

What is Bankruptcy?

Bankruptcy is a federal law to help a person who is deeply in debt and in need of a FRESH START or PROTECTION from creditors, which typically involves a discharge (meaning the creditor does not get paid) some or all of the debt.

What is State Amortization?

Otherwise known as a chapter 128, State Amortization is a state law to help people repay their UNSECURED creditors, typically with no interest, in full over a three year period (prevents garnishment, execution and attachments only, does not stop judgments)

Please FULLY COMPLETE this form and bring to your in-person appointment scheduled for _____ or email/mail prior to your telephone appointment:

Marital Status: Never married _____ Married _____ Divorced _____ if divorced, date of divorce _____

Your Full Name Spouse's Full Name

Street Address City State ZIP

Home Telephone Number Cell Phone email address

Do you have any children/or dependents? No Yes # _____ Ages: _____

Assets	Estimated Value	Loan Balance (s)		Monthly Payment	Current on Payments?	Can you afford the payments?
		1 st	2 nd			
HOME		/		/		
Other Real Estate						
Auto-include Leased vehicles						
Auto						
Motorcycle/ Camper/ect.						
Other?						

Do you have any bank accounts? checking/savings/ect. No Yes \$ _____

• BEWARE if you owe money to the bank where you have accounts it may be possible for that bank to take money from your account

Do you have any retirement/investment plans? No Yes \$ _____

Do you have any life insurance policies with cash value? No Yes \$ _____

Does anyone owe you any money, or do you want to sue someone? No Yes \$ _____

Do you have any other assets over \$600 (tax refunds, expensive antiques, jewelry, Collectibles, ect.) No Yes IF yes, Describe: _____ \$ _____

Do you have or has anyone given you anything of value over \$100 not mentioned above: (ex. parents give you an interest in their home, you are beneficiary of a trust, you own a car/land/farm with someone else \$ _____

Do you owe State or Federal Income Taxes? No Yes \$ _____ What TAX YEAR(S) _____

Do you owe an ex-spouse or partner any money/property (an order to pay debt is yes)? No Yes

Do you pay (child or other domestic) support to anyone? No Yes Arrears? \$

Do you owe any criminal fines? No Yes \$ _____ 7

Do you owe any money as a result of drunk driving? No Yes \$

Do you owe student loans? No Yes \$

Have you used credit cards in the last 90 days? No Yes \$

If yes, did you purchases/ cash advance total more than \$500 No Yes \$

Balance transfers from one creditor to another in the last 6 months? No Yes \$

Is anyone other than your spouse also responsible for any of your debts? (Co-signor, co-debtor) No Yes

Have you paid or repaid family members in the last year, or paid on a loan in which a family member is also responsible (co-debtor, co-signed)? (Do not repay family members or on joint loans with family members without seeking advice from our office) No Yes \$ _____

Have you filed bankruptcy before? No Yes Which Chapter and when _____

Have you used any other names in the last 8 years? No Yes

Is it possible you will receive life insurance or an inheritance in next 6 months (this is property of the bankruptcy estate)? No Yes

Have you lived in another State in the last 3 years? No Yes

Have you transferred any cars/personal goods or real estate in the last 4 years? No Yes

Do you own a business? No Yes Approximate Value \$ _____

Approximately how much do you owe TOTAL to your UNSECURED dischargeable creditors (this is the major benefit you receive when you file bankruptcy, a discharge of these debts)? Examples: credit cards, medicals, payday loans, past due utilities, past due rent, judgments, ect. (Do not include . non-dischargeable debts such as child support, student loans, income taxes, fines listed above Or Secured debt (mortgages, auto loans, title loans, listed on page 1)

__ under \$5,000 __ \$5,000 to \$10,000 __ \$10,001 to \$20,000 __ \$20,001 to \$40,000 __ over \$40,000

PLEASE TELL US ABOUT ALL MONEY YOU OR YOUR HOUSEHOLD MEMBERS RECEIVE (EVEN NON-TAXABLE INCOME) EACH MONTH.

	YOU	SPOUSE/HOUSEHOLD MEMBER
Employer Name		
Occupation		
Date Hired		
Employment Gross monthly Income		
Gross Monthly Pension		
Gross Monthly Soc. Security		
Other -child support, disability, rent rec'd		
unempl., food Stamps, rental assistance, ect.		
GIFTS IN LAST 12 MONTHS		

MEDIAN INCOME: To help determine if you are eligible to file a chapter 7 bankruptcy, we need to know the following information: How many Members in your household? _____

TOTAL HOUSEHOLD gross (before deductions) monthly income from **ALL SOURCES** for the last 6 months: _____

last month 2 mo. Ago 3 mo. Ago 4 mo. Ago 5 mo. Ago 6 mo. Ago

If the GROSS money you received in the 6 months prior to FILING exceeds the median income numbers (see IBC Form 3, page 2), you MAY be required to file a chapter 13 bankruptcy. For more information see:

www.usdoj.gov/ust/eo/bapcpa/20090315/meanstesting.htm or retain our services.

ATTORNEY RECOMMENDATION: __ Ch. 7 __ Ch. 13 __ Ch. 128 __ Uncollectible __ Other

subject to change when provide all REQUIRED DOCUMENTS