             |           |
|                  |             |           |
|                  |             |           |

6. Have you repaid any loans from relatives in the last year?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

|                  |  |
|------------------|--|
| Name of relative |  |
| Relationship     |  |
| Address          |  |
| City, State, Zip |  |
| Amount paid      |  |

|                  |  |
|------------------|--|
| Name of relative |  |
| Relationship     |  |
| Address          |  |
| City, State, Zip |  |
| Amount paid      |  |

7. Has anyone sued you in the last year?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

|                               |  |
|-------------------------------|--|
| Name of creditor              |  |
| Name of attorney for creditor |  |
| Address of attorney           |  |
| City, State, Zip              |  |
| County where law suit filed   |  |
| Case # of law suit            |  |

|                               |  |
|-------------------------------|--|
| Name of creditor              |  |
| Name of attorney for creditor |  |
| Address of attorney           |  |
| City, State, Zip              |  |
| County where law suit filed   |  |
| Case # of law suit            |  |

8. Has anyone garnished your wages or bank account within the last 90 days?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

| Name of creditor | Date of garnishment | Amount garnished |
|------------------|---------------------|------------------|
|                  |                     |                  |
|                  |                     |                  |
|                  |                     |                  |

9. Has anything been repossessed by or returned to a creditor in the last year?

Yes  No

If you answered "yes" complete the following

|                                 |  |
|---------------------------------|--|
| Name of creditor                |  |
| Address of creditor             |  |
| City, State, Zip                |  |
| Description of item repossessed |  |
| Date of repossession            |  |

10. Have you given any property to a creditor in the last 120 days for the creditor to hold as collateral for a loan you already had with the creditor?

Yes  No

If you answered "yes" complete the following

|                        |  |
|------------------------|--|
| Name of creditor       |  |
| Address of creditor    |  |
| City, State, Zip       |  |
| Description of item    |  |
| Date given to creditor |  |

11. Has any of your property been controlled by a custodian, receiver or court-appointed official in the last year?

Yes  No

If you answered "yes" complete the following

|                         |  |
|-------------------------|--|
| Name of custodian       |  |
| Address of custodian    |  |
| City, State, Zip        |  |
| Name of court           |  |
| City, State, Zip        |  |
| Case title              |  |
| Case number             |  |
| Description of property |  |
| Value of property       |  |

12. Have you made any gifts to a charity or church in the last year of more than \$100?  
 Yes  No

If you answered "yes" complete the following

|                    |  |
|--------------------|--|
| Name of charity    |  |
| Address of charity |  |
| City, State, Zip   |  |
| Date of gift(s)    |  |
| Value of gift(s)   |  |

|                    |  |
|--------------------|--|
| Name of charity    |  |
| Address of charity |  |
| City, State, Zip   |  |
| Date of gift(s)    |  |
| Value of gift(s)   |  |

13. Have you made any gifts to family members during the last year more than \$200?

Yes  No

If you answered "yes" complete the following

|                               |  |
|-------------------------------|--|
| Name of family member         |  |
| Address of family member      |  |
| City, State, Zip              |  |
| Relationship of family member |  |
| Date of gift(s)               |  |
| Value of gift(s)              |  |

|                               |  |
|-------------------------------|--|
| Name of family member         |  |
| Address of family member      |  |
| City, State, Zip              |  |
| Relationship of family member |  |
| Date of gift(s)               |  |
| Value of gift(s)              |  |

14. Have you suffered any losses from fire, theft or gambling in the last year?  
 Yes  No

If you answered "yes" complete the following

|                |  |
|----------------|--|
| Describe event |  |
| Date of event  |  |
| Amount of loss |  |
| Describe event |  |
| Date of event  |  |
| Amount of loss |  |

15. Other than payments to Dale L Smith for help with this bankruptcy, have you made any payments or transferred any property to anyone for consultation concerning debt consolidation, debt repayment or help with a bankruptcy petition?  
 Yes  No

If you answered "yes" complete the following

|                    |  |
|--------------------|--|
| Name of person     |  |
| Address of person  |  |
| City, State, Zip   |  |
| Amount paid        |  |
| Date(s) of payment |  |

16. Have you sold, traded or transferred any property in the last year?  
 Yes  No

If you answered "yes" complete the following

|                         |  |
|-------------------------|--|
| Name of person          |  |
| Address of person       |  |
| City, State, Zip        |  |
| Description of property |  |
| Date of transfer        |  |
| Value of property       |  |

|                         |  |
|-------------------------|--|
| Name of person          |  |
| Address of person       |  |
| City, State, Zip        |  |
| Description of property |  |
| Date of transfer        |  |
| Value of property       |  |

17. Have you closed any bank accounts in the last year?

Yes  No

If you answered "yes" complete the following

|                            |  |
|----------------------------|--|
| Name of bank               |  |
| Type of account            |  |
| Date account closed        |  |
| Balance at time of closing |  |

|                            |  |
|----------------------------|--|
| Name of bank               |  |
| Type of account            |  |
| Date account closed        |  |
| Balance at time of closing |  |

18. Do you have a safe deposit box?

Yes  No

Have you had a safe deposit box in the last year?

Yes  No

If you answered "yes" to either question complete the following

|  |  |
|--|--|
| Name of bank   |  |
| City, State  |  |
| Description of contents                              |  |
| Names of persons who have access to safe deposit box |  |

19. Do any of your creditors also owe you money?

Yes  No

If you answered "yes" did any of those creditors cancel your debt rather than have you pay the debt?

Yes  No

If you answered "yes" complete the following

|                         |  |
|-------------------------|--|
| Name of creditor        |  |
| Address of creditor     |  |
| City, State, Zip        |  |
| Amount owed to creditor |  |
| Date of cancellation    |  |

20. Do you have in your possession any property that belongs to another person?

yes  No

Do you control any property that belongs to another person?

Yes  No

If you answered "yes" to either question complete the following

|                         |  |
|-------------------------|--|
| Name of other person    |  |
| Address of other person |  |
| City, State, Zip        |  |
| Description of property |  |

|                         |  |
|-------------------------|--|
| Name of other person    |  |
| Address of other person |  |
| City, State, Zip        |  |
| Description of property |  |

21. Have you moved in the last 2 years?

Yes  No

If you answered "yes" complete the following

|                       |  |
|-----------------------|--|
| Address               |  |
| City, State, Zip      |  |
| Date from/////date to |  |

|                       |  |
|-----------------------|--|
| Address               |  |
| City, State, Zip      |  |
| Date from/////date to |  |

|                       |  |
|-----------------------|--|
| Address               |  |
| City, State, Zip      |  |
| Date from/////date to |  |

22. Within the last 6 years have you lived with a wife/husband in Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

|                   |  |
|-------------------|--|
| Name of spouse    |  |
| State where lived |  |
| Date(s)           |  |

23. Has any governmental agency given you any written notice that you may have violated an environmental law relating to pollution, hazardous waste or groundwater contamination?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

|                             |  |
|-----------------------------|--|
| City, State of site         |  |
| Name of governmental agency |  |
| Date of notice              |  |

24. Have you given any notice to a governmental agency that you have released a hazardous material?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

|                             |  |
|-----------------------------|--|
| City, State of site         |  |
| Name of governmental agency |  |
| Date of notice              |  |

25. Have you been a party to any court or administrative proceeding involving the violation of an environmental law?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

|                |  |
|----------------|--|
| Name of agency |  |
| Case Number    |  |
| Results        |  |

26. Have you been involved as an officer, director, partner or managing executive of a corporation, partnership or sole proprietorship in the last 6 years?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

|   |  |
|---|--|
| Name of business  |  |
| Address of business   |  |
| City, State, Zip  |  |
| tax ID # of business  |  |
| Nature of business  |  |
| When did business begin operation                             |  |
| Is the business still operating                               |  |
| When did business close                                       |  |
| Name of any accountant for business                           |  |
| Address of accountant   |  |
| City, State, Zip  |  |
| Date services performed                                       |  |
| Name of any banks given a financial statement of the business |  |
| Name of any other partners                                    |  |
| Name of any other partners                                    |  |

27. Within the last 6 years, have you owned more than 5% of the stock of any corporation?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following

|                      |  |
|----------------------|--|
| Name of business     |  |
| Address of business  |  |
| City, State, Zip     |  |
| tax ID # of business |  |

28. Are you leasing any property (vehicle, house, apartment)?

\_\_\_ Yes \_\_\_ No

If you answered "yes" complete the following:

|                                |  |
|--------------------------------|--|
| Name of creditor or landlord   |  |
| Address                        |  |
| City, state, zip               |  |
| Description of property leased |  |

|                                |  |
|--------------------------------|--|
| Name of creditor or landlord   |  |
| Address                        |  |
| City, state, zip               |  |
| Description of property leased |  |

|   |  |
|---|--|
| Name of person completing questionnaire |  |
| Date of completion                      |  |
| Is all information true and correct     |  |