

BANKRUPTCY QUESTIONNAIRE

PLEASE READ THE FOLLOWING INSTRUCTIONS CAREFULLY. This packet has been designed to help you organize the information that you will need to file your case. **Please review and COMPLETE THE ENTIRE packet.** Some of the requested information may apply to more than one (1) question and/or section. Please provide all the information requested.

***** MONTERO LAW GROUP, LLC, ITS ATTORNEYS AND STAFF KEEP ANY AND ALL INFORMATION DISCLOSED IN THE PREPARATION OF YOUR CASE CONFIDENTIAL. *****

In order for us to begin to prepare your petition, **you must provide a non-refundable retainer of \$500.00, along with all of the necessary documents and this completed Bankruptcy Questionnaire.** The retainer will cover the cost of the preparation of your bankruptcy petition and the associated costs (i.e., obtaining your credit report, printing, coping, etc.). **The balance of your attorney fees and the filing fee must be paid at your signing appointment.** In order to expedite the filing of your case, we require payment in cash, certified funds or via debit card. **WE WILL NOT ACCEPT PAYMENT BY PERSONAL CHECKS OR CREDIT CARD.** The fees due prior to signing are as follows:

	<u>Chapter 7</u>	<u>Chapter 13</u>	(NOTE: For Chapter 13 cases, the Firm may receive additional fees to be paid through the Bankruptcy Plan and as more fully outlined in the Retainer)
Retainer (non-refundable):	\$500.00	\$500.00	
Balance of Attorney Fee:	_____	_____	
Filing Fee:	\$306.00	\$281.00	
Total:	_____	_____	

NOTE: Under either Chapter, **you will have two additional required payments**, related to required counseling services (Credit Counseling and Debtor Education), which you must make directly to the company/agency of your choice. As a reminder, do not use a credit card to pay for these courses.

Please Remember: The bankruptcy petition will be prepared from the information/documents you provide and you will be signing the petition **UNDER OATH**. Therefore, it is **YOUR RESPONSIBILITY** to complete these forms truthfully and accurately and to review the petition fully prior to filing. **Federal law severely punishes false oaths, hiding or willfully failing to disclosing assets, etc. with fines and/or jail.** In addition, you could lose a discharge. If you do not provide us with complete and accurate information, we CANNOT protect you.

Finally, you may have a pressing legal or financial reason that would require the a timely filing of a bankruptcy petition. As such, it is **YOUR RESPONSIBILITY** to notify us of any pending foreclosure sale or other legal deadline in **WRITING**. Oral forms of communication, including voicemail, is not adequate.

Thank you for entrusting your case to Montero Law Group, LLC. We appreciate your business and look forward to assisting you with this matter. We intend to helping you obtain the fresh start you deserve.

Sincerely,

R. Manny Montero, Esq.
 Michael A. Ostroff, Esq.

Bankruptcy Timeline

This information is intended to give you an outline of the average Chapter 7 or Chapter 13 bankruptcy case. Please refer to this information if you have questions regarding the basic steps that must be taken for your case to succeed.

FILLING OUT THE QUESTIONNAIRE AND DOCUMENT COLLECTION/RETAINING THE FIRM

Prior to returning to Montero Law Group, LLC, you should complete the questionnaire and collect all requested documents applicable to your case. We also require a \$500.00 non-refundable deposit, which must be paid prior to us commencing work on the matter. When you are prepared with the deposit, completed questionnaire and have all relevant documents, please stop by our office personally to sign the Retainer Agreement and receive a receipt of payment. You do not need an appointment to drop off these items. If you need assistance filling out the questionnaire, please make an appointment to meet with one of the bankruptcy paralegals by calling our office. You should come prepared with all documents (please open all mail and remove any correspondence from envelopes).

PETITION PREPARATION/CREDIT COUNSELING COURSE

Your petition will be prepared based on the documents and information you provide. Your timely submission of any additional documentation and/or information we request is required for the effective and efficient preparation of your petition. As such, be prepared to update your income and financial information by saving all pay stubs and bank statements from this point forward and providing copies to our office as you receive them. While we are preparing your petition, you should complete the first counseling requirement, the Credit Counseling Course. Upon receiving your certificate of completion, please forward it to our office.

SIGNING APPOINTMENT

Once you are prepared with the balance of your fees, you may contact our office to set a signing appointment. Otherwise, after your petition is prepared, we will contact you to set up this appointment. You should come to your signing appointment with the full balance of fees (reminder, it must be in the form of cash, certified funds, or debit card), your most recent pay stub and bank statements, and any additional documentation requested from you. **NOTE: YOU CANNOT SIGN YOUR PETITION IF YOU HAVE NOT PAID THE FULL BALANCE OF YOUR FEES OR YOU HAVE NOT COMPLETED THE CREDIT COUNSELING COURSE.** You should also be prepared to be at our office for at least one hour, as last minute changes, updates, or planning may be required to finalize the petition.

CASE FILING

After your signing appointment, your petition will be revised based on the information you provide and your case will be filed electronically. Upon filing, your bankruptcy matter will be assigned a case number, as well as a date and time of your Meeting of Creditors (discussed more fully below). Our office will provide a copy of the filed petition for your records, along with a letter outlining any remaining responsibilities, your case number, and this date, time and location of the Meeting of Creditors. Please keep items in a safe place, as you may need to refer to them in the future. If you are contacted by a creditor after your case has been filed, simply advise the creditor that you have filed bankruptcy and give the creditor your case number.

PLAN PAYMENTS (CHAPTER 13 CASES ONLY)

If you filed a Chapter 13 bankruptcy, the letter you receive will also include the information related to your monthly Chapter 13 Plan Payment, including the amount, the date your first payment is due, and the address to where you must send the payments (Note: payments should be sent to the named Trustee at the Tennessee Post Office Box). **IN ORDER FOR YOUR CASE TO SUCCEED, YOUR PLAN PAYMENTS MUST BE MADE ON TIME EVERY MONTH.** There is no excuse for not making your payments on time and the failure to make your payment may demonstrate to the Trustee or the Court that you are unable to comply with the terms of your Plan. If you are unable to make a plan payment on time for any reason, please contact our office immediately. Under the Bankruptcy Code, it is also necessary to continue or resume making all secured debt payments on the property that you intend to keep (e.g., your house, car, etc.). You must make payment in the amount required by your contract, on or before the stated due date (not the grace period). Failure to make timely or full payments will result in the creditor requesting relief from the Court to foreclose or repossess your property.

DEBTOR EDUCATION COURSE

After you receive notice that your case has been filed, it is essential for you to complete your Debtor Education Course as soon as possible. You will need to provide you case number so do not attempt to complete this course prior to receiving that information. After completing your Debtor Education Course, please forward a copy of your Debtor Education Certificate to our office so that we may file it with the court. **IF YOU DO NOT COMPLETE YOUR DEBTOR EDUCATION COURSE BY THE DUE DATE STATED ON YOUR NOTICE OF FILING, YOUR CASE MAY BE CLOSED WITHOUT A DISCHARGE AND YOUR DEBT WILL NOT BE RELIEVED.**

341 MEETING OF CREDITORS

You are required to attend a Section 341 Meeting of Creditors, on a date and time specified by the Court. During this meeting, you will meet with a bankruptcy trustee who will ask you to confirm the information listed on your bankruptcy petition, under oath. In order for your case to succeed, you must attend this meeting and bring your photo identification and proof of social security. As such, you must bring an original social security card (not a copy). If you do not have your social security card, please bring any government or employer-issued proof of your social security number (including a social security statement, original W2 or 1099, or any other document from these parties showing your ENTIRE social security number). **IF YOU ARE UNABLE TO PROVIDE PROOF OF IDENTITY OR SOCIAL SECURITY OR YOU DO NOT ATTEND YOUR 341 MEETING OF CREDITORS, YOUR CASE MAY BE DISMISSED.** If your 341 Meeting must be rescheduled due to your unscheduled absence, there may be additional attorney fees involved. Finally, upon receipt the letter or notice stating the date and time of the Meeting of Creditors, if you have a substantial conflict and must reschedule the Meeting you must advise us immediately so that we may take any necessary actions. Note: conflicts due to work schedules are not a sufficient reason to reschedule.

CONFIRMATION HEARING (CHAPTER 13 CASES ONLY)

After your 341 Meeting of Creditors, a Confirmation Hearing will be held. At this meeting, the Trustee administering to your case will either confirm your Chapter 13 Plan or deny it. If the Trustee denies your plan, our office will attempt to revise your plan according to the Trustee's objections. You are **REQUIRED** to attend any scheduled Confirmation Hearing unless specifically excused by the Trustee. You will receive any and all notices from the Court and are expected to pay attention to any court dates or due dates. While we generally

attempt to resolve bankruptcy matters without going to Court, we may not know whether you are excused until the day before the Hearing. As such, do not wait until the last minute to make arrangements to be excused from work, find transportation, find childcare, etc.

DISCHARGE/CASE CLOSING

Your discharge releases you from liability for certain debts incurred before your bankruptcy filing. In a Chapter 7 bankruptcy case, you will generally receive your discharge approximately sixty (60) days after the 341 Meeting of Creditors. You will receive a copy of your discharge from the Court. In addition, our office will forward a copy of the discharge, for your convenience. Your case will generally be closed within a few days after receiving your discharge. Upon discharge, you are no longer under the jurisdiction of the Court.

AFTER YOUR BANKRUPTCY

If creditors contact you regarding debts that were discharged in your bankruptcy, inform them that you have filed for bankruptcy. If they request proof, provide your case number and a copy of your discharge (if received). If your creditors continue to contact you after you provide this information, please record the name and contact information of the individual that is contacting you and provide this information to our office.

GENERAL BANKRUPTCY DOS AND DON'TS

Do –

- Make all secured payments on time for property you intend to keep
- Make your Chapter 13 Plan Payments on time (Chapter 13 cases only)
- Open all mail from our office or the Court, and take note of court dates or due dates
- Make an appointment by calling our office at 301-588-8100 if you have any concerns about your case

Don't –

- Use credit cards or other forms of credit while contemplating, or during, bankruptcy
- Sell, transfer, donate, or give away any property or money without permission from the Court
- Send any documents to the Trustee or a creditor directly, unless you have first spoken to an attorney or paralegal
- Worry about documents or requests from the Trustee or creditor – if you need to do something or provide some information, we will contact you about it
- Appear at our office without making an appointment and expect to speak with an attorney or paralegal (Due to our schedules involving court appearances, deadlines, other client appointments, etc., an attorney or paralegal may not be able to attend to you if you have not previously scheduled an appointment).

Approved Credit Counseling Agencies

Cricket Debt Counseling, Inc.
10121 SE Sunnyside Road, Suite 300
Clackamas, OR 97015
866-719-0400
www.CricketDebt.com
Internet
\$36.00
English & Spanish

Consumer Credit Counseling Serv. of MD & DE Inc.
757 Frederick Road
2nd Floor
Baltimore, Maryland 21228
800-642-2227
www.cccs-inc.org
In Person and Telephonic Only
Cost: \$50 first person
 \$25 second person
English Only

Springboard Nonprofit Consumer Credit Management
Inc.
4351 Latham Street
Riverside, CA 92501
800-947-3752
www.credit.org
Telephonic and Internet
Cost: \$55
English & Spanish

**** YOU MUST
COMPLETE THIS
CLASS BEFORE WE
CAN FILE YOUR
BANKRUPTCY PETITION
AND HAVE IT SENT TO
OUR OFFICE VIA FAX
OR EMAIL.
Fax (301) 588-8101**

Consumer Credit Counseling Service of Greater Atlanta
Inc.
100 Edgewood Avenue
Suite 1800
Atlanta, GA 30303
800-251-2227
www.cccsinc.org
Telephonic and Internet
Cost: \$50
English & Spanish

Hummingbird Credit Counseling and Education, Inc.
3737 Glenwood Avenue
Suite 100-106
Raleigh, NC 27612
800-645-4959
www.hbcce.org
Internet Only
Cost: \$49
English & Spanish

Access Counseling
633 W. 5th Street
Suite 26001
Los Angeles, CA 90071
Tel: (800) 205-9297
www.AccessCounseling.com
Online & Telephone
Cost: \$25.00
English & Spanish

Money Management International Inc.
9009 West Loop South
7th Floor
Houston, TX 77096-1719
877-918-2227
www.moneymanagement.org
Telephonic and Internet
Cost: \$50
English & Spanish

DOCUMENTS NEEDED TO PREPARE YOUR BANKRUPTCY FILING

- ___ **Copy of photo identification and proof of SSN;**
- ___ **Six (6) months' proof of income from all sources (husband and wife), even if filing separately;**
- ___ **Two (2) months' bank statements (for all bank accounts with your name);**
- ___ **Two (2) years' federal and state tax returns, (husband and wife), even if filing separately;**
- ___ **Copy of titles for ALL vehicles (car/truck/boat);**
- ___ **Documents regarding any business that was open/operating within the last 6 years;**
- ___ Proof of insurance for financed vehicles;
- ___ Copy of ALL recorded deeds and mortgages (for properties not located in the State of Maryland);
- ___ Real estate appraisal (for properties in USA except for Maryland) OR evaluation (if outside of the USA);
- ___ Copy of most recent mortgage statement showing balance;
- ___ Copy of most recent statement(s) for vehicles and contract showing date of purchase;
- ___ Most recent statement for financed furniture/jewelry/electronics;
- ___ Copy of all leases (car, commercial, residential)
- ___ Retirement plan statements showing balances;
- ___ 401k loan statements showing loan terms and balances;
- ___ Life insurance policy/statement showing value and listing of beneficiaries;
- ___ Divorce orders within last 5 years;
- ___ Proof of child and/or spousal support (whether owes, receives, or should be receiving)
[the name and address of the other party involved, and amounts owed must be listed in Sch. E];
- ___ Documents associated with ALL prior cases in any court in last year or any garnishment in the last year;
- ___ Copies of docs regarding repossessions/foreclosures within the last year;
- ___ Copies of docs regarding transfers within the last year;
- ___ Additional bills not on credit report (i.e. medical bills);
- ___ Husband/Wife taxes if not a joint bankruptcy
- ___ Names and addresses for all co-debtors.
- ___ Other: _____

BANKRUPTCY WORKSHEETS

Chapter 7

Chapter 13

Individual

Joint*

* NOTE: If a Joint Bankruptcy case is being filed, complete all questions for both Husband and Wife

Debtor (husband, if Joint)

Joint Debtor (wife, if joint)

Full Name		
All other names used by you in the last 6 years, including married, maiden and trade names		
Street Address (Number, Street, City, State and zip)		
Mailing Address, if different from street address		
County of residence or principal place of business		
Social Security No., Tax ID No. (if more than one, list all)		

Have you ever filed bankruptcy before? If yes, Please complete:**

Location Filed	Case No.	Date Filed	Chapter Filed
Location Filed	Case No.	Date Filed	Chapter Filed

Is your spouse, business partner or any affiliate in a pending bankruptcy?:**

Name of Debtor	Case No.	Date Filed	Chapter Filed
Relationship	Location Filed	Judge	Status (if known)
Name of Debtor	Case No.	Date Filed	Chapter Filed
Relationship	Location Filed	Judge	Status (if known)

** Attach Continuation pages if necessary

ASSETS

REAL PROPERTY (Schedule A): You are **required by federal law to disclose any and all real property** held by in your name, whether or not the property is actually yours, or in somebody else's name for your benefit. This includes, but is not limited to houses, townhouses, condos, lands, time shares, etc., **whether located in the United States or abroad.**

Please provide a copy of the deed to any property not located in the State of Maryland, and a payoff statement for each lender

PROPERTY 1

Address: _____

Co-owner(s) _____

Date of Purchase: _____
Amount of Purchase: _____
Current Market Value: _____

First Mortgage

Name of Lender: _____
Address: _____

Account Number: _____

Payoff Balance: _____
Interest Rate: _____
Monthly Payment: _____
Amount Behind: _____

Second Mortgage

Name of Lender: _____
Address: _____

Account Number: _____

Payoff Balance: _____
Interest Rate: _____
Monthly Payment: _____
Amount Behind: _____

Is there a Homeowners Association/Condominium Association?
If yes, Name: _____
Address: _____

Yes **No**
Amount of Payment: _____
Per Month Quarter Year
Amount Behind: _____

PROPERTY 2

Address: _____

Co-owner(s) _____

Date of Purchase: _____
Amount of Purchase: _____
Current Market Value: _____

First Mortgage

Name of Lender: _____
Address: _____

Account Number: _____

Payoff Balance: _____
Interest Rate: _____
Monthly Payment: _____
Amount Behind: _____

Second Mortgage

Name of Lender: _____
Address: _____

Account Number: _____

Payoff Balance: _____
Interest Rate: _____
Monthly Payment: _____
Amount Behind: _____

Is there a Homeowners Association/Condominium Association?
If yes, Name: _____
Address: _____

Yes **No**
Amount of Payment: _____
Per Month Quarter Year
Amount Behind: _____

*** Use continuation sheets if necessary

VEHICLES (Schedule B): You are **required by federal law to disclose any and all personal property** held by you in your name, whether or not the property is actually yours, or in somebody else's name for your benefit, **whether located in the United States or abroad.**

Please provide a copy of the title to any vehicle, and a payoff statement for each lender

Vehicle 1

Describe: Year _____ Make _____ Model _____
Mileage _____ Condition _____
Owned by: Husband Wife Joint Co-owner: _____
Lienholder: Name and Address: _____

Account No. _____ Payoff Amount _____
Monthly Payment _____ Arrearage Amount _____
Do you want to keep this vehicle? _____

Vehicle 2

Describe: Year _____ Make _____ Model _____
Mileage _____ Condition _____
Owned by: Husband Wife Joint Co-owner: _____
Lienholder: Name and Address: _____

Account No. _____ Payoff Amount _____
Monthly Payment _____ Arrearage Amount _____
Do you want to keep this vehicle? _____

Vehicle 3

Describe: Year _____ Make _____ Model _____
Mileage _____ Condition _____
Owned by: Husband Wife Joint Co-owner: _____
Lienholder: Name and Address: _____

Account No. _____ Payoff Amount _____
Monthly Payment _____ Arrearage Amount _____
Do you want to keep this vehicle? _____

*** Use continuation sheets if necessary

OTHER PERSONAL PROPERTY(Schedule B): You are **required by federal law to disclose any and all personal property** held by you in your name, whether or not the property is actually yours, or in somebody else's name for your benefit, **whether located in the United States or abroad.**

Summarize everything you own and its value below; If greater detail is required, attach additional sheets.

	Category	Description	H/W/J Co-Owner	Value
1	Cash			
2	Bank Accounts List all checking, savings, credit union, Certificate of Deposit	Bank: _____ Account type: _____ Bank: _____ Account type: _____ Bank: _____ Account type: _____		
3	Security Deposits Landlords, utilities, credit cards, other			
4	Household Goods and Furnishings	See attached Inventory		
5	Books, Pictures, Art, Collectibles	See attached Inventory		
6	Wearing Apparel	See attached Inventory		
7	Furs and Jewelry	See attached Inventory		
8	Firearms, sports, photographic and other hobby equipment			
9	Interests in Insurance Policies	Insurance Co: _____ Insurance type: _____ Insurance Co: _____ Insurance type: _____		
10	Annuities	Issuing Company: _____ Issuing Company: _____		
11	Interests in Retirement plans, 401(k)s, IRAs, Keogh and profit sharing plans			
12	Stocks and interests in incorporated and unincorporated businesses			
13	Interests in partnerships or joint ventures			
14	Government or corporate bonds			
15	Accounts receivable			
16	Alimony, maintenance, support arrearages and property settlements			

	Category	Description	H/W/J Co-Owner	Value
17	Other Liquidated Debts, including tax refunds, and rebates			
18	Inheritances, that you are entitled to			
19	Interests in Trusts, Estates, Insurance proceeds			
20	Claims or Lawsuits of any type against another person or entity			
21	Patents, Copyrights, intellectual property Licenses or Franchise rights			
22	Boats, motor, marine equipment, accessories			
23	Aircraft and accessories			
24	Office Equipment, furnishings and supplies			
25	Machinery, fixtures, tools equipment and supplies			
26	Inventory			
27	Animals, livestock, pets			
28	Crops, farm equipment, supplies, chemicals			
29	Other personal property of any kind not listed above			

*** Use additional sheets if necessary

PERSONAL INVENTORY

Attachment to Schedule B

QTY	DESCRIPTION	VALUE	QTY	DESCRIPTION	VALUE
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HOUSEHOLD GOODS AND FURNISHINGS

_____	Sofa	_____
_____	Chairs	_____
_____	Coffee tables/End tables	_____
_____	Bookcases/Cabinets	_____
_____	Desks	_____
_____	Beds	_____
_____	Chests/Dressers/Bureaus	_____
_____	Night stands	_____
_____	Lamps	_____
_____	Televisions	_____
_____	VCR/DVD players	_____
_____	Stereos/Radios	_____
_____	Kitchen set	_____
_____	Dining Room set	_____
_____	Cookware/Dishes/Glasses	_____
_____	Blankets/Linens, etc.	_____
_____	Small/Kitchen appliances	_____
_____	Hand tools/power tools	_____
_____	Lawn/Patio Furniture	_____
_____	Lawn mower/Yard tools	_____
_____	Computer/Printer/Access.	_____
_____	Other: _____	_____
_____	Other: _____	_____
_____	Other: _____	_____
_____	Other: _____	_____
_____	TOTAL:	_____

WEARING APPAREL

_____	Shirts/Blouses	_____
_____	Pants/Shorts	_____
_____	Dresses	_____
_____	Suits	_____
_____	Sportcoats/Blazers	_____
_____	Jackets/Coats	_____
_____	Sweaters/Sweatshirts	_____
_____	Underwear & accessories	_____
_____	Shoes	_____
_____	Boots	_____
_____	Other: _____	_____
_____	Other: _____	_____
_____	Other: _____	_____
_____	TOTAL:	_____

JEWELRY

_____	Watches	_____
_____	Rings	_____
_____	Bracelets	_____
_____	Necklaces	_____
_____	Pendants	_____
_____	Earrings	_____
_____	Other: _____	_____
_____	Other: _____	_____
_____	TOTAL:	_____

BOOKS, ART, TAPES, CDs, VIDEOTAPES, COLLECTIBLES

_____	Hardback/Paperback books	_____
_____	Pictures/Art objects	_____
_____	Records/Tapes/CDs	_____
_____	Video tapes/DVDs	_____
_____	Coin/Stamp collections	_____
_____	Other: _____	_____
_____	Other: _____	_____
_____	TOTAL:	_____

CAMERAS, HOBBY EQUIPMENT, SPORTS EQUIPMENT

_____	Cameras	_____
_____	Camcorders	_____
_____	Golf clubs	_____
_____	Exercise bike/equipment	_____
_____	Weights/Weight bench	_____
_____	Other: _____	_____
_____	Other: _____	_____
_____	TOTAL:	_____

OTHER

DEBTS

SECURED CREDITORS (SCHEDULE D) – Creditors who have a lien against collateral (i.e., computer purchase loan, furniture loans, etc.), other than the mortgages or vehicle loans listed above. *Please provide copies of any documents that reference the following debts.*

Creditor Name and Address	Account Number	Amount Due	Description and value of Collateral	H/W/J Co-obligor?	Monthly Payment and Arrearage Amount

PRIORITY CREDITORS SCHEDULE E

Certain debts are designated as a priority for payment by the bankruptcy code, these include: back taxes, child support or alimony arrearages, and wages due to employees. *Please provide copies of any documents that reference the following debts*

Creditor Name/Taxing Authority and Address	Tax years due	Amount Due	Type of Debt (Back taxes, Child Support Arrears, Alimony Arrears, Wages due)	H/W/J Co-obligor?	Monthly Payment and Arrearage Amount

EXECUTORY CONTRACTS/UNEXPIRED LEASES (SCHEDULE G)

Please list all contracts that are continuing, or have not been fully performed other than the payment of money, including leases (apartment, automobile, furniture), rent-to-own contracts, time shares, cable, internet, telephone, or cellular telephones/pagers contracts, health clubs or gyms, employment agreements, etc.
Please provide a copy of the agreement.

Name and Address of other Party	Account Number	Description of Contract	H/W/J Co-obligor?	Do you want to retain contract?

DO YOU HAVE ANY DEPENDENTS? If yes, complete the following:

NAME	RELATIONSHIP TO DEBTOR	AGE

EMPLOYMENT:

HUSBAND:

Employer Name: _____
 Address: _____

 Position: _____
 Length of Employment: _____

WIFE:

Employer Name: _____
 Address: _____

 Position: _____
 Length of Employment: _____

INCOME (SCHEDULE D)

Please list all sources of income for the household (including income for your spouse even if your spouse is not also filing bankruptcy), including wages, unemployment, pension or annuity payments, child support, alimony, social security income for you or your dependents. If you are self-employed, list your net business income, and provide a financial statement, monthly cash flow report, or other documents showing monthly income and business expenses. *Please provide documentation of all income sources, including pay stubs.*

Husband's Gross Paycheck _____ Net Paycheck _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly (every two (2) weeks) <input type="checkbox"/> Twice monthly <input type="checkbox"/> Monthly Second Job/Odd Jobs/Cash Jobs _____ Rental Income _____ Contribution from Family _____ Pension/Annuity _____ Social Security _____ Other Government Assistance _____ Other – Child Support, Alimony, etc. _____ _____	Wife's Gross Paycheck _____ Net Paycheck _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly (every two (2) weeks) <input type="checkbox"/> Twice monthly <input type="checkbox"/> Monthly Second Job/Odd Jobs/Cash Jobs _____ Rental Income _____ Contribution from Family _____ Pension/Annuity _____ Social Security _____ Other Government Assistance _____ Other – Child Support, Alimony, etc. _____ _____
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HAVE YOU FILED ALL OF YOUR TAX RETURNS – FEDERAL AND STATE? If not, list the tax years not filed.

WHAT HAS YOUR INCOME BEEN FROM EMPLOYMENT OR SELF-EMPLOYMENT OVER THE PAST 3 YEARS?

HUSBAND			WIFE		
	Amount	Source		Amount	Source
This year (ytd)			This year (ytd)		
Last year			Last Year		
Year before last			Year before last		

WHAT HAS YOUR INCOME BEEN FROM OTHER SOURCES OVER THE PAST 3 YEARS? Such as social security, retirement, child support, alimony, etc.

HUSBAND		WIFE	
Amount	Source(s)	Amount	Source(s)
This year (YTD)		This year (YTD)	
Last year		Last Year	
Year before last		Year before last	

BUSINESS OWNERSHIP

If you have owned a business (either by yourself, with someone else, or you owned more than 5% of the stock in any single company), please complete the following:

HAVE YOU OWNED YOUR OWN BUSINESS IN THE LAST 3 YEARS? Yes No

HAVE YOU OWNED AT LEAST 5% OF ANY BUSINESS IN THE LAST 3 YEARS? Yes No

If your answered either question “Yes,” please complete the following set of questions. If you have more than one business, please make a copy of this sheet and complete separately for each.

Name Of Business: _____

Address: _____ Dates operated: _____
 Nature of business: _____

Co-owner(s) and amount of ownership for each: _____
 Is business still operating? _____

Type of Entity: Sole Proprietorship Partnership
 Please provide a copy of the LLC or LLP Corporation
 formation papers

Has the business filed its own tax returns in the last three years? If yes, please provide copies.

Value of the Business: _____ Amount of debt owed by the business: _____

INCOME AND EXPENSES:

Source of Income? _____
Amount of Monthly Income: _____

MONTHLY EXPENSES:

Rent/Mortgage	_____	Advertising	_____	Installment payments	_____
Repair/Upkeep	_____	Bank charges	_____	Lease payments	_____
Utilities	_____	Office Exp.	_____	Maintenance on Equip	_____
Insurance	_____	Dues/Public.	_____	Supplies/Materials	_____
Taxes	_____	Laundry/clean.	_____	Other:	_____
Wages/Commiss.	_____	Travel/Entertain.	_____		_____
Employee Bene.	_____	Transportation	_____		_____
				Total Monthly expenses	_____

EXPENSES (SCHEDULE J) – Please list all regular monthly expenses below, including a monthly amount for items that are spent on a less regular basis, including clothing, home repairs, etc.

Rent/Mortgage	_____	Insurance (which is not included on a paycheck)	
<input type="checkbox"/> Insurance is included in payment		Homeowners	_____
<input type="checkbox"/> Taxes are included in payment		Life	_____
Second Mortgage	_____	Health	_____
HOA/Condo Fee	_____	Auto	_____
Utilities		Other: _____	_____
Electricity and Heat	_____	Taxes: _____	_____
Water and Sewer	_____	Installment Payments	
Telephone	_____	Auto	_____
Cell phone/Pager	_____	Other: _____	_____
Internet	_____	Other: _____	_____
Other: _____	_____	Other: _____	_____
Home Maintenance	_____	Court ordered Alimony/Maintenance/Support	_____
Food	_____	Payments for Dependents not living at home	_____
Clothing	_____	Childcare	_____
Laundry and Dry Cleaning	_____	Business Expenses (attach an itemized list)	_____
Medical and Dental	_____	Other: _____	_____
Transportation (gas and repairs/maintenance)	_____	Other: _____	_____
Recreation	_____	Other: _____	_____
Charitable Contributions	_____	Other: _____	_____

DO YOU EXPECT ANY CHANGES THAT WOULD INCREASE OR DECREASE YOUR EXPENSES WITHIN THE NEXT YEAR? If yes, please explain:

HAVE YOU LIVED IN ANY OTHER PLACE WITHIN THE LAST THREE YEARS? If yes, list address and dates.

HAVE YOU PAID ANY SINGLE CREDITOR MORE THAN \$600.00 WITHIN THE LAST 90 DAYS?

These payments may have been made as a lump sum, or in several payments that total over \$600.00, and may include secured payments for mortgages, cars, etc. or unsecured debts such as credit cards or personal loans.

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount still due to Creditor

HAVE YOU PAID ANY FAMILY MEMBERS BACK ANY MONEY OVER THE PAST YEAR?

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount still due to Creditor

HAVE YOU SOLD, TRANSFERRED, OR GIVEN AWAY ANY ITEMS WITH A VALUE OF MORE THAN \$100.00 IN THE PAST 12 MONTHS? If yes, please complete the following:

NAME OF TRANSFEREE AND RELATIONSHIP TO DEBTOR, IF ANY	DATE OF TRANSFER	ITEMS TRANSFERRED	VALUE OF ITEMS

IS ANYONE SUING YOU IN COURT, OR HAS ANYONE SUED YOU, IN THE LAST YEAR? If yes, please complete the following and provide copies of any court paperwork that you have received.

NAME OF PERSON OR COMPANY SUING YOU	CASE NUMBER	COURT WHERE YOU ARE BEING SUED	STATUS OF LAWSUIT

ARE YOU SUING ANYONE IN COURT, OR HAVE YOU SUED ANYONE IN THE LAST YEAR? If yes, please complete the following and provide copies of any court paperwork that you may have.

NAME OF PERSON OR COMPANY SUING YOU	CASE NUMBER	COURT WHERE YOU ARE BEING SUED	STATUS OF LAWSUIT

HAVE ANY WAGES OR ASSETS BEEN GARNISHED, ATTACHED, REPOSSESSED OR FORECLOSED IN THE LAST THREE YEARS? If yes, please complete the following and provide copies of any court paperwork that you have received.

NAME OF PERSON OR COMPANY WHICH TOOK THE ASSETS	DATE WAGES OR ASSETS WERE TAKEN	WHAT WAS TAKEN	VALUE OF WHAT WAS TAKEN

LIST ALL BANK ACCOUNTS YOU HAVE CLOSED OR HAVE BEEN CLOSED ON YOU IN THE LAST YEAR:

NAME OF BANK	ACCOUNT NUMBER	DATE ACCOUNT CLOSED	AMOUNT IN ACCOUNT WHEN CLOSED

HAVE ANY BANKS OR CREDIT UNIONS TAKEN MONEY OUT OF YOUR ACCOUNT IN THE LAST 90 DAYS TO PAY THEMSELVES BACK FOR A DEBT? For example, off-sets, bounced check fees, over-withdrawal fees, etc. If yes, please complete the following:

NAME OF BANK	DATE TAKEN	AMOUNT TAKEN	WHY MONEY TAKEN

HAVE YOU HAD ANY SAFE DEPOSIT BOXES IN THE LAST THREE YEARS? Yes No

ARE YOU HOLDING ANY PROPERTY THAT BELONGS TO SOMEONE ELSE? Yes No
