

BANKRUPTCY INTERVIEW

INSTRUCTIONS:

- The interview sheet contains basic information needed for your bankruptcy. Do the best to complete the information.
- If you do not know the answer, then write "I do not know"
- E-mail or print page and complete requested information
- After the interview sheet is complete, schedule appointment and bring the sheet with you.
- If you would like us to have your documents ready for your first appointment, fax interview sheet to (616) 454-0420

YOUR INFORMATION

Legal Name: _____

All other names you have used in the last 6 years: _____

Social Security Number: _____

Address, City, State, Zip: _____

County of Residence: _____

Mailing Address if different: _____

E-mail: _____

Driver's License: _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____

Emergency Contact (name, address, and phone): _____

Have you lived in Michigan for 180 days prior to filing? _____

Have you every filed for bankruptcy before? _____

If yes when and where: _____

Have you used any charge accounts in the last 90 days? _____

If yes when and how much? _____

Have you taken any cash advances in the last 90 days? _____

If yes when and how much? _____

Are you divorced? If yes when? _____

SPOUSE'S INFORMATION *(IF NONE OR NOT FILING JOINTLY SKIP)*

Legal Name: _____

All other names you have used in the last 6 years: _____

Social Security Number: _____

Address, City, State, Zip: _____

County of Residence: _____

Mailing Address (if different): _____

E-mail: _____

Driver's License: _____

Home Phone: _____

Work Phone: _____

Cell Phone: _____

Has your spouse lived in Michigan for 180 days prior to filing? _____

Have your spouse ever filed for bankruptcy before? _____

If yes when and where: _____

A. REAL ESTATE YOU OWN:

I own no real estate.—***Skip section***

Please state to following information about any real estate you own:

Ownership Interest: (1) joint or (2) individual.

Fair Market Value: Is what the property would sell for in a fast sale situation. Fair Market Value is not best possible price, insurance value, or what you owe on the property.

Full Property Address	Ownership Interest	Fair Market Value	1 st Mortgage and Amount	2 nd Mortgage and Amount	3 rd Mortgage and Amount
EXAMPLE: 123 Oak, Grand Rapids MI 49506	Individual	145,000	Countrywide Mortgage Company, PO Box 1234, Seattle WA 45321 90,000	GMAC Mortgage Company, PO Box 3425, Detroit MI 49534 45,000	

B. PERSONAL PROPERTY YOU OWN:

INSTRUCTIONS: Below is a list of different types of personal property. List the type of property and fair market value. Do not list property owned by your children.

- If you do not have this type of property type "none".
- If you have this type of property, then list the property and the "fair market value" or pawn shop value (not replacement value or best possible price). If you are unsure of value, check ebay.com or a seller and ask how much they would pay you. It is important you do not over value your property
- You do not need to list specific "individual" items in a category, For example, in house hold good you do not need to list every item just "household goods" or if you have compact discs, you do not need to list every title. Just put down CDs.
- Under the bankruptcy code you can keep property that is exempt. Under most circumstances everything is exempt.

Type of Property	Description	Fair Market Value
1. Cash on hand (i.e. 50 dollars).		
2. Money in bank accounts (i.e. Chase Bank Checking 300.00 dollars).		
3. Security Deposits (i.e. Landlord 500.00).		
4. Household Goods and Furnishings (i.e. household goods 3,000 dollars).	General household goods	
5. Books, Pictures, art objects, stamp, coin, and other collectables.		
6. Wearing apparel (i.e. misc cloths 300.00).	Misc Cloths	

7. Jewelry (i.e. wedding ring).		
8. Firearms, sports equipment and other hobby equipment.		
9. Interest in insurance policies (i.e. life insurance with cash value).		
10. Annuities.		
11. Interest in Education IRAs.		
12. Pension or profit-sharing plans. (i.e. 401(k) 40,000.00).		
13. Stock, Interest in incorporated or unincorporated businesses.		
14. Interest in partnerships.		
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		
16. Accounts Receivable.		
17. Past due alimony or child support.		

18. Other liquidated debts owing debtor including tax refunds (i.e. 2008 refund 3,000 dollars).		
19. Equitable and future interests, life estates and rights or powers.		
20. Contingent and non-contingent claims.		
21. Other contingent and unliquidated claims.		
22. Patents, copyrights, and other intellectual property.		
23. Licenses, franchises and other general intangibles.		
24. Customer lists or other compilations containing personally identifiable information.		
25. Automobiles, trucks, and trailers (i.e. 2006 Buick LaSabre 125,000 miles).		
26. Boats, motors, and accessories (i.e. jet ski 600.00).		
27. Aircraft and accessories.		

28. Office equipment, furnishings and supplies used in business.		
29. Machinery, fixtures, equipment and supplies used in business or trade.		
30. Inventory.		
31. Livestock, poultry, and other animals.		
32. Crops.		
33. Farm Equipment and implements.		
34. Farm supplies, chemicals, and feed.		
35. Other personal property or any kind not listed.		

C. SECURED DEBTS YOU OWE:

List all of your debts that are secured. For example, cars, mobile homes, homes, real estate, are typically secured. The question to ask yourself is "**can they take the property if I do not make payments?**" If the answer is "yes" than they are secured. List the creditor's name, address, collateral (Olds Delta 88), amount owed, and fair market value of property.

Creditor Name and Address	Amount Owed	Collateral	Fair Market Value
EXAMPLE: Ford Motor Credit, 2001 Oak Street, Detroit MI 49506	12,000.00	Ford F-150 Pick-up	10,000.00

D. UNSECURED PRIORITY DEBTS YOU OWE:

List all of your debts that are unsecured priority. For example, state income tax, federal income tax, fines and cost related to a criminal conviction. Student loans are general unsecured not priority unsecured.

Name and address of creditor.	Reason for Debt.	Amount of Debt.

F. EXECUTORY CONTRACTS (i.e. leased vehicles or apartments):

List all auto leases or apartment leases that you are a party to. Include the name and full address of the leasing company, collateral leased, amount of months left of the lease, and if you want to retain the property and continue to make payments (or reject and not make payments).

Company and Address	Collateral leased	Months Left	Retain or Reject

G. CO-DEBTS (i.e. debts for which there is another party):

List the name, address, and creditor for all co-debts or debts that have been cosigned.

Name and address of creditor	Name and address of co-debtor

Do you owe any debts that you are ordered to pay as part of a divorce judgment?

Is your spouse a co-debtor on those debts?

H. CHILDREN, MARITAL STATUS, AND INCOME:

Are you single, married, or divorced? _____

List dependant children or adults over age 65 dependant and living with you.

Name	Age	Relationship

Employment:

	Debtor	Spouse
Occupation		
Employer		
Employer Address		
How long Employed		

Monthly Income:

	Debtor	Spouse
Monthly Gross Income		
-Federal Taxes		
-State Taxes		
-City Taxes		
-Medicare Taxes		
-Insurance		
-Union Dues or Uniforms		
-401(k) loans		
Net Income		
Other Income-		
Child or Spousal Support		
Social Security		
Rent received		
Retirement		
Other:		
Other:		
TOTAL MONTHLY INCOME		

Other Income or anticipated changes in income:

Monthly Expenses:

EXPENSE	AMOUNT
Rent or House Payment(s)	
Are taxes and insurance included	
Utilities – Gas and Electric	
-Water and Sewer	
-Telephone (include cellular phones)	
-Cable or Satellite	
-Garbage	
House Maintenance (repairs and upkeep)	
Food	
Clothing	
Laundry and dry cleaning	
Medical and dental expenses (uninsured)	
Transportation (gas etc... not payments)	
Recreation, clubs, entertainment, new papers, magazines	
Charitable Contributions made regularly	
Insurance – Home owners or renters	
-Life	
-Auto	
-Health (if not deducted from payroll)	
Taxes not taken from payroll (i.e. property taxes)	
Installment payments (not debts being discharged)	
-Automobile:	
-Automobile:	
-Student loan:	
-Other	
Child Support or Spousal Support	
Other expenses	
Other expenses	
Daycare	
Criminal Fines or costs	
Haircuts	
TOTAL EXPENSES	

I. STATEMENT OF FINANCIAL AFFAIRS:

Please answer the following general financial questions. If the answer is no – write no.

1. State you and your spouse's income for the last two years and year-to-date income (look at adjusted gross income on tax returns and most recent pay stub):

2. Income other than Employment or operation of business (i.e. unemployment or gambling winnings):

3. **A. Payments to Creditors:** List all payments made to creditors over the last 90 days in an amount in excess of 600.00 dollars (more than 200.00 per month or one payment).

B. Payments to Creditors (not consumers): List all payments made to creditors over the last 90 days in an amount of 5,000 dollars or more.

- C. List all payment made within one year immediately before the filing of the case to creditors who are insiders (i.e. have you barrowed money from a relative and paid them back within the last year)? If yes, state name and address of creditor, amount paid, and amount still owed.

Creditor	Amount Paid	Amount Owed
----------	-------------	-------------

4. Law Suits, Garnishments, and Attachments: List all law suits and proceedings that you have been a party to in the last year. List all garnishments or attachments.

List all property attached garnished or seized:

5. Repossessions, foreclosures and returns: List all property that has been repossessed, foreclosed or returned in the last year.
6. Assignment or receivers: Describe any property that has been assigned or in the hands of a receiver or court appointed official in the last year.
7. Gifts: List all gifts or charitable contributions one year immediately preceding the filing of the case in excess of 100.00 dollars:
8. Losses: List all losses from fire, theft, or casualty in the last year (i.e. fire, something stolen, etc.)
9. Payments related to debt counseling: Have you paid anyone for debt counseling? If yes who and how much.

10. Other transfers: List all transfers not in the ordinary course of business in the last two years (i.e. sold a car, sold a home, etc..) OR property transferred to a trust in the last 10 years.

11. Closed financial accounts: List all bank accounts that you have closed in the last year.

12. Safe Deposit Box: Have you had or do you currently have a safe deposit box? If yes where is it and what is in it.

13. Setoffs: has any bank setoff (taken) money from your account in the last 90 days?

14. Property held for another person: do you hold or possess property owned by someone else? If yes what do you have and who owns it.

15. Prior Addresses: List your prior addresses for the last 3 years.

16. Have you had an interest in any corporations in the last 6 years. If yes, please state the name of the company, your ownership interest, and your title.

J. STATEMENT OF INTENTIONS.

After your bankruptcy, what secured collateral do you plan on keeping (i.e. house or car).

After your bankruptcy, what secured collateral do you plan on giving back to the creditor?

THE END.

Please call for an appointment at 616-459-6636

The following documents would be helpful but not necessary for the first appointment:

1. Driver's License and Social Security Card.
2. Pay stubs or a printout of your last 6 months of income for you and your spouse.
3. Income tax returns for the last 2 years.
4. Copies of titles to vehicle, boats, or campers you own.

THANK YOU FOR YOUR TIME