

Bankruptcy Questionnaire

You must bring the following documents to your appointment:

- 1) Last seven months of paystubs or proof of income (if self-employed). If you are married and living with your spouse, please bring their paystubs or proof of income as well.
- 2) Tax returns for last two years.
- 3) Your drivers license.
- 4) Most recent bank statement on all bank accounts on which your name appears.
- 5) Copies of law suits (if any).
- 6) Current copy of your credit report. You can download you credit report at www.annualcreditreport.com. If you do not have access to the internet, our office can download one during your appointment.

IMPORTANT: you must list ALL of your assets. Do not try to hide or conceal assets because there are severe penalties for doing so. You will probably be able to keep most (if not all) of your assets after the bankruptcy.

IMPORTANT: You must list ALL your debts. If in doubt about a creditor, list them. Your creditors must have notice of the bankruptcy petition for the debt to be discharged. Anyone you owe money to is a creditor - including family and friends. Even if you plan to repay your family and friends you still must list them. List all disputed debts as well. List all potential debts to those people who have not yet brought a claim against you.

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BASIC INFORMATION

Name _____ Social Security Number _____
(first, middle, last)

Current Address _____
Mailing Address (if different than above) _____

Phone: (Home) _____ (Cell) _____ (Work) _____
Email _____ What is the best way to get in touch with you during the day? _____

Marital Status (Married, Divorced, Single) _____ Are you filing jointly with your spouse? _____

How long have you lived in Alabama? _____ Other names used in last 6 years _____

Occupation _____ Employer _____ How Long Employed _____
Employer's Address _____

Spouse (if filing a joint bankruptcy)

Name _____ Social Security Number _____
(first, middle, last)

Address: (write "same" if the same) _____

How long have you lived in Alabama? _____ Other names used in last 6 years _____

Occupation _____ Employer _____ How Long Employed _____

Employer's Address _____

Dependents:

Name _____ Age _____ Relationship _____ Name _____ Age _____ Relationship _____

Prior Bankruptcy:

Have either you or your spouse filed bankruptcy before? _____ If yes: Who _____
When _____ Type (Chpt 7 or 13) _____ Status _____

Do you know anyone who has been a client of MARRELL J. MCNEAL, ATTORNEY AT LAW, P.C.?

Yes No (Please circle either yes or no) If yes, please explain _____

YOUR AVERAGE MONTHLY EXPENSES

Expense	Monthly Cost	Expense	Monthly Cost
Rent or Mortgage:	\$ _____	Other Expenses	
If not included above:		Home Maintenance + repair	\$ _____
Real Estate Taxes	\$ _____	Food	\$ _____
Homeowners Ins.	\$ _____	Clothing	\$ _____
Renters Ins./PMI	\$ _____	Laundry/dry cleaning	\$ _____
Utilities		Medical + dental (not reim- bursed to you)	\$ _____
Electric + heating	\$ _____	Transportation (Oil, Gas, etc.)	\$ _____
Water + sewer	\$ _____	(Do not include car payments.)	
Garbage	\$ _____	Recreation/Entertainment	\$ _____
Alarm system	\$ _____	Charitable Contributions	\$ _____
Home phone	\$ _____	Child care	\$ _____
Cell phone	\$ _____	Education/tuition	\$ _____
Cable	\$ _____	Grooming/haircuts, etc.	\$ _____
Internet	\$ _____		
Insurance (not deducted from pay)		Taxes (not deducted from pay)	\$ _____
Life	\$ _____	Other Expenses	
Health	\$ _____		\$ _____
Auto	\$ _____		\$ _____
Other	\$ _____		\$ _____
Installment payments you plan to keep			\$ _____
Auto #1	\$ _____		\$ _____
Auto #2	\$ _____		\$ _____
Other	\$ _____		\$ _____

SPECIAL CIRCUMSTANCES:

Are your wages currently or about to be garnished? _____
Are you facing foreclosure or repossession? _____ Foreclosure Date _____
Are you in a current or upcoming divorce proceeding? _____
Have you taken any cash advances on your credit cards totaling over \$600.00 in the last 6 months?
_____ If so how much \$ _____
Have you charged more than \$1,000.00 on a credit card in the last 6 months? _____
Could any person make a claim against you due to your driving while intoxicated?
Please Explain any of the above: _____

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YOUR PROPERTY

List all property that you own or are buying over time. Failure to disclose property could result in the dismissal of your case.

Real Estate – primary residence, vacation home, rental property, condos, unimproved land, mobile home spaces, etc. – If you need more space, please write on the back of this page any additional properties.

Address + Description of Property _____
Who owns the property? _____

Address + Description of Property _____
Who owns the property? _____

Address + Description of Property _____
Who owns the property? _____

Personal Property: The attorney will discuss these items and their values with you at the time of your appointment.

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YOUR DEBTS

Secured Debt and All Other Debt: The attorney will discuss these with you at the time of your appointment.

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TAX INFORMATION AND DEBTS

Please be prepared to provide the previous 2 years tax returns or tax information at the time of your appointment.

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RECENT INCOME, TRANSFERS and FINANCIAL HISTORY

Please read carefully and answer each of the following questions.

1. How much income have you earned (gross) from working in:

Debtor: Year before Last \$ _____	Last Year\$ _____	This Year \$ _____
Spouse: Year before Last \$ _____	Last Year\$ _____	This Year \$ _____

2(a). Have you had income during the past two calendar years or this year from sources other than working?

If yes, list the source and the amount for each year: _____

2(b). Have you recently received an inheritance or do you expect to receive one in the next year? _____

3(a). Have you paid more than \$600 to any one creditor in the last 90 days? _____ (Include single or multiple payments. Example: 3 payments of \$210 to the same creditor in the last 90 days totals \$630.) If yes:

Name	Address	Amounts of Payments	Total

3(b). Have you repaid any loans from relatives in the last TWO years? _____ If yes:

Name	Address	Amounts of Payments	Total

4(a). Has anyone sued you in the last year? _____ If yes, attach copies of court papers.

4(b). Has anyone garnished your wages or bank account within the past 90 days? _____ If yes, give name and address of creditor, amount and dates of garnishment.

5. Has anything been repossessed by or returned to a creditor in the last year? _____ If yes, give name and address of creditor, description of the item and date of return or repossession.

6(a). Have you given any property to a creditor in the past 120 days to hold as collateral? _____ If yes, give name and address of creditor, description of item given and date given:

6(b). Has any of your property been in the hands of a custodian, receiver or court-appointed official in the last year? _____ - If yes, give name and address of custodian or court, (case title and number), and description and value of property:

7(a). Have you made any gifts to church or charity in the past year in excess of \$100? _____ If yes, explain: _____

7(b). Have you made any gifts to family members during the past year in excess of \$200? _____ If yes, give name and address of person who received gift, date of gift and value: _____

8. Have you had losses from fire, theft or gambling in the past year? _____ If yes, describe event, date and amount of loss:

9. Have you paid anyone else for advice regarding debt consolidation or bankruptcy advice? _____ If yes, give name and address of person, amount paid, and date of payments:

10. Have you sold, bartered or transferred any property in the last two years (example: garage sale, car trade-in, sale of real estate)? _____ If yes, list the name and address of the person who received the property, date of transfer, description of the property and how much you received:

11. Have you closed any bank accounts in the past year? _____ If yes, give name of bank, type of account, date account was closed and the balance at the time the account was closed:

12. Do you have OR have you had in the past year a safe deposit box? _____ If yes, give location, description of contents and name of persons who have access to the safe deposit box.

13. Have any of your creditors also owed you money and rather than pay you the creditor cancelled your debt? _____

14. Do you have in your possession OR do you control any property that belongs to another person? _____ If yes, give name and address of other person and description of property:

15. If you have moved in the past three years give your previous addresses and the dates you lived there

Address

Dates

16. Within the past 6 years, have you lived in Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin with a husband/wife? _____ If yes, give the name of the husband/wife: _____

17. Have you had any dealings with the government regarding any violation of environmental laws? _____

18(a). Have you been involved as an officer, director, partner or managing executive of a corporation, partnership or sole proprietorship within the past six years? _____ If yes, give the name, address, and taxpayer ID# of the business:

18(b). Within the past six years, have you owned more than 5% of the stock of any corporation? _____ If yes, give the name, address and taxpayer ID# of the business:

If you have OWNED A BUSINESS OR BEEN SELF EMPLOYED within the PAST 2 YEARS:

Business Name _____ Type of business _____

Business Address _____

Beginning Date _____ Closing Date _____ Is the business still operating? _____

List the names of accountants or bookkeepers who assisted with record keeping for the business during the last 6 years: _____

List names of banks/creditors who were given copies of a financial statement for the business during the past two years: _____

If the business is/was a partnership, give names and addresses of the other partners:

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How did you find out about MARRELL J. MCNEAL, ATTORNEY AT LAW, P.C.? Please CIRCLE:

Online: Google Yellow Pages.com Other: _____

Phonebook: Real Yellow Pages Yellow Book

Other: _____

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Signatures: _____ (Debtor) _____ (Date) _____ (Joint Debtor) _____ (Date)