

GENERAL INFORMATION

First Name	Middle (spell out)	Last
Social Security Number		Date of Birth
Street Address		
City	State	Zip
County of Residence		How long have you lived in Arizona?
If you have not lived in AZ for 2 years or more, then what State, County and City did you live in and for how long?		
Home Phone:	Cell Phone:	Fax Number:
Email Address:	Business Phone: Can we contact you at work?	
Spouse's First Name	Middle (spell out)	Last
Social Security Number	Date of Birth	Date of Marriage
Address		
City	State	Zip
Home Phone:	Cell Phone:	Fax Number: <input type="checkbox"/> Home <input type="checkbox"/> Office
Email Address:	Business Phone: (can we contact you at work? <input type="checkbox"/> YES <input type="checkbox"/> NO	

DEPENDENTS

Name	Age	Relationship to You	Is this person/child living with you?
1. _____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. _____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. _____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. _____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO

Yes No Have you (or your spouse) ever filed bankruptcy before? If yes, list year, state and **case number**. _____ This includes any case which may have been filed, but not completed – no discharge entered.

Yes No Have you (or your spouse) ever used a false social security number or someone else's name to acquire debt? If so, this action is very serious and could be grounds for criminal action and deportation.

Yes No Do you (or your spouse) own any property that has been part of a bankruptcy in the last 2 years? _____

Yes No Are both you and your spouse filing this bankruptcy together?

If not, explain: _____

Have either you or your spouse been known by any other name during the past 6 years?
(Example: maiden name, last name from previous marriage, legal name change, etc.)

If yes, write the **NAME** and **DATE(S) USED** below:

Name Used _____ Dates Used thru _____

Name Used _____ Dates Used thru _____

How did you find out about our services? _____

PLEASE ANSWER THE FOLLOWING QUESTIONS:

Yes No Do you have a foreclosure or trustee's sale pending?

Yes No Do you have a mortgage or deed of trust on your home. For instance - are you supposed to be making monthly payments in order to keep your home in good standing with your lender?

Yes No Do you have any secured debts? For instance - do you make monthly payments on a car, furniture, etc?

Yes No Do you have a cosigner, or are you married? A co-signer is someone who signed on a car loan, house loan, student loan, or any other type of obligation. This could be your parent, friend or anyone else.

Yes No Do you have any deposit accounts? A deposit account is any checking, savings, money market or any other type of account where you deposit money with a bank or savings and loan.

\$_____ Approximately how much do you owe in credit cards, medical, personal guarantee and other unsecured debts (this does not include any money owed to a secured creditor - like your mortgage company or car lender).

Yes No Do you have any business or non-consumer debts? A non-consumer debt includes student loans, taxes, loans or credit card charges to finance business ventures, leases for business purposes.

If so: what is the total of your personal debts (both secured and unsecured):

\$_____

What is the total of your business or non-consumer debts (secured and unsecured)

\$_____.

*Make sure to include debts for investment properties as secured business debts.

*Also include any monies you charged on your personal credit cards but used for business purposes.

VERY IMPORTANT: What do you expect bankruptcy to do for you:

The following are general questions to determine your current situation. If you are married then please fill out these forms with the husband as the "client" and

the wife as the "co-client". This is not meant to be deferential, but is done so that we can keep each person's situation clearly defined. Thank you.

Yes No Is there an emergency requiring immediate filing?
If so, why? _____

Yes No Are your debts primarily consumer related (credit cards, medical)?
If not, explain _____

Yes No Do you (or your spouse) owe any back child support or alimony?
If so, explain _____

(Beware that your exempt property could be sold to pay back child support and/or alimony
Section 522(c)(1))

Yes No Garnishment of wages or checking account?
If so, what and how much: _____

Yes No Creditor calls at work/home/neighbors _____

Yes No Is a law suit pending or completed?
If so, please explain: _____

Yes No Do you have outstanding checks with payday loans?

If so, consider closing that bank account before filing for bankruptcy, otherwise they
may cash post-dated checks even after a bankruptcy is filed.

Yes No Is a landlord trying to evict you from your property?

If so, did you landlord obtain a Forcible Entry & Detainer Order? When? _____

Yes No Other problems? Explain _____

Yes No If married, did just one spouse incur the debts before the marriage?
If so, explain _____

**There are certain issues that determine whether or not it is appropriate to file
now. Check if any apply to your circumstances.**

Yes No Have you taken the required credit counseling briefing in the last 6
months?

If so, list name of provider and date of certificate _____

Yes No Do you (or your spouse) have a probable inheritance in the next 6 months?

If so, explain _____

Yes No Did you (or your spouse) refuse any inheritance in the last 6 years?

If so, explain _____

Yes No Are there any pending or expected major medical expenses?

If so, explain _____

Yes No **IMPORTANT: Do you expect a tax refund when you file your return
next year?**

If so, when and how much. _____

Yes No Do you (or your spouse) expect money from anyone in the next 4 years (e.g.:
investment coming payable or repayment of a loan)?

If so, when and how much. _____

Yes No Even if you never expect to collect, does anyone owe you money for any
reason whatsoever?

If so, when and how much. _____
__ Yes __ No Do you (or your spouse) have a personal injury claim pending or payable?

If so, when and how much. _____
__ Yes __ No Do you (or your spouse) have a right to sue anyone for anything?

If so, explain _____
__ Yes __ No Have you sold or transferred any property (land, cars, businesses, any items of value) to a friend or relative in the last 2 years? If so, explain _____

__ Yes __ No Have you sold or transferred any property (land, cars, businesses, any items of value) to anyone who was not a friend or relative in the last 2 years? If so, explain _____

__ Yes __ No Do you (or your spouse) owe any money to any friend or relative.

If so, describe _____
__ Yes __ No Have you (or your spouse) paid any money or transferred any assets to a friend or relative in the last year? If so, describe

When was the last time that you used your credit cards?

_____ **__ Yes __ No Were any charges/cash advances/balance transfers of more than \$250 in the last 6 months?**

If so, what card and for what purchase? _____

__ Yes __ No Did you (or your spouse) use a credit card to pay taxes within the last year before filing?

If so, when and how much. _____

__ Yes __ No Do you (and your spouse) understand that use of all credit cards must cease?

__ Yes __ No Did you (or your spouse) bounce any checks?

If so, explain _____

__ Yes __ No Are you (or your spouse) banking with a bank that you owe money to (credit cards, car loans, etc)?

If so, have you set up a new bank account at another bank? (it is okay to use a debit card)

__ Yes __ No Did you (or your spouse) have any loans with a credit union?

If so, it is best to move ALL your money out of the credit union.

__ Yes __ No Are you in the middle of a divorce or separation?

__ Yes __ No Have you (or your spouse) been divorced in the last 3 years?

__ Yes __ No If so, are there any assets that are still to be delivered to you (or your spouse)?

If so, List the assets, their value and when you are to take control.

_____ **__ Yes __ No Do you have any student loans?**

If so, please understand that most student loans must be paid back, despite your bankruptcy.

Yes No Are there any judgments or threatened actions against you (or your spouse) for destruction of property or for injury inflicted?

If so, explain: _____

Yes No Do you (or your spouse) understand that any debts from obtaining money, property, or services by fraud may survive the bankruptcy?

Yes No Do you (or your spouse) understand that if there are any debts based on fraud while acting in a fiduciary capacity, such as embezzlement or larceny that these debts may survive the bankruptcy?

Yes No Do you (or your spouse) owe any fines or penalties? (e.g.: court fines, or tickets)

If so, describe _____

Yes No Do you (or your spouse) have any stocks, bonds (including savings bonds) or mutual funds? If so, describe _____

Yes No Do you (or your spouse) have any retirement accounts?

If so, describe _____

Yes No If so, have you contributed any money into the account(s) in the last 120 days?

Yes No Do you (or your spouse) have an education IRA or a qualified state tuition program (521c)?

If so, were those funds deposited more than 1 year ago? 2 years ago ?
(541(b)(5) &(6))

Note - must record "record of interest with court - Section 521 (c)

HOME, LAND AND VEHICLES

Yes No Do you (or your spouse) own a home or land?

If so, describe: _____ Fair market value \$_____, Total amount owed: \$_____

Yes No Are the mortgage payments to your first lender current?

If not, when was a last payment made? _____

Yes No Do you have a second/third lien on your home?

Yes No Are those payments current?

If not, when was a last payment made? _____

Yes **No** **Do you have a homeowner's association?**

Yes No Are those payments current?

If not, when was a last payment made? _____

Yes No Do you understand that the bankruptcy will not allow you to keep your home unless you pay the homeowner's dues?

Yes No Do you understand that as long as you own the property the bankruptcy will probably not protect you from being sued for homeowner's dues owed AFTER filing the bankruptcy? This may differ in chapter 13.

Yes No Is there a pending foreclosure or trustee's sale?

If so, what is the date and time of foreclosure: _____

If there is a sale, then provide copies of trustee sale documents and make sure that the trustee's name is listed below as a creditor. It is your responsibility to confirm this date and to keep track of the date at all times; including the entire pendency of your bankruptcy. This office will

not monitor the date of sale for you, but we be happy to answer your questions.

Yes No **Is your home loan a VA loan (personal liability for VA loan)?**

Yes No In the last 10 years have any mortgage payments been made in addition to the regular monthly payment? If so, describe _____

Yes No Do you (or your spouse) own **other real estate**, (e.g. time shares, land, etc)?

Describe: _____ Fair market value \$_____, Debt owed \$ _____

Describe: _____ Fair market value \$_____, Debt owed \$ _____

Describe: _____ Fair market value \$_____, Debt owed \$ _____

Yes No Do you (or your spouse) own any vehicles? List all cars in your name, including those that you are making payments on. Fair market value: <http://www.kbb.com/> (private party value). I cannot give you good advice without the fair market value.

Describe: _____ Fair market value \$_____, Debt owed \$ _____ Date Purchased _____ Mileage _____ Name on title _____

Describe: _____ Fair market value \$_____, Debt owed \$ _____ Date Purchased _____ Mileage _____ Name on title _____

Describe: _____ Fair market value \$_____, Debt owed \$ _____ Date Purchased _____ Mileage _____ Name on title _____

Describe: _____ Fair market value \$_____, Debt owed \$ _____ Date Purchased _____ Mileage _____ Name on title _____

(no redemption in 13 if purchased in last 2 1/2 years)

Yes No Did you refinance any of these vehicles after they were originally purchased?

Yes No Did you (or your spouse) finance these vehicles with a credit union?

Yes No Do you (or your spouse) own any luxury items that total more than \$50,000 (businesses, stock, investments, land, etc)?

If so, explain _____

Yes No Do you (or your spouse) own any valuable items that you are concerned about losing?

If so describe, include their value: _____

Yes No Did you (or your spouse) use any household furnishings, jewelry or vehicles as collateral for a loan?

(e.g.: you purchased them on the company's credit card or listed them on the loan documents)? (If so,

YOU MUST USE ACTUAL REPLACEMENT VALUE (506(a)(2) and additional legal action will be necessary in Bankruptcy Court.)

Yes No Do you (or your spouse) have any leases on anything (cars, equipment, land)?

If so, explain _____

Yes No Do you (or your spouse) have a storage unit off your property?

If so, what items are in that unit, plus their fair market value. _____

Yes No Do you (or your spouse) have any property in pawn? Has the redemption period run? (541(b)(8)?

Yes No Do you (or your spouse) have any sole and separate assets? Make sure to include the resale value. (Sole and separate assets are those brought into the marriage, given to you (or your spouse) during marriage by someone who is not your spouse, inherited, or purchased from income of your sole and separate property and THAT WERE NEVER COMINGLED.)

If so, list item, including fair market value:

INCOME AND TAXES

What is the total amount of your gross income (**before** taxes/insurance) over the last 6 months? \$ _____

What is the total amount of spouse's gross income (**before** taxes/insurance) over the last 6 months? \$ _____

Yes No Do you have a regular income?

If so, what is your monthly gross (before taxes)? \$ _____ Net (after taxes and insurance) \$ _____

Yes No Does your Spouse have a regular income?

If so, what is their monthly gross (before taxes)? \$ _____ Net (after taxes and insurance) \$ _____

Yes No Do you receive any money from retirement, social security, alimony, child support, rent, gifts?

If so, how much per month _____

Yes No Does your Spouse receive any money from retirement, social security, alimony/child support, rent, gifts? If so, how much per month

Yes No Do you (or your spouse) have any back wages, vacation or sick pay owing?

If so, how much per month (average):

Yes No Have you (or your spouse) filed all required income tax returns, both federal and state? IF NOT THOSE RETURNS MUST COMPLETED BEFORE YOUR BANKRUPTCY DOCUMENTS CAN BE COMPLETED. WE DO NOT GIVE TAX ADVICE, BUT CAN REFER YOU TO A TAX SPECIALIST.

Yes No Are IRS/Arizona Department of Revenue collecting back taxes?

If so, explain what type of debt, year due, when was return filed, etc. _____

Yes No Has IRS/Arizona Department of Revenue garnished your wages or put a lien on your property?

If so, explain what type of debt, year due, when was return filed. _____

MONTHLY BUDGET

This form details how much you spend each month on living expenses. Be sure to write in the MONTHLY (not yearly) amount for each expenditure. For utilities, your bill may be higher an the summer than in the winter, so write an amount that is an average covering the last 12-month period. If your spouse does not reside in your home then make a second copy of this budget for their expenses.

Housing Expenses

Rent (if you do not own your home) \$_____
First mortgage payment or mobile home monthly payment \$_____
Second mortgage (if applicable) \$_____
Third mortgage (if applicable) \$_____
Lot Payment (if applicable) \$_____

If real estate taxes not included in your mortgage payment \$_____
If insurance is not included in house payment: \$_____
Homeowner's Association fees: \$_____

Utilities (Normal Monthly Average)

Electricity and Gas \$_____
Water \$_____
Telephone (Basic Service) \$_____
Trash Pick-Up \$_____

Basic Needs

Home Maintenance (home owners) \$_____
Food (Monthly) \$_____
Clothing (Monthly Expense) \$_____
Laundry, dry cleaning, soap, etc. \$_____
Medical expenses not paid by insurance \$_____

Transportation/Misc

Vehicle payment \$_____ Lease? _____
Vehicle payment \$_____ Lease? _____
Vehicle payment \$_____ Lease? _____
Auto: Gas/maintenance/license \$_____
Recreation, Entertainment \$_____
Charitable Giving (if claimed on taxes) \$_____

TOTAL AMOUNT OF MONTHLY EXPENSES: _____

Taxes

Are any other taxes not deducted from your wages?
\$ ___ If so, what type of taxes are they?
Type: _____

Insurance

Renters Insurance \$_____
Life Insurance (not deducted from paycheck) \$_____
Health Insurance (not deducted from paycheck) \$_____
Automobile Insurance \$_____
Other Insurance \$_____

Other Expenses

Alimony or Child Support \$_____
Payments for someone outside your home \$_____
Professional Dues (not payroll deducted) \$_____
Union Dues (not payroll deducted) \$_____
Babysitter/Day Care Expenses \$_____
Child Care Expenses \$_____
School Lunch/Expenses \$_____
Student Loan Repayment \$_____
College Tuition (not loans) \$_____
Newspapers, Books, Magazines \$_____
Other _____ \$_____
Other _____ \$_____

Use the space below to describe any business monthly expenses that you must pay and are not reimbursed by your employer. Explain the type of expense, amount of expense and how long you will continue to have this expense:

BUSINESSES

Yes **No** **Do you (or your spouse) own or have any interest in any businesses?**

If what would a third party pay for your interest in the business:

\$ _____

Yes **No** **Does the company have any assets, inventory, or contracts?**

_____ **Yes** **No** **Does your business have any leases on anything (cars, equipment, land)?**

If so, explain _____

Yes **No** **Do you (and your spouse) understand that by filing for bankruptcy you may surrender your ability to control your business? This result may differ if you are filing a chapter 13 and not a chapter 7.**

Questions: _____

Yes **No** **Did you (or your spouse) guaranty any company debts (includes leases)?**

If so, explain _____