

# QUESTIONNAIRE ATTORNEY CLIENT INTERVIEW

## CHAPTER 13 (THIRTEEN)

For us to properly handle your case, it is necessary that you complete this questionnaire. ***It is essential that you list EVERY debt that you owe and EVERY claim that any person or entity claims that you owe.***

Note: Secured Debts refer to debts where the creditor can repossess property if you do not pay the bill, such as: Car Loans, Home Mortgage, etc.

Unsecured Debts refer to debts where the creditor has no item of property of yours that he can repossess, and these debts generally can be dischargeable. Unsecured debts include but are not limited to: Credit Cards, Personal Loans, Medical Bills, Dental Bills, Utility Bills\*, Student Loans\*, Past Due Taxes\*, Judgments\*, etc. \*Please call our office concerning certain restrictions.

The value of your personal property that is collateral for debt (a debt where the creditor could repossess the item if you stop making payments, such as a car, furniture or computer equipment being purchased on installment) is determined based on the ***replacement*** value of such property as of the filing date of the bankruptcy case without deduction for selling or marketing costs.

If the item was acquired for personal, family, or household purposes, replacement value is the ***price a retail merchant would charge for an item of that kind***, considering the age and condition of the property at the time its value is determined.

So, the value of the car, the furniture, the computer or anything else that you won't own until it's paid off, is not what you paid for it, and it is not what you could sell it for at the flea-market. The value is what you would have to pay a retail store selling similar items in a similar age and condition.

Most retail stores do not sell used items. However, there are usually stores in the area selling used furniture, musical instruments, cars and similar products. You might be able to provide a good estimate of the value of one or your items by inquiring at such a store.

If you can't find a store that sells similar items in similar condition, the next best source for an objective appraisal is probably **eBay**, or a similar online market.

In listing real property, you must include the full legal description. If this requires you to search for deeds or other legal documents, be sure to do so.

If additional space is needed, write the information on a separate sheet of paper and attach it to this question-naire. Indicate to which question this information relates.

Contact **[Annualcreditreport.com](http://Annualcreditreport.com)** to obtain a free credit report to aid you in the questionnaire's preparation

If your answer to any question should change during the period when we are handling your case, you must contact this office and advise us of any such change. **DO NOT LIE OR PRINT FALSE INFORMATION** or your petition for a Discharge in Bankruptcy will be **DENIED** and you will still be liable/ responsible for all of your debts!

*This Attorney Client Interview Questionnaire was prepared by  
The Law Offices of Russell A. Burdelski, Esquire and is proprietary information thereof.*

THIS QUESTIONNAIRE IS FOR DEBTORS FILING A **CHAPTER 13** BANKRUPTCY ONLY

IF YOU ARE FILING A **Chapter 7** BANKRUPTCY YOU HAVE THE WRONG QUESTIONNAIRE  
AND YOU NEED TO CONTACT OUR OFFICE IMMEDIATELY  
**(412) 366 - 1511**

# **THIS IS THE INTERVIEW QUESTIONNAIRE DO NOT FILL IT OUT UNTIL YOU HAVE READ THIS PAGE**

**This questionnaire must be filled out completely and accurately. If you do not completely and accurately fill out the questionnaire, no work can or will be done on your case. Therefore follow these instructions completely!**

**When listing the debts that you owe, you must list the COMPLETE NAME and COMPLETE ADDRESS of the company or person(s) to whom you owe money. If for instance where you are asked to list your unsecured debts and the question asks for the name and the address and you just write for example: CITIBANK and you leave no address then THAT DEBT WILL NOT BE DISCHARGED AND YOU WILL STILL OWE THEM THE MONEY. If you ask us to amend your bankruptcy petition because you did not write the entire complete address you will be charged additional fees of \$50.00 for each creditor for whom you failed to provide an address. To avoid these fees write the complete name and address of ALL of your creditors. If it becomes necessary, grab the Yellow Pages, dial information, or look at your bill, but you MUST provide the complete address. If the only address that you have is for the collection agent, then list the original creditors name and below it write in care of (i.e. c/o ) and then collection agent's name and address.**

**If you have a vehicle you must tell us that you have a vehicle in the Personal Property section relating to AUTOMOBILES. Even if you owe money on the vehicle and regardless of whether you wish to keep the vehicle or surrender it you still must list it. If you have a vehicle and you owe money on the vehicle then you must also list the vehicle in the section called Secured Creditors.**

**The section that asks for your total income that you made for: this year, last year and 2 years ago must be completely filled out. If you do not fill it out your paperwork will not be able to be completed and you will be charged an additional \$50.00.**

**The questionnaire's pages are numbered and are in a CERTAIN ORDER. If it becomes necessary to take the questionnaire apart, it must be put back in the same order with any additional pages that were added. If you return a jumbled out of wack questionnaire, it will be returned to you and you will be charged an additional \$50.00.**

**Read the directions on the next page and the directions before each of the questions. If you have trouble with the questionnaire, CALL US. We will help you answer specific pointed questions, however, we will not go line by line over the entire questionnaire over the phone with you. The questions are not difficult.**

**ALL OF THE ABOVE CHARGES  
ARE UNNECESSARY AND EASILY AVOIDABLE**

Complete all parts of this questionnaire. **If a question does not apply to you, indicate "N/A." (for "not applicable")**

I. GENERAL INFORMATION

1. Information concerning the debtor

Is this a joint bankruptcy or individual bankruptcy? \_\_\_\_\_ joint \_\_\_\_\_ individual

What is your marital status? \_\_\_\_\_ single \_\_\_\_\_ married \_\_\_\_\_ divorced \_\_\_\_\_ separated  
\_\_\_\_\_ widowed

State your full name (last name, first name, middle name):

Debtor:

\_\_\_\_\_

| Last | First | Middle |
|------|-------|--------|
|------|-------|--------|

Telephone number: \_\_\_\_\_ (home) \_\_\_\_\_ (cell)

\_\_\_\_\_ (work) \_\_\_\_\_ (email)

Have you used, or been known by, any other name or names within the immediately preceding eight (8) years? Yes \_\_\_\_\_ No \_\_\_\_\_

(a) If yes, give particulars. Include maiden names, prior married names, nicknames, and trade names. \_\_\_\_\_

**Home Address:** \_\_\_\_\_  
street address

\_\_\_\_\_

| city | state | zip code |
|------|-------|----------|
|------|-------|----------|

Mailing address **if different** from the street address:

\_\_\_\_\_

\_\_\_\_\_

| city | state | zip code |
|------|-------|----------|
|------|-------|----------|

What is your county of residence? \_\_\_\_\_

What is your social security number? \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Is this debt a consumer debt or a business debt? \_\_\_\_\_ consumer \_\_\_\_\_ business

Have you lived continuously in PA for the past 2 years or more? \_\_\_\_\_ yes \_\_\_\_\_ no

Do you have any prior bankruptcies? \_\_\_\_\_ yes \_\_\_\_\_ no

If YES, what was the date it was filed \_\_\_\_/\_\_\_\_/\_\_\_\_? Case Number \_\_\_\_\_

What is your spouse's name?\_\_\_\_\_ (Last, First, Middle)

List any other name your spouse has used in the past eight (8) years (maiden name, etc.)\_\_\_\_\_

What is your spouse's address?\_\_\_\_\_

\_\_\_\_\_

What is your spouses mailing address if different from above?\_\_\_\_\_

\_\_\_\_\_

Telephone number: \_\_\_\_\_ (home) \_\_\_\_\_ (cell)

\_\_\_\_\_ (work) \_\_\_\_\_ (email)

What is your spouse's County of residence (Allegheny, Westmoreland, etc.)?\_\_\_\_\_

What is your spouses Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Is your spouse's debt consumer debt or business debt? \_\_\_\_ consumer \_\_\_\_ business

Have you lived continuously in PA for the past 2 years or more? \_\_\_\_\_ yes \_\_\_\_\_ no

## II. ASSETS

Complete this section by answering each question based on your assets. ***All questions must be answered.***

The very next section will ask you questions concerning REAL ESTATE. This is a very important section. ALL of your real estate MUST be listed, regardless of whether you wish to keep it or surrender it. You must answer all these questions honestly. We will use the Bankruptcy Laws to your advantage but we must have complete cooperation from you. This is why we must absolutely insist that EACH and EVERY question be answered on the ENTIRE questionnaire. After the real estate section will come the PERSONAL PROPERTY section. Read through each question and answer it. The questions are not difficult or misleading. Simply use common sense.

**THIS SECTION COVERS REAL ESTATE  
IF YOU OWN ANY REAL ESTATE REGARDLESS OF WHETHER  
YOU WISH TO KEEP THE PROPERTY OR SURRENDER IT  
YOU MUST LIST IT!**

(IF YOU DO NOT KNOW WHAT REAL ESTATE IS THEN CALL OUR OFFICE)

Do you own any real property? \_\_\_\_ yes \_\_\_\_no

If yes then answer the following questions:

How many Bedrooms? \_\_\_\_\_

What is the lot & block number \_\_\_\_\_  
(or Parcel Number)

How many Bathrooms? \_\_\_\_\_

What's the Complete Address of the property? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Is the property brick? \_\_\_\_\_yes \_\_\_\_\_no

Do you own the property jointly with anyone else? \_\_\_\_yes \_\_\_\_no

If yes, what is their name? \_\_\_\_\_

Address? \_\_\_\_\_  
\_\_\_\_\_

Has the house been recently appraised? \_\_\_\_yes \_\_\_\_no

If yes for how much? \$\_\_\_\_\_

How much do you think the house is worth based upon the other houses in the same neighborhood?  
\$\_\_\_\_\_

Do you have a mortgage on the house? \_\_\_\_\_yes \_\_\_\_\_no

If yes, what is the total amount of the mortgage that you owe? \$\_\_\_\_\_ \$\_\_\_\_\_  
(NOTE: Do **NOT** put down your MONTHLY payment!) 1<sup>st</sup> 2<sup>nd</sup> mortgage

If you have more than one house, copy this page and answer the questions with regards to your 2<sup>nd</sup>, 3<sup>rd</sup> etc. house.

Do you own real estate that does not have a house on it? \_\_\_\_yes \_\_\_\_no

If yes, what is this property worth approximately? \$\_\_\_\_\_

Do you have a mortgage on this additional property? \_\_\_\_yes \_\_\_\_no

If yes, what is the total amount that you owe? \$\_\_\_\_\_





**This section covers items of your Personal Property and must be completely filled out!**

How much cash do you have on hand (this literally means in your purse or wallet)? \$\_\_\_\_\_

Do you have any checking or savings accounts, etc? \_\_\_\_\_yes \_\_\_\_\_no

If you have multiple accounts copy this page and attach the pages here!

Account number\_\_\_\_\_ What type of account? \_\_\_\_\_checking \_\_\_\_\_savings  
\_\_\_\_\_other

Name of Bank, Credit Union, etc.\_\_\_\_\_

Address of Bank, etc.\_\_\_\_\_

\_\_\_\_\_ Account Balance \$\_\_\_\_\_

Do you have any security deposits from utilities, apartment leases, etc.? \_\_\_\_\_ yes \_\_\_\_\_no. If yes, list the location , ownership (joint or individual) & value.

address\_\_\_\_\_ \_\_\_\_\_ Joint \_\_\_\_\_Individual

\_\_\_\_\_ \$\_\_\_\_\_

**Household goods and furnishings**

EACH BLANK MUST BE FILLED IN!

Go through the items listed below. If you own the item and it is in your house/ apartment, write “home” or “home residence” under the **Location** heading. If the item is not located in your house/ apartment and is located at another residence/ address, then write down the other address. If you do not own the item, write N/A in the location section. The value of your personal property that is collateral for debt (a debt where the creditor could repossess the item if you stop making payments, such as a car, furniture or computer equipment being purchased on installment) is determined based on the ***replacement*** value of such property as of the filing date of the bankruptcy case without deduction for selling or marketing costs.

If the item was acquired for personal, family, or household purposes, replacement value is the ***price a retail merchant would charge for an item of that kind***, considering the age and condition of the property at the time its value is determined.

So, the value of the car, the furniture, the computer or anything else that you won’t own until it’s paid off, is not what you paid for it, and it is not what you could sell it for at the flea-market. The value is what you would have to pay a retail store selling similar items in a similar age and condition.

Most retail stores do not sell used items. However, there are usually stores in the area selling used furniture, musical instruments, cars and similar products. You might be able to provide a good estimate of the value of one or your items by inquiring at such a store.

If you can’t find a store that sells similar items in similar condition, the next best source for an objective appraisal is probably **eBay**, or a similar online market.

H = Husband W = Wife J = Jointly Owned S = Single(not married)

a. Living room, dining room,  
and family room items

**LOCATION / AGE OF ITEM**

**CURRENT**  
**REPLACEMENT**  
**MARKET VALUE**

- |                                  |       |         |
|----------------------------------|-------|---------|
| 1) sofa                          | _____ | H W J S |
| \$ _____                         |       |         |
| 2) chairs                        | _____ | H W J S |
| \$ _____                         |       |         |
| 3) Dining Room tables            | _____ | H W J S |
| \$ _____                         |       |         |
| 4) TVs                           | _____ | H W J S |
| \$ _____                         |       |         |
| 5) VCRs                          | _____ | H W J S |
| \$ _____                         |       |         |
| 6) stereos                       | _____ | H W J S |
| \$ _____                         |       |         |
| 7) lamps                         | _____ | H W J S |
| \$ _____                         |       |         |
| 8) carpets                       | _____ | H W J S |
| \$ _____                         |       |         |
| 9) bookcases                     | _____ | H W J S |
| \$ _____                         |       |         |
| 10) piano                        | _____ | H W J S |
| \$ _____                         |       |         |
| 11) other musical<br>instruments | _____ | H W J S |
| \$ _____                         |       |         |
| 12) radios                       | _____ | H W J S |
| \$ _____                         |       |         |
| 13) buffet                       | _____ | H W J S |
| \$ _____                         |       |         |
| 14) china closet                 | _____ | H W J S |
| \$ _____                         |       |         |
| 15) china                        | _____ | H W J S |
| \$ _____                         |       |         |
| 16) silverware                   | _____ | H W J S |
| \$ _____                         |       |         |
| 17) sewing machine               | _____ | H W J S |
| \$ _____                         |       |         |
| 18) other                        | _____ | H W J S |
| \$ _____                         |       |         |

**b. Kitchen Items**

- |                      |       |         |
|----------------------|-------|---------|
| 1) table & chairs    | _____ | H W J S |
| \$                   | _____ |         |
| 2) stove             | _____ | H W J S |
| \$                   | _____ |         |
| 3) microwave         | _____ | H W J S |
| \$                   | _____ |         |
| 4) refrigerator      | _____ | H W J S |
| \$                   | _____ |         |
| 5) freezer           | _____ | H W J S |
| \$                   | _____ |         |
| 6) dishwasher        | _____ | H W J S |
| \$                   | _____ |         |
| 7) washer            | _____ | H W J S |
| \$                   | _____ |         |
| 8) dryer             | _____ | H W J S |
| \$                   | _____ |         |
| 9) telephones        | _____ | H W J S |
| \$                   | _____ |         |
| 10) misc. appliances | _____ | H W J S |
| \$                   | _____ |         |
| 11) misc. furnishing | _____ | H W J S |
| \$                   | _____ |         |

**c. Bedrooms and studyroom items**

- |                          |       |         |
|--------------------------|-------|---------|
| 1) bedroom suites        | _____ | H W J S |
| \$                       | _____ |         |
| 2) cedar chest           | _____ | H W J S |
| \$                       | _____ |         |
| 3) bureaus               | _____ | H W J S |
| \$                       | _____ |         |
| 4) desks                 | _____ | H W J S |
| \$                       | _____ |         |
| 5) computer<br>equipment | _____ | H W J S |
| \$                       | _____ |         |

- 6) TVs \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 7) VCRs \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 8) radios \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 9) stereos \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 10) lamps \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 11) telephones \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 12) other \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

d. Garage Items

- 1) tools \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 2) bicycles \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 3) other \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

a. Do you own any books, pictures or other art objects? \_\_\_\_\_yes \_\_\_\_\_no

- 1) books \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 2) pictures \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 3) other art objects \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

5. b. Do you own any collections or collectibles? \_\_\_\_\_yes \_\_\_\_\_no

- 1) antiques \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 2) stamps \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 3) coins \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

- 4) records \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 5) tapes \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 6) compact discs \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_
- 7) other collections or  
collectibles \_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

6. Do you own your Clothes? \_\_\_\_\_yes \_\_\_\_\_no

List the approximate replacement value of your clothes for similar clothes of similar age and condition.

\$ \_\_\_\_\_

Does your spouse own their Clothes? \_\_\_\_\_yes \_\_\_\_\_no

List the approximate replacement value of your clothes for similar clothes of similar age and condition.

\$ \_\_\_\_\_

Do you own Furs and Jewelry? \_\_\_\_yes \_\_\_\_no

\_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

\_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

Do you own Firearms? \_\_\_\_yes \_\_\_\_no

\_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

\_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

Do you own Sports equipment? \_\_\_\_yes \_\_\_\_no.

\_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

\_\_\_\_\_ H W J S  
\$ \_\_\_\_\_

Do you own Photographic equipment?\_\_\_\_\_yes \_\_\_\_\_no

\_\_\_\_\_ H W J S  
\$\_\_\_\_\_

\_\_\_\_\_ H W J S  
\$\_\_\_\_\_

Do you have any other equipment whatsoever? \_\_\_\_\_YES \_\_\_\_\_NO

\_\_\_\_\_ H W J S  
\$\_\_\_\_\_

Do you have any interests in "**Whole Life**" insurance policies with a cash surrender value ? \_\_\_\_\_ yes \_\_\_\_\_ no

(If you **can not** cash your insurance policy in right now for **cash** then write N/A ). Whole life policies are not very common anymore. If you have a policy through work it is NOT whole life. If you are unsure about whether your policy is whole life or not, contact your agent.

| Type of Insurance | Insurance Company | Location | Ownership | Surrender or refund value |
|-------------------|-------------------|----------|-----------|---------------------------|
|-------------------|-------------------|----------|-----------|---------------------------|

|          |       |       |  |         |
|----------|-------|-------|--|---------|
| _____    | _____ | _____ |  | H W J S |
| \$ _____ |       |       |  |         |

Do you have any interests in Pensions, 401(k)'s, IRA's, annuities or Retirement Plans, ?\_\_ yes \_\_\_ no

a) If YES, is your Pension or Retirement Fund Mandatory? \_\_\_\_\_ YES \_\_\_\_\_ NO

b) Is your Pension or Retirement Fund "ERISA" Qualified? \_\_\_\_\_ YES \_\_\_\_\_ NO

(See your Payroll/Benefits Manager to find out if the pension is Mandatory and ERISA qualified)

| c) Type of Pension/<br>Retirement Fund | Name of Fund | Address of fund | Ownership | Current Value in Fund |
|--|--------------|-----------------|-----------|-----------------------|
|--|--------------|-----------------|-----------|-----------------------|

|          |       |       |  |         |
|----------|-------|-------|--|---------|
| _____    | _____ | _____ |  | H W J S |
| \$ _____ |       |       |  |         |

|          |       |       |  |         |
|----------|-------|-------|--|---------|
| _____    | _____ | _____ |  | H W J S |
| \$ _____ |       |       |  |         |

Do you own any interests in Stocks? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, complete the information below:

| # of Shares or Interests | Name of Business | Location of Business | Ownership | Current Market value |
|--------------------------|------------------|----------------------|-----------|----------------------|
| _____                    | _____            | _____                | H W J S   | \$ _____             |
| _____                    | _____            | _____                | H W J S   | \$ _____             |

Do you **RECEIVE** any type of Alimony, maintenance, Child support, Spousal support or money for a property settlement? \_\_\_\_\_ yes \_\_\_\_\_ no

| Description of Obligation value of | Names & Address of Payor Spouse | Ownership | Current Market |
|------------------------------------|---------------------------------|-----------|----------------|
|------------------------------------|---------------------------------|-----------|----------------|

|          |       |         |  |
|----------|-------|---------|--|
|          | _____ |         | total amount due or amount of <b>monthly</b> payments & duration |
|          | _____ |         |  |
| _____    | _____ | H W J S |  |
| \$ _____ |       |         |  |

Do you have Tax Refunds due to you from any taxing authority? \_\_\_\_\_ yes \_\_\_\_\_ no

| Tax Refund type(Federal, State Local) | Address of Taxing Authority | Ownership | Amount due |
|---------------------------------------|-----------------------------|-----------|------------|
| _____                                 | _____                       | H W J S   | \$_____    |
| _____                                 | _____                       | H W J S   | \$_____    |



Do you own any automobiles, trucks, trailers or other vehicles? \_\_\_\_\_yes \_\_\_\_\_no

(LIST ANY AND ALL VEHICLES YOU **OWN** EVEN IF YOU HAVE PAYMENTS ON THE VEHICLE. WHETHER YOU WISH TO SURRENDER THE VEHICLE OR TO KEEP THE VEHICLE IT **MUST BE LISTED**. IF WE MUST FILE AMENDMENTS BECAUSE YOU DID NOT COMPLY WITH THIS SECTION YOU WILL BE CHARGED **AN ADDITIONAL \$50.00**

Year: \_\_\_\_\_ Make: \_\_\_\_\_

Model: \_\_\_\_\_ Serial No.: \_\_\_\_\_

Who owns the vehicle? H W J S (circle one) What's the vehicle worth? \$\_\_\_\_(look up at [kbb.com](http://kbb.com) or [Edmunds.com](http://Edmunds.com))

If you are making payments, how much more do you owe? \$\_\_\_\_\_ What's the interest rate \_\_\_\_\_%

Do you own a Second Vehicle? \_\_\_\_yes \_\_\_\_no

Year: \_\_\_\_\_ Make: \_\_\_\_\_

Model: \_\_\_\_\_ Serial No.: \_\_\_\_\_

Who owns the vehicle? H W J S (circle one) What's the vehicle worth? \$\_\_\_\_(look up at [kbb.com](http://kbb.com))

If you are making payments, how much more do you owe? \$\_\_\_\_\_ What's the interest rate \_\_\_\_\_%

**If you have additional vehicles, copy this page and attach the information here.**

Do you have any Office equipment, furnishings, Machinery, fixtures, equipment or supplies used in business? \_\_\_\_\_yes \_\_\_\_\_no If yes, answer below:

| Description of Property | Address where property is kept | Ownership | Current Market value |
|-------------------------|--------------------------------|-----------|----------------------|
|-------------------------|--------------------------------|-----------|----------------------|

|       |       |         |         |
|-------|-------|---------|---------|
| _____ | _____ | H W J S | \$_____ |
|-------|-------|---------|---------|

Do you have any Other personal property of any kind not already listed? \_\_\_\_\_yes \_\_\_\_\_no If yes, answer below:

| Description of Property | Address where property is kept | Ownership | Current Market value |
|-------------------------|--------------------------------|-----------|----------------------|
|-------------------------|--------------------------------|-----------|----------------------|

|       |       |         |         |
|-------|-------|---------|---------|
| _____ | _____ | H W J S | \$_____ |
|-------|-------|---------|---------|

## Secured Creditors

Make additional copies of this page *before* filling out, if necessary!!!

Do you have a **mortgage** on your house? \_\_\_\_yes \_\_\_\_no If yes: **Acct Number** \_\_\_\_\_

\_\_\_\_\_  
(NAME OF MORTGAGE LENDER)

Address of property secured by mortgage  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City State Zip Code

How is the loan held? \_\_\_\_\_ Individually \_\_\_\_\_ Jointly

What date did you get the mortgage loan? \_\_\_\_\_ / \_\_\_\_\_ (month / year)

**How much do you owe? \$** \_\_\_\_\_ **What is the Interest Rate** \_\_\_\_\_%

What do you intend to do with the property that is secured by the mortgage? \_\_\_\_\_surrender \_\_\_\_\_retain

Do you wish to reaffirm ( i.e. keep paying on) the loan? \_\_\_\_\_yes \_\_\_\_\_no

Do you have a Co-debtor (i.e. someone who is also liable) on this loan? \_\_\_\_\_yes \_\_\_\_\_no

If yes, provide their: NAME \_\_\_\_\_

Address of codebtor: \_\_\_\_\_  
\_\_\_\_\_

Do you have a **SECOND MORTGAGE**? \_\_\_\_\_yes \_\_\_\_\_no If yes then answer below:

(Note, a home equity, home improvement loan is a 2nd mortgage)

**Account number**, if any: \_\_\_\_\_

\_\_\_\_\_  
(NAME OF MORTGAGE LENDER)

Address of property secured by mortgage  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City State Zip Code

How is the loan held? \_\_\_\_\_ Individually \_\_\_\_\_ Jointly

What date did you get the mortgage loan? \_\_\_\_\_ / \_\_\_\_\_ (month / year)

**How much do you owe? \$** \_\_\_\_\_ **What is the Interest Rate** \_\_\_\_\_%

What do you intend to do with the property that is secured by the mortgage? \_\_\_\_\_surrender \_\_\_\_\_retain

Do you wish to reaffirm ( i.e. keep paying on) the loan? \_\_\_\_\_yes \_\_\_\_\_no

Do you have a Co-debtor (i.e. someone who is also liable) on this loan? \_\_\_\_\_yes \_\_\_\_\_no

If yes, provide their: NAME \_\_\_\_\_

Address of codebtor: \_\_\_\_\_

\_\_\_\_\_

If you have additional loans on your real estate, copy this page and attach here!!!

Do you have a **Car Loan**(note, include car leases here also)?\_\_\_\_\_yes \_\_\_\_no

**Account number**, if any: \_\_\_\_\_

What is the Vehicle Lender's name?\_\_\_\_\_

Vehicle Lender's Address \_\_\_\_\_ Year,  
make model of car? \_\_\_\_\_

How is the loan held? \_\_\_\_\_ Individually \_\_\_\_\_ Jointly

What date did you get the vehicle loan?\_\_\_\_\_/\_\_\_\_/\_\_\_\_ (month / year)

**How much do you owe?** \$ \_\_\_\_\_ **What is the Interest Rate** \_\_\_\_\_ %

What do you intend to do with the vehicle that is secured by the loan? \_\_\_\_\_surrender \_\_\_\_\_retain  
(Note, you can't keep the car if you do not reaffirm the loan)

Do you wish to reaffirm ( i.e. keep paying on) the loan?\_\_\_\_\_yes \_\_\_\_no

Do you have a Co-debtor (i.e. someone who is also liable) on this loan? \_\_\_\_yes \_\_\_\_no

If yes, provide their: NAME\_\_\_\_\_

Address of codebtor: \_\_\_\_\_

Do you have a **second** Car Loan(note, include car leases here also)?\_\_\_\_\_yes \_\_\_\_no

**Account number**, if any: \_\_\_\_\_

What is the Vehicle Lender's, Bank's, lending institution's, etc. name?\_\_\_\_\_

Creditor's Address \_\_\_\_\_ Year, make model of car? \_\_\_\_\_

How is the loan held? \_\_\_\_\_ Individually \_\_\_\_\_ Jointly

What date did you get the vehicle loan?\_\_\_\_\_/\_\_\_\_/\_\_\_\_ (month / year)

**How much do you owe?** \$ \_\_\_\_\_ **What is the Interest Rate** \_\_\_\_\_ %

What do you intend to do with the vehicle that is secured by the loan? \_\_\_\_\_surrender \_\_\_\_\_retain  
(Note, you can't keep the car if you do not reaffirm the loan)

Do you wish to reaffirm ( i.e. keep paying on) the loan?\_\_\_\_\_yes \_\_\_\_no

Do you have a Co-debtor (i.e. someone who is also liable) on this loan? \_\_\_\_yes \_\_\_\_no

If yes, provide their: NAME\_\_\_\_\_

Address of codebtor: \_\_\_\_\_  
\_\_\_\_\_

\*If you have additional vehicles which have loans on them, copy this page and attach here!!!

## WATER & SEWAGE BILLS

Do you owe Water bills? \_\_\_\_\_yes \_\_\_\_\_no      What date was the bill due? \_\_\_\_\_

**Account number**, if any: \_\_\_\_\_

What is the name of the Water Company, etc. name? \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Address of the property \_\_\_\_\_

How is the water bill titled? \_\_\_\_\_ Individually \_\_\_\_\_ Jointly

**How much do you owe?** \$ \_\_\_\_\_

What do you intend to do with the real estate pertaining to the water bill? \_\_\_\_\_surrender \_\_\_\_\_retain  
(Note, you can't keep the property if you do not repay the water or sewage)

Do you owe Sewage bills? \_\_\_\_\_yes \_\_\_\_\_no      What date was the bill due? \_\_\_\_\_

**Account number**, if any: \_\_\_\_\_

What is the name of the Sewage Company, etc. name? \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

How is the sewage bill titled? \_\_\_\_\_ Individually \_\_\_\_\_ Jointly

Address of the property \_\_\_\_\_

**How much do you owe?** \$ \_\_\_\_\_

What do you intend to do with the real estate pertaining to the sewage bill? \_\_\_\_\_surrender \_\_\_\_\_retain  
(Note, you can't keep the property if you do not repay the water or sewage)

# DOMESTIC SUPPORT & ARREARAGE OBLIGATIONS

(Examples are Alimony, Child Support and Spousal Support)

Do you owe Domestic Support Obligations? \_\_\_\_\_yes \_\_\_\_\_no

Account number, if any: \_\_\_\_\_ Type of Support (i.e. , child support, alimony, etc)? \_\_\_\_\_

What is the name of the person getting the support? \_\_\_\_\_

Address \_\_\_\_\_

How is much do you pay per month? \$ \_\_\_\_\_

**Do you have Alimony, Child Support And Spousal Support ARREARS (i.e. past due amounts owed)?**  
\_\_\_\_\_yes \_\_\_\_\_no

**How much do you owe in support obligation arrears? \$** \_\_\_\_\_

Is the payment obligation pursuant to a Court Order? \_\_\_\_\_yes \_\_\_\_\_no

Name and address of the Court \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Case Number \_\_\_\_\_

## TAXES

THIS SECTION CONCERNS YOUR TAXES.

If you owe **REAL ESTATE** Taxes, each of the three (3) Real Estate Taxes must be listed individually with a separate address and a separate amount owed. Real Estate taxes consists of tax debt for (1) County Real Estate Tax, (2) the School District Real Estate Tax and (3) Local Community/Boro/ Twp Real Estate Tax.

If you owe **INCOME** Taxes, each of the three (3) INCOME Taxes must be listed individually with a separate address and a separate amount owed. INCOME taxes consists of tax debt for (1) IRS , (2) the PA Dept of Revenue and (3) Local Community/Boro/ Twp WAGE Tax.

Do you owe any unpaid **Taxes**? \_\_\_\_\_ yes \_\_\_\_\_ no

(\*If you owe **additional taxes not listed here**, copy this page and attach additional sheets here!!! )

**A SEPARATE ENTRY must be filled out for EACH taxing authority for EACH year owed!!!**

If yes, give the Account #, if any \_\_\_\_\_

Taxing Authority Name \_\_\_\_\_ Taxing Authority's Name \_\_\_\_\_  
(The Full address & name of the taxing authority must be listed)

Address \_\_\_\_\_

Who is liable on the Taxes? H W J S (CIRCLE ONE)

What date were the Taxes due? \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
month / year  
or income?

Is the tax debt due to real estate

\_\_\_\_real estate tax \_\_\_\_income tax

How much do you owe in Taxes? \$ \_\_\_\_\_

Address of property (if real estate tax)

Is someone jointly liable on the Taxes? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, provide Name \_\_\_\_\_

Address \_\_\_\_\_

Do you owe any **additional** unpaid Taxes? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, give the Account #, if any \_\_\_\_\_

Taxing Authority Name (The Full name of the taxing authority must be listed ) \_\_\_\_\_

Address \_\_\_\_\_

Who is liable on the Taxes? H W J S (CIRCLE ONE)

What date were the Taxes due? \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
month / year  
or income?

Is the tax debt due to real estate

\_\_\_\_real estate tax \_\_\_\_income tax

How much do you owe in Taxes? \$ \_\_\_\_\_



Is someone jointly liable on the Taxes? \_\_\_\_\_ yes \_\_\_\_\_ no

\_\_\_\_\_

Address of property (*if real estate tax*)

\_\_\_\_\_

If yes, provide Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

## UNSECURED DEBTS

### THE NEXT SECTION CONCERNS UNSECURED DEBTS

An UNSECURED DEBT is a debt that you owe that is not secured by any property (that was pledged as collateral) that the Creditor can repossess or take back if you do not pay on it.

If you are unsure if the debt is secured or unsecured or of what section of the questionnaire it must be placed, please call our office. Remember ALL DEBTS MUST BE LISTED!

The following are a list of EXAMPLES of unsecured debts:

CREDIT CARDS

PERSONAL LOANS

MEDICAL OR DENTAL BILLS

UTILITY BILLS

BALANCES LEFT OVER FROM REPOSESSED VEHICLES

BALANCES LEFT OVER FROM PREVIOUSLY FORECLOSED UPON REAL ESTATE

Remember, you must have the complete name and address of each of the creditors (including city, state and zip code). Failure to list the complete mailing address will result in you being charged an additional \$50.00 above and beyond your fees. If the debt has been sold to a collection agency, then list the original creditor and below that write c/o (in care of) the collection agents name. For instance if you owe Citibank and you only have the bills for the collection agents(lets call them “AA Collections” for example) then list the debt as:

Citibank  
c/o AA Collections  
5 Collect Avenue  
Collectdebts, PA 15432

When the question asks you “When did you make the debt?” and the debt is a *credit card*, then write down the last estimated time that you used the card.

When the question asks you “When did you make the debt?” and the debt is a *personal loan*, then write down when you took the personal loan out.

MAKE COPIES OF THIS PAGE **BEFORE YOU FILL IT OUT** IF YOU HAVE MORE  
THAN TWENTY (20) UNSECURED CREDITORS.

Do you have any unsecured creditors? \_\_\_\_\_ yes \_\_\_\_\_ no

(1) If yes, what is the Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(2) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

---

(3) What is the Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(4) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(5) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(6) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(7) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(8) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(9) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(10) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_



(11) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(12) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(13) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(14) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(15) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(16) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(17) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(18) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(19) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for? (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

(20) Account # \_\_\_\_\_

What is the: Creditor's name: \_\_\_\_\_

Creditor's mailing address: \_\_\_\_\_

\_\_\_\_\_

Who is liable on the debt? H W J S (circle one)

When did you make the debt? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the debt for (i.e. clothes, household goods, vacation, car repair, medical, etc.)?

\_\_\_\_\_

How much do you owe? \$ \_\_\_\_\_

Is there a codebtor who is also liable on the loan? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Codebtor's name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

What is your occupation (i.e. salesman, unemployed, home-maker, disabled, retired etc.)? \_\_\_\_\_

What is your Employer's Name \_\_\_\_\_

How long have you been employed there? \_\_\_\_\_

How often per month are you paid? \_\_\_\_\_ (monthly, weekly, bi-weekly, twice a month)

What is your employer's address? \_\_\_\_\_  
\_\_\_\_\_

What is the full name of your spouse? \_\_\_\_\_

What is your spouse's age? \_\_\_\_\_

What is your spouse's relation to you? \_\_\_\_\_ wife \_\_\_\_\_ husband

What is your spouse's occupation? \_\_\_\_\_

What is the name of your spouse's employer? \_\_\_\_\_

How long has your spouse been employed there? \_\_\_\_\_

How often per month is your spouse paid? \_\_\_\_\_ (i.e. monthly, weekly, bi-weekly, twice a month)

What is the address of your spouse's employer? \_\_\_\_\_  
\_\_\_\_\_

Does anyone (other than yourself) reside in your house? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the: Person's Name? \_\_\_\_\_

Age \_\_\_\_\_

Relationship to you \_\_\_\_\_ ( i.e. son, friend, girlfriend, mother, father-in-law etc.)

Person's Name? \_\_\_\_\_

Age \_\_\_\_\_

Relationship to you \_\_\_\_\_

If you have more than two (2) people other than yourself living in your house, list them on a separate page in the exact same categories (i.e. name, age etc.) and attach the additional pages here.

CURRENT INCOME AND EXPENDITURES OF THE DEBTOR

**From Your Paystubs,**

List your MONTHLY gross (before taxes are taken out) wages, salary, and commissions \$ \_\_\_\_\_

How much is your estimated MONTHLY overtime pay, if any? \$ \_\_\_\_\_

How much is deducted MONTHLY from your pay for payroll taxes (Federal Wage Taxes) and Social

Security Taxes (FICA) COMBINED? \$ \_\_\_\_\_

How much is deducted MONTHLY for insurance of any kind? \$ \_\_\_\_\_

How much is deducted MONTHLY for Union Dues? \$ \_\_\_\_\_

Specify any other payroll deduction (if none, write none) \_\_\_\_\_

Amount of Other Payroll Deduction \$ \_\_\_\_\_

How much do you make MONTHLY from running your own business? \$ \_\_\_\_\_

How much do you make MONTHLY from renting Real Estate that you own? \$ \_\_\_\_\_

How much do you make MONTHLY from interest and / or stock dividends? \$ \_\_\_\_\_

How much income do you receive from Alimony, Maintenance or Support payments? \$ \_\_\_\_\_

Do you get Social Security Income, Food Stamps, etc.? Specify which \_\_\_\_\_

How much MONTHLY \$ \_\_\_\_\_

How much do you get MONTHLY in pension or retirement income? \$ \_\_\_\_\_

Do you get any other type of monthly income? \_\_\_\_ yes \_\_\_\_ no Specify the Source

\_\_\_\_\_

If yes, how much MONTHLY

\$ \_\_\_\_\_

Within one year from today, do you expect your income to increase or decrease by 10% or more? \_\_\_\_ yes  
\_\_\_\_ no

If yes, Explain why ( i.e., maternity leave, layoff, pay  
raise) \_\_\_\_\_

What impact will this have (i.e. income reduced to \$0.00, or  
raise \$100/month) \_\_\_\_\_

CURRENT INCOME OF THE SPOUSE OF THE DEBTOR

**From Your Paystubs,**

List your spouse's MONTHLY gross (before taxes are taken out) wages, salary, and commissions  
\$ \_\_\_\_\_

How much is your spouse's estimated MONTHLY overtime pay, if any? \$\_\_\_\_\_



How much is deducted MONTHLY from your spouse's pay for payroll taxes (Federal Wage Taxes) and Social Security Taxes (FICA) COMBINED?  
\$ \_\_\_\_\_

How much is deducted MONTHLY for insurance of any kind? \$ \_\_\_\_\_

How much is deducted MONTHLY for Union Dues? \$ \_\_\_\_\_

Specify any other payroll deduction (if none, write none) \_\_\_\_\_

Amount of Other Payroll Deduction \$ \_\_\_\_\_

How much does your spouse make MONTHLY from running your own business? \$ \_\_\_\_\_

How much does your spouse make MONTHLY from renting Real Estate that you own? \$ \_\_\_\_\_

How much does your spouse make MONTHLY from interest and / or stock dividends? \$ \_\_\_\_\_

How much income does your spouse receive from Alimony, Maintenance or Support payments  
\$ \_\_\_\_\_

Does your spouse get Social Security Income, Food Stamps, etc.? Specify which \_\_\_\_\_

How much MONTHLY \$ \_\_\_\_\_

How much does your spouse get MONTHLY in pension or retirement income? \$ \_\_\_\_\_

Does your spouse get any other type of monthly income? \_\_\_\_ yes \_\_\_\_ no

Specify the Source \_\_\_\_\_ If yes, how much MONTHLY \$ \_\_\_\_\_

Within one year from today, does your spouse expect your income to increase or decrease by 10% or more?  
\_\_\_\_ yes \_\_\_\_ no

If yes, Explain why ( i.e., maternity leave, layoff, pay raise) \_\_\_\_\_

What impact will this have (i.e. income reduced to \$0.00, or raise \$100/month) \_\_\_\_\_

Within one year from today, does your spouse expect his/ her income to increase or decrease by 10% or more? \_\_\_\_ yes \_\_\_\_ no

If yes, Explain why ( i.e., maternity leave, layoff, pay raise) \_\_\_\_\_

What impact will this have (i.e. income reduced to \$0.00, or raise \$100/month) \_\_\_\_\_

Do you and your spouse maintain separate households?\_\_\_\_\_yes \_\_\_\_\_no

If yes, copy the next page marked EXPENDITURES. Then have your spouse fill out the expenditure sheet

and have your spouse fill it out SEPARATELY from yours and attach that sheet behind your expenditure sheet.

If you and your spouse DO NOT maintain separate households and live together in the same house, then

simply add both of your expenditures together and list them on the space provided. If you do not understand these

directions, call our office during regular business hours.

## EXPENDITURES

How much is your rent or mortgage payment per month? \$\_\_\_\_\_

Are Real Estate Taxes included in your mortgage? \_\_\_\_\_ yes \_\_\_\_\_ no

Is Property Insurance included? \_\_\_\_\_ yes \_\_\_\_\_ no

Is Mortgage Insurance included? \_\_\_\_\_ yes \_\_\_\_\_ no

How much do you spend per month in Electricity and Heating Fuel bills(add together)? \$\_\_\_\_\_

How much do you spend per month for Water and Sewage(add together) \$\_\_\_\_\_

How much do you spend per month for Telephone? \$\_\_\_\_\_

How much do you spend per month for Garbage Removal & Cable TV (add together)? \$\_\_\_\_\_

How much do you spend per month for Home Maintenance Expenses? \$\_\_\_\_\_

How much do you spend per month for Food (do not write none)? \$\_\_\_\_\_

How much do you spend per month for Clothing (including uniforms)? \$\_\_\_\_\_

How much do you spend per month for Laundry & Dry Cleaning? \$\_\_\_\_\_

How much do you spend per month for Medical and Dental Care? \$\_\_\_\_\_

How much do you spend per month on Transportation (include gas, bus fare, etc.)? \$\_\_\_\_\_

How much do you spend per month on Recreation, Entertainment, Newspapers, etc.? \$\_\_\_\_\_

How much do you spend per month for Charitable Contributions? \$\_\_\_\_\_

How much do you spend per month for Homeowner's / Renter's Insurance? \$\_\_\_\_\_

How much do you spend per month for Life Insurance? \$\_\_\_\_\_

How much do you spend per month for Health Insurance? \$\_\_\_\_\_

How much do you spend per month for Automobile Insurance? \$\_\_\_\_\_

How much do you spend per month for Other Insurance? \$\_\_\_\_\_

How much do you spend per month for Real Estate Taxes? \$\_\_\_\_\_

How much do you spend per month for car payments? \$\_\_\_\_\_

How much money do you pay per month for Alimony, Maintenance and Support? \$\_\_\_\_\_

How much money do you pay monthly for Support of Dependents who are not living at home? \$\_\_\_\_\_

How much monthly expense do you have from operating your own business? \$\_\_\_\_\_

**HAVE YOU RECEIVED ANY INCOME THIS YEAR FROM ANY SOURCE?** \_\_\_\_\_ yes \_\_\_\_\_ no

State the total gross income (before taxes) you have made from the beginning of this year (wages year to date)

| until now (from paystubs or other source): | (DATES)          |                |
|--|------------------|----------------|
| Amount you made                            | From(month/year) | To(month/year) |
| Income                                     |                  | Source of      |

This Year \_\_\_\_\_ \$ \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Last Year \_\_\_\_\_ \$ \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

2 years ago \_\_\_\_\_ \$ \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

State the total gross income (before taxes) that your **spouse** has made from the beginning of this year (wages year to date)

| until now (from paystubs): | (DATES)          |                |
|----------------------------|------------------|----------------|
| Amount you made            | From(month/year) | To(month/year) |
| Income                     |                  | Source of      |

This Year \_\_\_\_\_ \$ \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Last Year \_\_\_\_\_ \$ \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

2 years ago \_\_\_\_\_ \$ \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

If he/she had income from more than one source since the beginning of this year, indicate the date you started receiving this income? \_\_\_\_\_ / \_\_\_\_\_ month / year

What was the name of this additional employer? \_\_\_\_\_

\_\_\_\_\_ ADDRESS

\_\_\_\_\_ CITY STATE ZIP

If earlier than the present time, the date you stopped receiving this income? \_\_\_\_\_ / \_\_\_\_\_ month / year

(If still receiving this income write the present date)

If you have had more employers since the beginning of this year that are not listed attach additional paper here with the same information as above.

Have you made payments on any debts within the past 90 days to one creditor totaling in excess of \$600?

\_\_\_\_\_ yes \_\_\_\_\_ no

If yes, what is the creditor's name? \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

List the dates the payments were made? \_\_\_\_/\_\_\_\_ \_\_\_\_/\_\_\_\_ \_\_\_\_/\_\_\_\_ \_\_\_\_/\_\_\_\_

What was the amount of each payment? \$\_\_\_\_ \$\_\_\_\_ \$\_\_\_\_  
\$\_\_\_\_

How much do you still owe this creditor? \$\_\_\_\_\_

Have you within the past 2 years made payments to close friends or relatives to whom you owe money? \_\_\_\_yes \_\_\_\_no

If yes, what was this person's Name\_\_\_\_\_

address\_\_\_\_\_

Date of Payment \_\_\_\_/\_\_\_\_month/ year Amount paid \$\_\_\_\_\_ Amount you still owe?\_\_\_\_\_

Have you been a party to a lawsuit within the past year? \_\_\_\_yes \_\_\_\_no

If yes, list who was suing whom (i.e., Smith v. Jones)? \_\_\_\_\_v. \_\_\_\_\_

What was the case number? \_\_\_\_\_

What Court was it filed in (i.e. Common Pleas)? \_\_\_\_\_

What the nature of the proceeding (reason for the lawsuit)?\_\_\_\_\_

Where was the Court located?\_\_\_\_\_

What is the status of the case?\_\_\_\_\_

Has any of your personal property been attached, garnished or seized (i.e. through a sheriffs sale, etc.) within one

year from today ? \_\_\_\_ yes \_\_\_\_no

If yes, how was the property OWNED before it was seized? H W J S (CIRCLE ONE)

What was the date the property was seized? \_\_\_\_/\_\_\_\_ month / year

Describe the property that was seized?\_\_\_\_\_

What was the value of the property seized? \$\_\_\_\_\_

Has any of your property been repossessed within one year from today? \_\_\_\_yes \_\_\_\_no

If yes, how was the property owned before it was repossessed? H W J S (circle one)

What was the date the property was repossessed? \_\_\_\_/\_\_\_\_ month / year

Describe the property that was repossessed? \_\_\_\_\_

What was the value of the property that was repossessed? \$\_\_\_\_\_

Did you suffer any losses from fire or theft within the past year? \_\_\_\_yes \_\_\_\_no

If yes, describe the loss\_\_\_\_\_

What was the value of the loss? \$\_\_\_\_\_

Were you compensated by insurance? \_\_\_\_\_yes \_\_\_\_\_no If yes, how much? \$\_\_\_\_\_

What was the date of the loss? \_\_\_\_\_/ \_\_\_\_\_ month / year

How much was the final figure we agreed upon to handle your Bankruptcy Case? \$\_\_\_\_\_

Have you closed any financial accounts (i.e. checking, savings) within the past year? \_\_\_\_yes \_\_\_\_no

If yes, what was the Name of the Financial Institution\_\_\_\_\_

Address\_\_\_\_\_

\_\_\_\_\_

Account Number \_\_\_\_\_

Final Balance \$ \_\_\_\_\_

Date closed \_\_\_\_/\_\_\_\_ month / year

If necessary, attach additional sheets here if you have closed more than one account.

Do you have any safe deposit boxes? \_\_\_\_yes \_\_\_\_no

If yes, what was the name of the Bank where the safe deposit box is? \_\_\_\_\_

Address of the Bank \_\_\_\_\_

\_\_\_\_\_

Contents of Box\_\_\_\_\_

date purchased \_\_\_\_/\_\_\_\_ month / year

name box is listed under \_\_\_\_\_

address of this person\_\_\_\_\_

\_\_\_\_\_

Have you moved within the past three (3) years? \_\_\_\_yes \_\_\_\_no

If yes, list the prior address\_\_\_\_\_

\_\_\_\_\_

If you used a different name when you lived there (i.e. maiden name), list it here

\_\_\_\_\_

What dates did you live there? From \_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_



**THE FOLLOWING MUST BE ANSWERED FOR CHAPTER 13 FILERS**

**AND THE ANSWERS MUST BE COMPLETE OR YOUR**

**QUESTIONNAIRE WILL BE RETURNED TO YOU AND NO**

**CHAPTER 13 PLAN WILL BE PREPARED FOR YOU AND THIS**

**COULD**

**CAUSE THE LOSS OF YOUR HOUSE**

1. What is the COMPLETE name and address of your BANK, etc., that holds your mortgage on your house?

\_\_\_\_\_  
(NAME OF MORTGAGE LENDER)  
mortgage

Address of property secured by

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City State Zip Code

2. How many months are you past due on your mortgage? \_\_\_\_\_ + 2  
= \_\_\_\_\_

3. What is your regular monthly mortgage payment? \$ \_\_\_\_\_

4. What is the total amount that the bank says you are owe on your mortgage to pay it off completely? \$ \_\_\_\_\_

a) Will the 1<sup>st</sup> mortgage be paid off completely in 5 years?  
\_\_\_\_\_ Yes \_\_\_\_\_ NO

b) If yes, when will it be paid off? \_\_\_\_/\_\_\_\_(month/year)

5. Do you have a second mortgage? \_\_\_\_\_ Yes \_\_\_\_\_ NO

(Note: Home equity loans, Home Improvement Loans etc, which are secured on your home are all classified as mortgages!)

6. What is the COMPLETE name and address of your BANK, etc., that holds your mortgage on your house?

\_\_\_\_\_  
(NAME OF MORTGAGE LENDER)  
mortgage

Address of property secured by

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City State Zip Code

7. How many months are you past due on your 2<sup>nd</sup> mortgage? \_\_\_\_\_ + 2  
= \_\_\_\_\_

8. What is your regular monthly 2<sup>nd</sup> mortgage payment? \$ \_\_\_\_\_

9. What is the total amount that the bank says you are owe on your 2<sup>nd</sup> mortgage to pay it off completely? \$ \_\_\_\_\_

a) Will the 2<sup>nd</sup> mortgage be paid off completely in 5 years?  
\_\_\_\_\_ Yes \_\_\_\_\_ NO

b) If yes, when will it be paid off? \_\_\_\_/\_\_\_\_ (month/year)

10. Do you have a Third mortgage? \_\_\_\_\_ Yes \_\_\_\_\_ NO

(Note: Home equity loans, Home Improvement Loans etc, which are secured on your home are all classified as mortgages!)

11. What is the COMPLETE name and address of your BANK, etc., that holds your 3<sup>rd</sup> mortgage on your house?

\_\_\_\_\_  
(NAME OF MORTGAGE LENDER)  
mortgage

Address of property secured by

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City State Zip Code

12. How many months are you past due on your 3<sup>rd</sup> mortgage? \_\_\_\_\_ + 2  
= \_\_\_\_\_

13. What is your regular monthly 3<sup>rd</sup> mortgage payment? \$ \_\_\_\_\_

14. What is the total amount that the bank says you are owe on your 3<sup>rd</sup> mortgage to pay it off completely? \$ \_\_\_\_\_

a) Will the 3<sup>rd</sup> mortgage be paid off completely in 5 years?  
\_\_\_\_\_ Yes \_\_\_\_\_ NO

b) If yes, when will it be paid off? \_\_\_\_/\_\_\_\_ (month/year)

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15. Do you have a CAR LOAN? \_\_\_\_\_ yes \_\_\_\_\_ no

a) b) If yes, what is your monthly payment? \$ \_\_\_\_\_ year make model of car  
\_\_\_\_\_

b) Will the car be paid off completely in 5 years?  
\_\_\_\_\_ Yes \_\_\_\_\_ NO

c) If yes, when will it be paid off? \_\_\_\_/\_\_\_\_ (month/year)

16. Do you have a 2<sup>ND</sup> CAR LOAN? \_\_\_\_\_ yes \_\_\_\_\_ no

a) b) If yes, what is your monthly payment? \$ \_\_\_\_\_ year make model of car  
\_\_\_\_\_

b) Will the car be paid off completely in 5 years?  
\_\_\_\_\_ Yes \_\_\_\_\_ NO

c) If yes, when will it be paid off? \_\_\_\_/\_\_\_\_ (month/year)

The above questions must be answered completely. This is ***your*** responsibility. If you need to contact your mortgage lender to find out some of the information, ***you*** be sure to do so. If you have any questions concerning this section of your questionnaire, you may contact our office at

(412) 366 - 1511