

Law Offices of Steven J. Richardson, PC

Bankruptcy Questionnaire

Instructions

Please answer in as much detail as you can.

Provide an answer to every question on all pages, even if the answer is “no” or “none” or “unknown”. If you have a written document, letter or bill that completely answers a question please put “see attached”. Please do not leave any blanks.

Wherever the name of a person, company or firm is asked for, give the full address.

If you do not know the exact amount that you owe, fill in a high estimate and indicate that it is an estimate.

If your answer to any question will not fit in the space provided, put the information on a separate sheet, together with the number and/or letter of the question you are answering.

Before answering a question, you should gather all papers and documents, which relate to that question, including bills and collection letters. You should also be prepared to bring these papers and documents with you when you return this form.

1. Basic Information

Have you (or your spouse) used any other names in the past six years? Yes ____ No ____

If yes, list other names: _____

Have you lived at your address for at least 180 days? Yes ____ No ____

Has a bankruptcy case been filed by you or against you in the last 8 years? Yes ____ No ____

If yes, in which district or state was the case filed? _____

Case No. _____ Date filed: _____

Are there currently any bankruptcy cases pending against you, your business, your spouse, or your spouse's business? Yes ____ No ____

If yes, name of debtor: _____ Relationship to you: _____

Case No. _____ Date filed: _____

2. Real Estate

List all real estate that you own or are a joint owner of, even if you still owe money on the property:

Address & Municipality: _____

Owned by: _____

Market Value (if market value is not known, provide a copy of your real estate tax bill or card showing the assessed value of the property) _____

Mortgage Company, Address (**not the payment address**), and Account No.:

Mortgage Commencement Date (or date first mortgage payment was due) _____

Are your mortgage payments current? Yes ____ No ____

If not, how many months are past due? _____

If you have a recent payoff statement, amortization schedule, or any other annual statement from your mortgage company, please provide us with a copy. If not, please provide the following information:

Original Amount borrowed: _____

Interest Rate: ____% Mortgage Term: (5 yrs., 15 yrs., etc.) _____
If you have a second mortgage (or home equity loan), please provide the following:

Second Mortgage/Loan Company, Address (**not the payment address**), and Account No.:

Loan Commencement Date (or date first payment on this loan was due)

Are your loan payments current? Yes ____ No ____
If not, how many months are past due? _____

If you have a recent payoff statement, amortization schedule, or any other annual statement from your mortgage company, please provide us with a copy. If not, please provide the following information:

Original Amount borrowed: _____

Interest Rate: _____ Loan Term: (5 yrs., 15 yrs., etc.) _____

3. Personal Property

- a) Cash on hand \$ _____
- b) Bank account, credit union account, (checking or savings accounts), Christmas Club, CD, etc.
For all accounts, provide a copy of your most recent bank statement(s) or credit union statement(s).
- c) Have you given a security deposit to any landlord, utility, or anyone else?
Yes ___ No ___ If yes, list the name and address of the person or company and the amount:

- d) Household goods and furniture. Itemize all pieces or items valued in excess of \$475 each. As to the rest, give an overall value by room in the house (e.g. living room furniture, bedroom furniture, etc.) Be sure to include audio, video, and computer equipment, refrigerator, stove, washer and dryer (valued in excess of \$475 per item):

Item	Approx. age of item	Yard Sale Value (what you could get for it if you sold it)
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d) If any of the preceding items are being financed, list the item and the name and address of the company **AND provide a copy of the loan agreement:**

e) Valuable books or art, antiques, stamps, coin, dolls, or other collections

_____ Value \$ _____

f) Clothing (use yard sale value for all clothing) Value \$ _____

g) Costume Jewelry Total Value \$ _____

h) Itemize all other jewelry (wedding ring, engagement ring, watch, chains, rings, etc.)

_____ Value \$ _____

_____ Value \$ _____

i) Furs _____ Value \$ _____

j) Firearms, sports equipment, photographic, or other hobby equipment

_____ Value \$ _____

k) Interest in life insurance policies (provide cash surrender value for whole life policies)

Have any loans been taken against the policy? If so, state the amount:

\$ _____

_____ Value \$ _____

l) Annuities. Itemize and name each issuer.

_____ Value \$ _____

m) Pension, or Profit Sharing Plans (401(k), IRA, or other retirement plans. Indicate if it is ERISA Qualified, or if you can withdraw or borrow any funds without penalty. If there is a penalty to withdraw or borrow funds, please provide documentation as to what the penalty is.

_____ Value \$ _____

n) Stocks, bonds, mutual funds

_____ Value \$ _____

o) Interest in partnerships or joint ventures

_____ Value \$ _____

p) Accounts Receivable (moneys owed to you in business)

_____ Value \$ _____

q) Other liquidated debts owed to you, including tax refunds. (Liquidated debts are moneys owed to you and the amount owed is certain)

_____ Value \$ _____

r) Equitable or future interest, life estates.

_____ Value \$ _____

s) Interest in estate of decedent, death benefit plan, life insurance policy, or trust.

_____ Value \$ _____

t) Other contingent and unliquidated claims, including tax refunds, counterclaims, personal injury or accident claims, and rights to setoff claims. (Unliquidated claims are moneys owed to you where the amount is not certain. Contingent claims are claims for pain and suffering in an auto accident or personal injury action.)

_____ Value \$ _____

u) Patents, copyrights, or intellectual property.

_____ Value \$ _____

v) Business Licenses and Franchises

_____ Value \$ _____

w) Boats, mobile homes, trailers, or motorcycles

_____ Value \$ _____

x) Livestock, poultry, farm equipment, supplies

_____ Value \$ _____

y) Aircraft and accessories

_____ Value \$ _____

z) Office furnishings, equipment, supplies

_____ Value \$ _____

aa) Machinery, fixtures etc. for business

_____ Value \$ _____

bb) Business Inventory

_____ Value \$ _____

cc) Animals (not household pets)

_____ Value \$ _____

dd) Crops – growing or harvested

_____ Value \$ _____

ee) Farming equipment and implements

_____ Value \$ _____

ff) Farm supplies, chemicals and feed

_____ Value \$ _____

gg) Other personal property of any kind

_____ Value \$ _____

hh) Do you have a claim against anyone as a result of a lawsuit not already listed above?

Yes _____ No _____ Amount owed: _____

Who owes it? (name and address) _____

4. Vehicles

a) Do you own any cars, trucks, or other vehicles? Yes ___ No ___

If yes, give the following information **AND provide a copy of the registration for each vehicle.**

If you own a pickup truck, please indicate the truck's bed size (6', 7', or 8', etc.) _____

Vehicle 1:

YEAR MAKE MODEL BODY STYLE (coupe/sedan, LX, GS, etc.) MILEAGE

Vehicle Identification Number (VIN): _____

Vehicle 2:

YEAR MAKE MODEL BODY STYLE (coupe/sedan, LX, GS, etc.) MILEAGE

Vehicle Identification Number (VIN): _____

Vehicle 3:

YEAR MAKE MODEL BODY STYLE (coupe/sedan, LX, GS, etc.) MILEAGE

Vehicle Identification Number (VIN): _____

b) Vehicle Options: (For each vehicle, indicate the applicable options from the list below)

- | | |
|------------------------|----------------------|
| Air Conditioning | Power Brakes |
| Anti-lock Brakes | Manual Transmission |
| Automatic Transmission | Leather Seats |
| Theft Deterrent | Custom Wheels/Covers |
| Cruise Control | Power Windows |
| Power Locks | CD Player |
| Cassette Player | AM/FM Stereo |
| Power Sunroof | Sunroof |
| Power Seat | Tilt Wheel |
| Other: _____ | |

Vehicle #1: _____

Vehicle #2: _____

Vehicle #3: _____

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Please describe its condition as "Excellent, Good, or Fair". (See definitions below):

Excellent: Vehicle looks great, is in excellent mechanical condition and needs no reconditioning. Engine compartment is clean with no fluid leaks. Paint is glossy. Body, interior and paint are free of any wear or visible defects. There is no rust. The tires are proper size and new or nearly new.

Good: Vehicle is free of any major defect. The paint, body and interior have only minor (if any) blemishes, and there are no major mechanical problems. Minimal rust. Tires match and have substantial tread wear. May need some reconditioning.

Fair: Vehicle has some mechanical defects, but is still in safe running condition. Paint, body and/or interior need work performed by a professional. Tires need to be replaced. There may be some repairable rust damage. May need significant reconditioning.

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If there is a loan on any of the above vehicles, please provide the following for each vehicle:

Creditor Name and Address
(not the payment address)

Account No.

Are your car loan payments current? Yes or No If not, how many months are past due? ____

Loan Balance for each loan: _____

If this is not known, provide the following:

Date of Loan **Length of Loan** **Monthly payment amount**

5. Tax Refunds

Have you received or do you expect to receive any tax refunds in 2006 for previous tax years?

Yes ____ No ____

If yes: Federal \$ _____ State \$ _____

Have you received either refund yet? Yes ____ No ____

Is any other person, like your spouse, entitled to part of your refund? Yes ____ No ____

6. Taxes

Do you owe any taxes to the federal, state or local government?

Amount **Year** **Type (income, property, business tax, etc.)**

Federal: Yes ____ No ____ _____

State: Yes ____ No ____ _____

Municipality: Yes ___ _____
No ___ _____

7. Leases, Executory Contracts (Rental of Home or Vehicle, Health Club Membership, Cellular Telephone Lease, etc.)

a) Do you rent or lease any items or residence to or from anyone? Yes ___ No ___ If yes, provide the following:

<u>Name & Address</u>	<u>Type of Lease (i.e. vehicle or residence)</u>	<u>Date of Lease</u>	<u>Property Description</u>	<u>Terms (Length of lease & monthly payment)</u>
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Are you the landlord or the tenant? _____ OR are you the lessee or lessor? _____

Is there a buyout option? Yes ___ No ___ If yes, what is the buyout amount: _____

b) Are you involved in an executory contract, such as a health club membership, a time-share contract, cellular telephone lease, or a service or business contract? Yes ___ No ___ If yes, please provide the following:

<u>Name & Address</u>	<u>Date of Contract</u>	<u>Contract Description</u>	<u>Terms (Length of contract & monthly payment amount)</u>
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8. Employment

Please provide a copy of your paystub. Also provide an explanation of all paycheck deductions.

a) Marital Status: ___Single ___Married ___Separated ___Divorced ___Widowed

b) Present occupation: _____

c) Name and address of employer (**if not indicated on your paystub**):

d) How long have you been at your present job? _____

e) List all children or dependents:

<u>Name</u>	<u>Age</u>	<u>Relationship to you/your spouse</u>

f) Pay Period: Weekly ___ Every two weeks ___ Monthly ___ Twice a Month ___

g) If your paystub does not indicate your year-to-date (YTD) income, please provide a written letter or statement from your employer which indicates this.

h) If the paystub you have provided includes overtime, is the overtime the same each pay period?

Yes ___ No ___ If not, please provide several paystubs with varying amounts of overtime, so that we may calculate an average.

i) Do you work the same amount of hours each pay period? Yes ___ No ___

If not, please provide several paystubs with varying hours worked per pay period, so that we may calculate an average.

j) Do you have a second job? Yes ___ No ___ If yes, provide a copy of your most recent paystub for that job.

If filing a joint petition, or a chapter 13 petition where you rely on your spouse's income to pay regular monthly expenses, complete the following:

k) Spouse's Present occupation: _____

l) Name and address of employer (if not indicated on your paystub):

m) How long employed at present job? _____

n) Pay Period: Weekly ___ Every two weeks ___ Monthly ___ Twice a Month ___

o) If paystub does not indicate year-to-date (YTD) income, please provide a written letter or statement from employer which indicates this.

p) If the paystub provided includes overtime, is the overtime the same each pay period?

Yes ___ No ___ If not, please provide several paystubs with varying amounts of overtime, so that we may calculate an average.

q) Does spouse work the same amount of hours each pay period? Yes _____ No _____

If not, please provide several paystubs with varying hours worked per pay period, so that we may calculate an average.

r) Does spouse have a second job? Yes _____ No _____ If yes, provide a copy of most recent paystub for that job.

9. Alimony, Maintenance or Support

a) Do you or your spouse pay or receive alimony, maintenance, or child support?
Yes ___ No ___ If yes, state the following:

Payee or Recipient's Name & Address: _____

Received or paid by you? _____ Amount \$_____ per _____

For whose support? (child or spouse) _____

10. Income Other Than Wages

For all income (**other than wages**) received in the last three years by you and/or your spouse, please state the source and amount of this income.

<u>Other Income Received</u> (Gross amount as reported on tax returns)	2007 (this year)	2006 (last year)	2005 (2 years ago)
Self	\$ _____	\$ _____	\$ _____
Spouse	\$ _____	\$ _____	\$ _____

Source (Social Security, welfare, disability, pension, unemployment, rent, bus. income, etc.)

Self _____

Spouse _____

If you receive income from the operation of a business, other than your regular paycheck, indicate the type of business and the amount you receive per month.

If you receive income from disability or unemployment, indicate the type of income and the amount you receive per month.

If you receive income from real estate property (rent), interest, dividends, social security, pension, retirement funds, or any other source (other than your regular paycheck), indicate the type of income and the amount you receive per month.

11. Tax Returns

- a) Provide a copy of your income tax returns for the last two years. If you have not yet filed last year's return, please provide a copy of last year's W-2 form or any other documentation of your income.
- b) If you did not file a tax return for either of the last two years, please state the reason why:
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12. Payments to Creditors.

- a) Have you made any payments on loans, installment purchases of goods or services and other debts, more than \$600 to any creditor, within 90 days? Yes ____ No ____ If yes, state the following:

<u>Creditor's Name & Address</u>	<u>Amount</u>	<u>Dates</u>	<u>Amount Owning</u>
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- b) Have you made any payments within the last year to creditors who are or were insiders? ("Insiders" include your friends or family, business partners and their relatives, upon which payments have been made within the past 12 months) Yes ____ No ____ If yes, state the following:

<u>Name of Creditor</u>	<u>Amount and Date of each Payment</u>	<u>Balance Due</u>
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13. Lawsuits

- a) Have you been involved in any lawsuit(s) in the past 12 months? Yes ____ No ____ If yes, provide a copy of any court documents you have for each one – OR – provide the following information:
- b) Title of lawsuit (i.e. Joe Smith v. John Jones) _____
- c) Docket No. _____ Nature of the suit _____

d) Name and location of the Court: _____

e) Current status or result of the suit: _____

14. Garnishments, Repossessions, Attachments

a) Have you had any property or merchandise repossessed during the last year? Yes ____
No ____ If yes, state the following:

<u>Type of Property & Value of Property</u>	<u>Month & Year Of Repossession</u>	<u>Who Repossessed Item (Name & Address)</u>
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b) Have you ever had any property listed or sold at a Sheriff's Sale or levied upon? Yes ____
No ____ If yes, state the following:

<u>Type of Property</u>	<u>Month & Year of Sale</u>	<u>Creditor's Name & Address</u>
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c) Has money from your paycheck or bank account been garnished, taken, or frozen by a
creditor, including your bank or credit union, because of a debt? Yes ____ No ____ If
yes, state the following:

<u>Date</u>	<u>Taken From</u>	<u>Name & Address of Who Received Money</u>	<u>Amount Taken</u>
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d) In the last 120 days, has any of your property been turned over or assigned to a creditor or
another person? Yes ____ No ____ If yes, state the following:

<u>Name & Address of Assignee</u>	<u>Date of Assignment</u>	<u>Terms of Assignment/Settlement</u>
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e) Is any of your property in the hands of a Court-appointed person, like a receiver, or in the
hands of a person who is holding it for your benefit and use, like a trustee? Yes ____ No ____
If yes, state the following:

<u>Name & Address of Custodian</u>	<u>Name & Location of Court Case Title and Docket No.</u>	<u>Order Date Description & Value of Property</u>
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15. Gifts

Have you given any charitable contributions or gifts within the last 12 months? (Do not include ordinary and usual gifts to family members less than \$200 per individual family member and charitable contributions less than \$100 per recipient.) Yes _____ No _____ If yes, provide the following:

Name and address of recipient

Relationship to you, if any _____ Date(s) of gift _____

Amount of gift _____

16. Losses

a) Did you lose any property or money from theft, fire or gambling during the last year?
Yes _____ No _____ If yes, state the following:

<u>How Did Loss Occur?</u>	<u>Type of Property & Value</u>	<u>Date of Loss</u>
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b) Did insurance cover any part of the loss? Yes _____ No _____ If yes, how much: _____

17. Payments Related to Debt Counseling or Bankruptcy

a) Give the date, name and address of any attorney or credit counseling service you have consulted during the past year regarding your debts or for bankruptcy (other than this office):

b) State the amount paid to the attorney or describe any property you transferred to him or her during the past year:

c) If you have consulted with a credit counseling service during the past year, provide a copy of the contract or any documentation received from that company.

18. Other transfers (including sale of your property)

Have you transferred any property, other than in the ordinary course of business or financial affairs, either absolutely or as a security, within the last two years? Yes _____ No _____ If yes, provide the following:

Name and Address of Transferee

Relationship of Transferee to you _____ Date of Transfer _____

Description of Property and Value Received _____

19. Closed Financial Accounts and Safe Deposit Boxes

- a) Have you closed any bank accounts within the last year? Yes _____ No _____
If so, provide the name of the bank, type of account, the amount in the account when it was closed, and the date account was closed.

- c) Have you kept or used a safe deposit box in the last two years? Yes _____ No _____
If yes, state the name of the bank, where located and describe the contents of the box:

If the box was closed in the last two years, provide the date it was closed. _____

20. Setoffs

Have any setoffs been made by any creditor, including a bank, against a debt or deposit of yours within the last 90 days? Yes _____ No _____ If yes, provide the following:

Name & Address of Creditor

Date of Setoff _____ Amount of Setoff _____

21. Property Held for Another Person

Do you have any money, furniture, or other property that belongs to another person or that you are holding for the benefit of someone else? Yes _____ No _____ If yes, state the following:

<u>Type of Property</u>	<u>Value</u>	<u>Owned By</u>	<u>Address</u>	<u>Relative? (yes or no)</u>
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- c) Does anyone have possession of any of your property? Yes _____ No _____ If yes, list the following:

<u>Type of Property</u>	<u>Value</u>	<u>Held By (Name & Address)</u>	<u>Why That Person Holds The Property</u>
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22. Prior Address

Have you resided at a different address at any time during the past three years? Yes ___ No

___ If yes, please provide your prior address(es) and the date lived at each prior address.

_____ Dates: _____

_____ Dates: _____

I/We certify that the foregoing responses made by me/us in this questionnaire are true. I/We realize that if any of the foregoing responses made by me/us is willfully false, I/we am/are subject to punishment.

23. Debts

Provide ALL billing statements of your debts and obligations. We prefer to have the actual billing statements rather than photocopies or a list of your bills.

For each bill, **we must have the following information:** the correct mailing address (not the payment address), account number, type of debt, balance due, and date the debt was incurred if it is a medical bill or a loan.

For credit cards, **please indicate on each bill (or a separate list) the last date the card was used.** This notation can be the month and year, or 3 months ago, 6 months ago, over 1 year, etc. If you have received any notices from a collection agent, please also provide them.

See list below to be sure you have included everything. Anyone who may have a claim against you must be listed, even if the claim is old. It is essential that you provide all outstanding bills, even if you intend to continue to pay them. The only exception to this would be for household utility bills that you pay in full each month: electric, gas, phone, etc.)

MEDICAL BILLS	CREDIT CARD STATEMENTS
BACK RENT	UTILITY BILLS – See above paragraph
LOAN COMPANY DEBTS	LOANS FROM RELATIVES
MONEY OWED TO CREDITORS WHO	BILLS FOR GOODS OR SERVICES
HAVE REPOSSESSED PROPERTY	PROVIDED TO YOUR DEPENDENTS
MAIL-ORDER BILLS	MAGAZINE SUBSCRIPTIONS
HEALTH CLUB MEMBERSHIPS	PERSONAL LOANS
COURT JUDGMENTS	STUDENT LOANS
SCHOOL DEBTS	JUDGMENTS FROM LAWSUITS
UNPAID LEGAL FEES	DMV SURCHARGES
MOTOR VEHICLE FINES	

If any of the amounts due are disputed, please so indicate on the bill.

If you are filing a Chapter 7 petition and you wish to reaffirm any of your debts in order to keep the account or item of property, please so indicate on the bill. Please note that even if you wish to reaffirm a credit card account, the account will be cancelled upon the filing of your bankruptcy petition. If the credit card company agrees to reaffirm the account, it will be reinstated at a future date.