

BANKRUPTCY INFORMATION SHEET

Date: _____

Name _____

Name _____

Street _____

Street _____

Apartment # _____

Apartment # _____

City/Zip _____

City/Zip _____

Phone _____

Phone _____

How did you find this law firm? _____

What caused you to get into financial difficulty?

I use this questionnaire to determine what we need to discuss in our initial interview. If you are not certain how to answer a question, leave it blank, and we will talk about it. Do not answer “no” because you are planning to pay a debt or do not want it involved in a bankruptcy. I need to know everything to give you good advice.

If you are married, please answer the following questions for both husband and wife. It is possible for only one spouse to file a bankruptcy, but I still need to know about all property and all debt for both spouses in order to advise you whether the bankruptcy could cause a problem for the spouse who does not file.

Some questions ask if you have property worth more than \$2,000. I am not asking what you paid for property, but what you could get for it at a fair price.

QUESTION		YES	NO	ATTORNEY'S NOTES
In what county do you live?				
Have you lived in the same county the last 6 months?				
Have you lived in Texas for the last 2 years?				
Have you lived in Texas for the last 3 ½ years?				
Are you in the US legally, citizen or green card?				
Have you ever filed a bankruptcy?				
Have you filed a bankruptcy within the last 8 years?				
Has a spouse, business partner, business you own or anyone else connected to you filed a bankruptcy in the last 8 years?				
Are you married?				
Are you thinking about getting a divorce?				
If you have dependant children living at home, how many?				
Are there other people in your household, such as parents, adult children, roommates or life partner, how many?				
What is husband’s occupation:				
Average yearly income?		\$		
Do you earn commission income or bonuses?				
Is your income roughly the same each month?				
Is your current address on your driver’s license?				
What is wife’s occupation:				
Average yearly income?		\$		
Do you earn commission income or bonuses?				
Is your income roughly the same each month?				
Do you expect any changes in your income in the next 60 days?				
Is your current address on your driver’s license?				

BUSINESS

Fill out this page if you own or operate any business. Go to the next page if you do not own or operate a business. Please copy and fill out additional sheets if you operate more than one business or own more than one corporation.

Business, NOT incorporated

Answer these questions if you own a sole proprietorship or other business that is NOT a corporation. This includes a "sole" proprietorship owned by both husband and wife.

Nature of business _____
 DBA? _____

Business, NOT incorporated	YES	NO
Do you plan to continue operating the business?		
Are you owed accounts receivable from customers?		
Do you own more than \$2,000 of tools? \$2,000 in inventory or supplies?		
\$2,000 of furniture or equipment used in the business?		
Do you lease or own a building or other property?		
Do you owe: Employment (941) tax?		
: Sales Tax?		
: Business personal property tax		
: Secured bank loans?		
: Other business loans?		
: Trade Debt?		

ATTORNEY'S NOTES

Corporation or other business entity

Answer these questions if you own a corporation, Limited Liability Company, partnership interest or any other business entity.

Nature of business _____
 Name? _____

Corporation or other business entity	YES	NO
Do you plan to continue operating the business?		
Does the corporation owe payroll (941) tax?	\$	
Does the corporation owe sales tax?	\$	
Total non-tax debt of corporation	\$	
Value of property owned by corporation?	\$	
Does the corporation owe you money?		
Do you owe the corporation money?		
Have you borrowed money from the corporation?		
Does the corporation own any of your personal property, such as the title to your car?		
Have you signed personal guarantees for corporate debt?		

PROPERTY	YES	NO
Do you own a home?		
If yes: Do you own more than 10 acres?		
What was the purchase price of the house?	\$	
What was the down payment?	\$	
What is the Tax Assessor value?	\$	
What do you think it is worth?	\$	
Balance due on a mortgage?	\$	
Balance due a home equity loan?	\$	
Late payments to homeowners association?	\$	
Overdue property tax?	\$	
Do you owe any other lien?	\$	
Are you behind on house payments?		
Is your house set for foreclosure?		
Is the title in your name?		
Other than down payment and regular payments, have you ever made any extra payment on mortgage or other loans secured by the house?		
Within the last 4 years, have you made additions or improvements to the house that added value?		
Have you had repairs or other work done on your house that has not been paid for, such as a roof or carpet?		
Is your home loan guaranteed by HUD, FHA or VA?		
Do you own a mobile home?		
Do you own any house, condo, land or other real property, other than your home?		
How many cars or trucks do you own?		
Are you making payments on a car or truck?		
Do you owe other debt to the same creditor you owe on a car or truck?		
Do you own a recreational vehicle, such as a boat or motorcycle?		
Are you behind on your car payments?		
Are you making payments on a car you bought less than 2 ½ years ago?		
Is your home, car or other property about to be seized, repossessed or foreclosed?		
Do you have insurance on your house and car?		
Do you want to give back a house, car or other secured property so you can stop making payments?		
Do you own anything (land, cars or other property) that you are renting or leasing to someone else?		
Do you have any interest in property that you are selling to someone else?		
Does your employer owe you any vacation time, bonus, expense reimbursement or anything over regular pay?		

ATTORNEY'S NOTES |

Have you ever made an after-tax contribution to an IRA, SEP, 401K or other retirement account; invested more than was tax-deductible?		
Are you expecting to get an IRS refund?		
Do you own:	YES	NO
Retirement account, including from ex-spouse?		
Stocks or bonds that are not in retirement account?		
Annuities?		
Patents, copyrights or other intellectual property?		
Licenses, franchises or other intangibles?		
Animals that can be sold for money?		
Crops?		
Farming Equipment or implements?		
More than \$2,000 worth of personal tools?		
Money owed to you, including from ex-spouse?		
Money on deposit, retainer or advance payment?		
More than \$1,000 in cash or money in bank accounts?		
Certificate of deposit or savings account?		
Educational savings for children?		
Bank accounts belonging to children?		
More than \$2,000 of property belonging to children?		
More than \$2,000 in jewelry?		
Membership, such as country club, health club or other membership that can be transferred.		
Personal injury claim from an accident?		
Anyone you can sue in a lawsuit to get money?		
Life insurance with cash value (the kind you can cash in or borrow against)?		
Are you the beneficiary of an insurance policy?		
Do you have any pending claim, such as for insurance, social security or other benefit?		
More than \$2,000 of antiques?		
More than \$2,000 of guns?		
More than \$2,000 of sports or hobby equipment?		
Coins, stamps or collections worth more than \$2,000?		
Other than items listed above, do you own anything else worth more than \$2,000?		
Do you have something that is worthless now, but might have value later, such as oil interest or stock?		
Is it possible that you will inherit money or property in the next five years?		
Have you received an inheritance in the past?		
Are you the beneficiary of a trust?		
Is there other property that you have a possible interest in, whether by joint ownership, family ownership, friendly agreement or any other arrangement?		

Other than your income, do you know of money or property that you might receive in the future?		
Do you have leases (apartment, vehicle, etc.)?		
DEBTS	YES	NO
Credit cards (MasterCard, Visa, Discover)		
Do you owe credit card debt?		
About how much?	\$	
Have you made more than \$750 in cash advances on credit cards within the last 70 days?		
Have you charged more than \$500 on credit cards within the last 3 months?		
Have you charged anything or made cash advances after you stopped making payments on the credit card?		
Store accounts		
Are you making payments on:		
Furniture?		
Major appliance, like washer or refrigerator?		
TV, Stereo, computer or other electronics?		
Jewelry or other merchandise?		
Credit unions		
Do you have a credit union account?		
Do you have a car loan with a credit union?		
Do you have a credit card from a credit union?		
Do you owe other debt to a credit union?		
Banks		
Do you have "hot" checks that you have not paid?		
Are any bank accounts overdrawn or on overdraft?		
Do you owe any other debt to a bank where you have money on deposit?		
Other secured debt		
Loan secured by CD or other deposit?		
Loan from 401K or other retirement?		
Loan secured by household goods?		
Other secured debt not already listed above?		
Personal taxes		
Have you filed your tax returns for the last 10 years?		
Do you owe income tax?		
Do you owe any other tax?		
Have you borrowed or used credit cards to pay tax?		
Other debt		
Student loans?		
Gambling debt, including credit card charges?		
Payday loans?		
Other personal loan?		
Medical bills?		
Debt from previous marriage, even your ex-spouse should pay it?		

Are you behind on child support or alimony?		
Is anyone suing you: are you involved in a court proceeding?		
Judgments against you?		
Criminal fines or penalties, such as traffic tickets?		
Any claim by social security, workers compensation, insurance company or anyone else that you must return an overpayment?		
Have you had property foreclosed or repossessed, including voluntary repossessions?		
Do you have disputed debt, someone who might claim you owe money?		
Does anyone (other than insulting bill collectors) accuse you of doing anything fraudulent or dishonest?		
Has anyone co-signed a debt for you?		
Have you co-signed for anyone else?		
Do you have any other debt not mentioned in this form?		
About how many creditors do you have?		
Transfers	YES	NO
Have you done any estate planning, such as a trust for children or family partnership?		
Have you given away anything worth more than \$500 in the last 4 years?		
Have you sold or transferred any property worth more than \$500 in the last 4 years?		
Does anyone else have any of your property; borrowed or holding for safekeeping?		
Is any of your property in someone else's name?		
Is anyone else's property in your name?		
Have you ever done anything to protect your property from creditors or to keep property away from creditors?		
Have you ever owned any house, condo, land or other real property, other than your present home?		
Miscellaneous		
Have you signed a covenant not to compete with your employer, former employer or any other person?		
Do creditors have automatic withdrawals from your bank account or paycheck (other than insurance or other regular payment you want to continue)?		
Have you made balance transfers on credit cards within the last three months?		
Other than regular payments on house, car or credit cards, have you paid any creditor more than \$600 in the last three months?		
Have you completely paid a debt within the last year?		
Have you borrowed money from friends or relatives?		
If yes, have you repaid money in the last year?		

Within the past year, has a creditor taken money or property from you by repossession, garnishment or any other means?		
Have you made any gift, charitable contribution or tithing of over \$500.00 in the last year?		
Have you had losses from fire or theft in the last year?		
Have you paid another attorney for debt counseling or bankruptcy within the last year?		
Have you closed or transferred any accounts in the last year, including bank accounts or other kind of accounts.		
Have you had a safety deposit box in the last year?		
Have you moved in the last 2 years?		
Have you been divorced in the last 6 years?		
Do you have an accountant or CPA?		

For attorney use:

Intent to repay credit cards?		
Financial statement or other representation?		
AT&T, Chase, Bank One or Providian cards?		
Variable rate mortgage?		
Chapter 13 debt limit: \$922,975 - \$307,675		
Spouse's separate property / Tort or tax liability?		
Homestead over \$125,000 if debt from criminal act, intentional tort, or willful or reckless misconduct that caused serious physical injury or death in the preceding 5 years.		
Purchase of exempt property/transfer of cash.		
Conflicts?		
Doing business with vendors?		
Buying or selling property with a contract for deed?		
Exempt property subject to child support?		
Business with customer lists, records or other documents with names of customers?		
Construction trust funds?		
Confidential business information.		
Shutting down business: personal property tax		
Consumer or business debt?		
Bill collectors claim debtor cannot file?		

Business budget		
Corporate debt		
Tax		
Related issues		