

Information Needed for Consumer Bankruptcy

Thank you for visiting www.brackneylaw.com. In order to get prepared for our first meeting, it is really helpful if you can gather certain documents and complete a few forms before we meet. With this information, our meeting can be much more productive and I can better advise you of your bankruptcy and non-bankruptcy options. During the consultation, we will discuss the pros, the cons, and the costs of each of your options and come up with a game plan.

The consultation should last about an hour to an hour and a half – enough time so that we can review your documents, talk about your options, and answer any questions you may have. I do charge a **\$200 consultation fee** for this initial meeting; **please bring this fee with you when we first meet** (no credit cards). If bankruptcy is the right option for you, I'll apply the consultation fee to the cost of your case.

After reviewing your records, I can quote you a flat fee for handling your bankruptcy case if it is a Chapter 7 case. If you would be better served through the filing of a Chapter 13 bankruptcy, I can explain how fees are handled in Chapter 13 cases.

If you have any questions about the following items, please feel free to contact me via email or by telephone.

1) List of Creditors

You need to create a list of everyone to whom you owe any amount of money. Please provide the name of the creditor, the creditor's address, and the estimated amount due. You can start with a free credit report from www.annualcreditreport.com or www.creditkarma.com and add to it any other known obligations to family members, friends, medical debts or other bills you may have.

2) List of Assets

Using the attached worksheet, please make a list of everything you own, including bank accounts, investment or retirement accounts, vehicles, household goods (you can estimate, but be sure to specify any individual item of particular value), firearms, insurance policies, etc. Beside each item or group of items, write down an approximate value for that item(s).

3) Vehicle Titles & Sales Contracts

If you own a vehicle, please bring a copy of the title certificate to any automotive vehicle, trailer, and/or boat that you own. If you owe money to ANY secured creditor, such as a lien on the title of your car or a lien on an ATV, I need to see the Retail Installment Sales Contract or other documents that you signed when you purchased or leased the car, truck, ATV, etc. If you can't find a copy of the contract, please contact the company that sold you the car or the secured creditor for a copy.

4) Tax Returns

Bring copies of your state and federal income tax returns for the last two years (if filed). If you have not yet filed last year's tax returns, this should be done as soon as possible.

5) Income and Expenses

Please bring ALL payroll check stubs for the last six full calendar months (from all employers if you hold or have held more than one job during that period) as well as proof of any other household income received, e.g., child support, social security or pension income. We have attached an "Income Worksheet" and a "Home Living Expense Worksheet" for you to complete to help you with this process.

6) Lawsuits and Divorce

If you have been served with any lawsuits (or been a party to a lawsuit within the last 2 years), please bring a copy of the Complaint or other document to familiarize me with the matter. If you have been in a **divorce** where you still owe obligations to an ex-spouse, please bring a copy of the Property Settlement Agreement and the Decree of Dissolution of Marriage.

7) Deeds and Mortgages

If you own real property, you need to bring a copy of the deed and mortgage and copies of any other liens on the property with you. These can be obtained from your local County Clerk. We must have the recorded copies; the copies you received at your closing won't be sufficient.

8) Bank Statements

For every bank account that you own (checking and savings), bring bank statements for **the last six calendar months**. This includes pension accounts, IRA accounts, etc.

If you have any questions or need assistance to compile the information, please do not hesitate to contact Brackney Law Office, PLLC at your convenience.

Income History

Salary and Wages

*Instructions: Please bring in **all** payroll check stubs for the last six full calendar months and any paystubs received in the current month prior to the consultation. Example: For a consultation scheduled on August 15, we'll need all paystubs received from February through July, plus any paystubs received in August.*

For each of those preceding months, please add up the gross income received (not just your take-home) for each calendar month.

Month 1: \$ _____
 Month 2: \$ _____
 Month 3: \$ _____
 Month 4: \$ _____
 Month 5: \$ _____
 Month 6: \$ _____

Do you have a second job? ___ Yes ___ No If yes, do the gross income totals to the left include the income received from your second job? Employer Name: _____ Employer Address: _____ Job Title: _____ Length of time at job? _____ Rate of Pay? _____ Pay Frequency: _____

Other Income Sources

Do you receive child support?	If yes, \$ _____ per week/month.
Does your spouse receive child support?	If yes, \$ _____ per week/month.
Do you pay child support?	If yes, \$ _____ per week/month.
Does your spouse pay child support?	If yes, \$ _____ per week/month.
Do you receive Social Security/SSI/SSD?	If yes, \$ _____ per week/month.
Does your spouse receive Social Security/SSI/SSD?	If yes, \$ _____ per week/month.
Does any child of yours receive Social Security/SSI/SSD?	If yes, \$ _____ per week/month.
Do you receive unemployment compensation?	If yes, \$ _____ per week/month.
Does your spouse receive unemployment compensation?	If yes, \$ _____ per week/month.
Do you receive workers compensation?	If yes, \$ _____ per week/month.
Does your spouse receive workers compensation?	If yes, \$ _____ per week/month.
Do you receive a pension?	If yes, \$ _____ per week/month.
Does your spouse receive a pension?	If yes, \$ _____ per week/month.
Do you (or your spouse) receive rental income?	<input type="checkbox"/> Yes (\$ _____ per week/month) <input type="checkbox"/> No
Do you own a business (inc. sole prop., LLC, etc.)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your spouse own a business (inc. sole prop., LLC, etc.)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How much income is received from your business?	\$ _____ per week/month
How much income is received from your spouse's business?	\$ _____ per week/month

Monthly Living Expense Worksheet

Part I: Your Household

Are you filing with your spouse? No Yes

Does your spouse maintain a separate household? No Yes

if yes, please complete a separate Expense Worksheet for each household

Do you have dependants? No Yes (complete below)

	<u>Relationship to Debtor</u>	<u>Age</u>	<u>Lives w/ Debtor (Y/N)</u>
Dependent 1:	_____	_____	_____
Dependent 2:	_____	_____	_____
Dependent 3:	_____	_____	_____
Dependent 4:	_____	_____	_____

Do your expenses include expenses of people other than those above? No Yes

Part II: Your Monthly Expenses

Rent or home ownership expense \$ _____

If not included above, amounts for

Real Estate Taxes \$ _____

Property/homeowners/renters insurance \$ _____

Home Maintenance \$ _____

Additional mortgage payments (e.g., second mortgage or HELOC) \$ _____

Utilities

Electricity, heat, natural gas \$ _____

Water, sewer, garbage collection \$ _____

Telephone, cell phone, internet, satellite, cable TV \$ _____

Other. Specify: _____ \$ _____

Food and housekeeping supplies \$ _____

Childcare and children's education costs \$ _____

Clothing, laundry, and dry cleaning \$ _____

Personal care products and services \$ _____

Medical and dental expenses \$ _____

Transportation \$ _____

Includes gas and maintenance, but not car payments.

Entertainment, clubs, recreation, newspapers, magazines, and books \$ _____

Charitable contributions and religious donations \$ _____

Insurance (don't include those that are payroll deducted) \$ _____

Life insurance \$ _____

Health insurance \$ _____

Vehicle insurance \$ _____

Other. Specify: _____ \$ _____

Taxes (excluding those that are payroll deducted) \$ _____

Specify: _____

Installment or Lease Payments

Vehicle 1 Yr/Make/Model: _____
Monthly Payment: _____ \$ _____
Balance Due: \$ _____
Months Remaining: _____

Vehicle 2 Yr/Make/Model: _____
Monthly Payment: _____ \$ _____
Balance Due: \$ _____
Months Remaining: _____

Vehicle 3 Yr/Make/Model: _____
Monthly Payment: _____ \$ _____
Balance Due: \$ _____
Months Remaining: _____

Student Loans \$ _____

Other: \$ _____

Payments for alimony, maintenance, or child support (not payroll-deducted) \$ _____

Other expenses:
Specify: _____ \$ _____

Specify: _____ \$ _____

Specify: _____ \$ _____

Do you expect any increase or decrease in your living expenses over the next year? If yes, please describe below.

List of Assets

Please list all assets according to their category. If you need additional space, please attach a separate sheet of paper. We need you to list as much as you possibly can of everything that you own. Please also be as specific as you can be. For example if you've listed Bank Accounts, then name the Banks and what type of accounts these are. Same with Insurance policies, name the institute they are from, what type of policy it is (term, whole life), and if it is provided to you by your employer please disclose that information. Do the same with any pension or 401(k) tell us if your retirement plan is provided to you by your employer?

<u>Personal Property</u>	<u>Description</u>	<u>Owner</u>	<u>Value</u>
Bank Accounts	Name of Bank and type of account		
Security Deposits i.e. Landlord, Utility, etc.			
Household Goods & Items <i>Please go room-by-room and list these on a separate paper.</i>			
Books, Pictures, Art Objects, Stamp, Coin, Baseball Cards, and Other Collections			
Clothing and Accessories			
Jewelry			
Firearms			
Sports Equipment			
Camera's and or Hobby Equipment			

Insurance Policies	Insurer, Type of Insurance, & Term		
Annuities			
401(K) or Pensions, Retirement Accounts			
Stocks or Interest In A Business			
Interest In Partnerships			
Government or Corporate Bonds			
Accounts Receivable <i>Does anyone owe you any money?</i>			
Alimony or Child Support or Any Other Family Support			
Any Money Owed To You (Liquidated Debts) Including Tax Returns			
Life Estates or Power of Attorney			
Patents, Copyrights and Other Intellectual Property			
Licenses, Franchises			
Automobiles, Truck, Trailers, and Other Vehicles			

