

**The Law Offices of RJ Atkinson**

**Date:** \_\_\_\_\_

Information requested below will help the attorney assess your situation and properly advise you. Failure to disclose debts, property, income, or ANYTHING, will prohibit us from giving you thorough advice and potential result in unwanted consequences. If you do not have all the information requested below, estimate the answers to the best of your ability. **List spouse's info even if not filing jointly.**

- 1. **How were you referred to us?** Client: \_\_\_ Atty: \_\_\_ Web: \_\_\_ Newspaper: \_\_\_ Letter: \_\_\_ TV \_\_\_  
Name of client or Publication that referred you: \_\_\_\_\_
- 2. **Have you, or your spouse, ever filed bankruptcy before?** \_\_\_\_\_, (Must disclose ALL prior filings.)  
which chapter? \_\_\_\_\_, when? \_\_\_\_\_ Case No. \_\_\_\_\_ Why? \_\_\_\_\_  
which chapter? \_\_\_\_\_, when? \_\_\_\_\_ Case No. \_\_\_\_\_ Why? \_\_\_\_\_
- 3. **Are you posted for foreclosure? Y/N(circle) When ? \_\_\_\_\_ or Facing a repo? Y/N \_\_\_\_\_**

**PERSONAL INFORMATION**

Marital Status (circle): Never Married / Married / Divorced / Separated / Widowed / Common Law

Are you filing this case: Individually / Jointly with Spouse / Unsure (circle one)

Your name: \_\_\_\_\_

Spouse's name: \_\_\_\_\_

List maiden name, DBA, and/or any other names used: \_\_\_\_\_

Your Social Security: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Birth date: \_\_\_\_\_

Spouse's Social Security: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Birth date: \_\_\_\_\_

Your Street Address: \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_ County \_\_\_\_\_

If different: Mailing address/Spouse's address (circle which): \_\_\_\_\_

Husband's Home phone \_\_\_\_\_ Husband's Work phone \_\_\_\_\_

Husband's Cell phone \_\_\_\_\_ Husband's email \_\_\_\_\_

Wife's Home phone \_\_\_\_\_ Wife's work phone \_\_\_\_\_

Wife's Cell phone \_\_\_\_\_ Wife's email \_\_\_\_\_

Husband's Employer: \_\_\_\_\_ Occupation \_\_\_\_\_ How long at Job \_\_\_\_\_

Wife's Employer: \_\_\_\_\_ Occupation \_\_\_\_\_ How Long at Job \_\_\_\_\_

Name & phone # of someone who will always know where to reach you, and we can speak freely to:

Name: \_\_\_\_\_ Phone # \_\_\_\_\_

**Atty Notes: RETAIN / DNR / CLOSE:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**NOTICE CREDS:** \_\_\_\_\_ **FEES:** \_\_\_\_\_ **w/o? Y/N**

## Personal Property

List garage sale values for all property you or your spouse own, (even if your spouse is not filing). You must disclose **ALL** of your property in a bankruptcy proceeding. List everything, even if you think it doesn't apply/doesn't matter.

Category	Estimated Value
Cash (not in bank acct) that you have access to	
Checking/savings/money market accts (circle)	Bank Name&approx balance:
Checking/savings/money market accts (circle)	Bank Name&approx balance:
Checking/savings/money market accts (circle)	Bank Name&approx balance:
Joint account with anyone/Held for someone else	
Automobile Year _____ Make _____ financed or owned outright?	What could you sell it for?
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Automobile Year _____ Make _____ financed or owned outright?	What could you sell it for?
Boat, ATV, motorcycle, trailer, RV,any vehicle	
Household Items/Clothing/Furniture/Jewelry-combined	Is the value Average/Above average? (circle)
Any property with unusually high value	
Expected Tax Refunds-for unfiled/to be filed returns	
Pension/Retirement/401K/IRA/TRS	
Pension/Retirement/401K/IRA/TRS	
Pension/Retirement/401K/IRA/TRS	
Cash surrender value of insurance policies	
Any other financial assets (stocks,bonds, annuity)	
Alimony, maintenance, prop. Settlement	
Security Deposits with landlord, utility co's	
Ownership in any business whatsoever	
Business equipment/inventory	
Lawsuits by or against you/potential claims	
Any inheritance received or anticipated	
Other: _____	
Other: _____	
Other: _____	
Other: _____	

## Real Property (real estate, land, home, etc)

Approx value of your home? \$ \_\_\_\_\_ - Loan/Debt amt \$ \_\_\_\_\_ = Approx Equity \$ \_\_\_\_\_  
 Circle Type:(Single family, Condo, Townhouse, Manuf.Home&Land, Manufactured Home only) \_\_\_\_\_

Do you own (or have a partial interest in ) **any** other real estate/land/property/time share? \_\_\_\_\_. If so:  
 Address: \_\_\_\_\_ Value:\$ \_\_\_\_\_ Loan/Debt amt\$ \_\_\_\_\_  
 Address: \_\_\_\_\_ Value:\$ \_\_\_\_\_ Loan/Debt amt\$ \_\_\_\_\_  
 Address: \_\_\_\_\_ Value:\$ \_\_\_\_\_ Loan/Debt amt\$ \_\_\_\_\_

**Atty Notes:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
**Fed: Nonexempt:** \_\_\_\_\_  
 \_\_\_\_\_  
**State: Nonexempt:** \_\_\_\_\_  
 \_\_\_\_\_

## Budget

### Current Income

List below your **MONTHLY NET TAKE-HOME** income from all sources (self-employment, extra jobs, social security, unemployment, pensions, alimony, gov't assistance, etc.). List income from your spouse, even if your spouse does not intend to join the bankruptcy filing.

<b>Husband</b>	<b>Wife</b>
1 <sup>st</sup> Job at _____ : \$ _____ /mo.	1 <sup>st</sup> Job at _____ : \$ _____ /mo.
2 <sup>nd</sup> Job at _____ : \$ _____ /mo.	2 <sup>nd</sup> Job at _____ : \$ _____ /mo.
Child support \$ _____ /mo. Consistent? Y/N (circle)	Child support \$ _____ /mo. Consistent? Y/N (circle)
Other: _____ \$ _____ /mo.	Other: _____ \$ _____ /mo.

**Husband:** Circle Deductions: Taxes/Insurance/Retirement /Retirement Loan/Credit Union/Child Supp/Other \_\_\_\_\_

**Wife:** Circle Deductions: Taxes/Insurance/Retirement /Retirement Loan/Credit Union/Child Supp/Other \_\_\_\_\_

**Atty Notes:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Have you or your spouse ever been self employed or worked on a Contract basis? YES/NO (circle)

**Atty Notes:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### Living Expenses:

<b>Type of Expense</b>	<b>Monthly Amount</b>
Home Rent or Mortgage payment	
2 <sup>nd</sup> Lien payment/land pmt/other _____	
Property taxes not escrowed (incl school and county taxes)	Escrowed?Y/N? if no, list monthly amt: \$
Insurance-renters or home (If not escrowed w/mtg)	Escrowed?Y/N? if no, list monthly amt: \$
Homeowner's/Community Association Dues	\$ _____ /mo. or \$ _____ /yr
Utilities(gas,electric,cable,water,sewer)/Home Maintenance	
Phone- home & cellular & internet	
Groceries and household items	\$ _____ for how many people?
Clothing	
Child Care Expenses	
Medical/dental expenses (ie prescriptions,dr visits)	(not covered by insurance)
Gas and vehicle maintenance	
Recreation, clubs and entertainment	
Insurance-health or life (if not payroll deducted)	
Insurance-car (must have for financed vehicles)	
Car payment for yr _____ make _____	
Car payment for yr _____ make _____	
Car payment for yr _____ make _____	
Rent to Own installment pmts	
Alimony, maintenance or child support	Payroll deducted or paid direct?
Business expenses if self employed or own business	
Estimated Income Taxes if not W-2 employee	
Other: _____	
Other: _____	
<b>Total Monthly Expenses</b>	<b>\$ _____</b>

## Debt Information

In bankruptcy, the law requires that you list **every debt**, and even potential debts, **regardless** of your intention to repay the debt. List debts of your **spouse**, even if he or she is not filing bankruptcy.

**Secured Creditors:** (Debts that if you don't pay, the creditor can foreclose or repossess)

Type of Debt	Creditor's Name	When purchased	Payoff date	# of Missed pmts	Regular payment	Total Arrears	Next Due Date	Interest Rate	Balance owed	
Mortgage										
2 <sup>nd</sup> Mortgage										
<b>Are your taxes and homeowners insurance included in your house payment? Y / N (circle)</b>										
School Tax (not escrowed)		What years are owed? 02,03,04,05,06,07,08,09,10							N/a	
County Tax (not escrowed)		What years are owed? 02,03,04,05,06,07,08,09,10							N/a	
City/Mud Tax (not escrowed)		What years are owed? 02,03,04,05,06,07,08,09,10							N/a	
HOA		N/a	N/a							
Auto Loan										
Auto Loan										
Auto Loan										
<b>Do you have Full Coverage Insurance on all financed vehicles? Y / N (circle)</b>										
Income Taxes	IRS	Do they have a lien Y/N? Garnishing wages? Y/N					N/a		N/a	
Child Support (Arrears Only)		N/a	N/a					N/a	N/a	
Payday Loans										
Rent - To Own										
Other										
Other										

- **Have you filed all required income taxes including 2009-(due 4/15/10) .....** Y / N (circle).
- **If no which years are unfiled?** 96, 97, 98, 99, 00, 01, 02, 03, 04, 05, 06, 07, 08, 09 (circle)
- **Did you EVER not work, or earn so little income that you did not file a tax return? .....** Y / N (circle).
- **If yes, what years?** 96, 97, 98, 99, 00, 01, 02, 03, 04, 05, 06, 07, 08, 09 (circle)

**ATTORNEY NOTES :**

\_\_\_\_\_ + \_\_\_\_\_ + \_\_\_\_\_ + \_\_\_\_\_ + \_\_\_\_\_ + 3,000 = \_\_\_\_\_ / 36 or 60 = \_\_\_\_\_  
 Stair step? Y/N \_\_\_\_\_ - \_\_\_\_\_ = \$ \_\_\_\_\_ & \_\_\_\_\_ - \_\_\_\_\_ = \$ \_\_\_\_\_ reason \_\_\_\_\_

Unfiled Taxes: \_\_\_\_\_

**Unsecured Creditors: (Student Loans, Credit Cards, Dept store cards, Gas cards, Repo's, Judgments, Personal Loans, Utilities, Phone Bills, Payday loans, PawnShops, etc.)**

**IT IS OK IF YOU DO NOT KNOW EXACT AMTS. LIST AN ESTIMATE**

	Name of Creditor	Type: credit card, med bill, utility, etc	Total Owed		Name of Creditor	Type: credit card, med bill, utility, etc	Total Owed
1				11			
2				12			
3				13			
4				14			
5				15			
6				16			
7				17			
8				18			
9				19			
10				20			

**\*\*Check here \_\_\_ and use back of the sheet if you have additional creditors.\*\***

1. Have you made a purchases/taken a cash advance in the last 6 months? Place a star by acct above. YES / NO.
2. Did you purchase appliances/furniture/jewelry/anything of value? Place a star by acct above. YES / NO
3. Do you need to review your credit report to investigate debts you are unaware of? \_\_\_ YES / NO
4. Do you have any judgments (been sued and didn't respond or lost) against you? \_\_\_ YES / NO
5. Have any creditors threatened repossession or foreclosure? Who? \_\_\_\_\_ YES / NO
6. Has your vehicle been repossessed within the last 10 days? \_\_\_\_\_ YES / NO
7. Do you have any NSF checks, or "hot checks", currently outstanding? \_\_\_\_\_ YES / NO
8. Are you in the process of getting a divorce, or are you separated from your spouse? \_\_\_ YES / NO
9. Have you EVER cosigned for someone else on a loan? Anyone co-signed for you? \_\_\_ YES / NO
10. Do you have a stockbroker's license or securities license? \_\_\_\_\_ YES / NO
11. Do you have student loan debts? \_\_\_\_\_ YES / NO
12. Do you have any rent-to-own furniture or appliances? \_\_\_\_\_ YES / NO
13. Do you owe for back child support? How Much \$ \_\_\_\_\_ YES / NO
14. Are you facing termination of any utility in the next 30 days? \_\_\_\_\_ YES / NO
15. Do you have a balloon payment due to any creditors? \_\_\_\_\_ YES / NO
16. Does anyone owe you money? \_\_\_\_\_ YES / NO
17. Have you paid off any lump sums to any creditors/ family, friends in the last 2 years? YES / NO
18. Have you transferred any assets in the last 2 years? \_\_\_\_\_ YES / NO
19. Have you given any large or unusual gifts in the last 2 years? \_\_\_\_\_ YES / NO
20. Is anyone automatically deducting from your paycheck or bank account? \_\_\_\_\_ YES / NO
21. Do you anticipate receiving an inheritance? \_\_\_\_\_ YES / NO
22. Do you bank with a Credit Union/owe a credit union money? \_\_\_\_\_ YES / NO
23. Do you owe any payday loan companies? \_\_\_\_\_ YES / NO
24. Do you have any other creditors than listed above? \_\_\_\_\_ YES / NO
25. What caused you to have financial difficulties? \_\_\_\_\_

ATTY NOTES: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_