

Return to:

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QUESTIONNAIRE

(please fill out as completely as you can)

Date _____ Where did you hear of my services? _____

Name	Address (physical and mailing)
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Telephone Number	Work Number May I contact you here?	Cell Number	e-mail address
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Social Security Number	Chapter to be filed (if known)	Are you married?	List all bankruptcies within the past 8 years Docket # _____ Date filed _____
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Occupation _____ Date of Birth _____

Have you lived in Vermont for at least two years? _____

List all prior names used within the last 8 years: _____

Are you filing jointly? _____ If yes, please fill out the spouse information below.

Dependents

Name	Age	Relationship to you

PLEASE FILL OUT SPOUSE INFORMATION BELOW IF FILING JOINTLY- (We will need spouse's income information even if spouse is not filing)

Name and address (if different)	Work Number May I contact you here?	Cell #	e-mail address
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Social Security Number	List all bankruptcies within the past 8 years Docket # _____ Date filed _____
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Occupation _____ Date of Birth _____

Have you lived in Vermont for at least two years? _____

List all prior names used within the last 8 years: _____

Assets

If you need more space, please attach additional sheets

Real Property (House and land. If you have a mobile home in a park, it is personal property to be listed below.)

Address	Joint owner? Who?	Town Clerk Value: \$	Is there an appraisal? \$	Total Amount of Mortgage(s) payoff \$
Address	Joint owner? Who?	Town Clerk Value: \$	Is there an appraisal? \$	Total Amount of Mortgage(s) payoff \$

Personal Property

1. How much cash do you have on hand (in your pocket, change in your car or money jar, etc...)?	\$
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2. Bank Accounts Bank Name and address	Checking or savings	In Whose Name?	Account number	Amount
				\$
				\$
				\$
				\$

3. Security deposits (landlord, utilities)? What for? Name and address of the person/company holding the deposit?	How much
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4. Household goods and furnishings (liquidation value) Description (general)	Value \$
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5. Books, Art, Collections, etc:	Value \$
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6. Clothing:	Value: \$
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7. Furs and Jewelry:	Value: \$
Wedding rings	\$

8. Firearms and Sporting goods: Description:	Value \$
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9. Life insurance policy. Husband's or Wife's? _____ Name and address of the company:	Cash value _____ Term or whole life policy? _____
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10. Do you have Annuities? Stocks? Partnerships and Joint Ventures? Bonds? Patents, Copyrights, Licenses, Franchises? Please include your most recent statement	Value \$
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11. Retirement account. Name and address of company	Current Value	Are the contributions mandatory?	In Whose Name?
Is there a loan against it?	How much to payoff?	What are the monthly payments on the loan?	*Please include most recent statement

12. Accts Receivable (if you are a business and are owed money) Describe:	Value\$
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13. Alimony, Maint, Child Support, Prop Settlement:(owed to you)	Who owes you this?	Value?
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14. Inheritances or Tax refunds due to you within the next 6 months: Explain:	Amount\$
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15. Boats or aircraft: (include trailers) What is it??	In whose name	Year	Make /Model Extras?	Is there a lien?	Are you keeping it?
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16. Office Equipment, Furnishings, Inventory or Supplies (use a separate sheet if necessary): Description (Use an additional sheet)	Value \$
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17. **Vehicles (include cars, ATVs Snowmachines, Motorcycles, etc)**

Year Mileage	Used for business (not commuting)?	When did you get it?	How many doors? Length of bed?	Make (ex, Chevy, Ford, GMC) Model (ex, is it a Silverado 1500, F250, Suburban LX?)
Is there a lien?	What is your payment?	Are you keeping it?	Who is on the title?	Extras 4wd,CD Std.or Auto. Damage?

Year Mileage	Used for business (not commuting)?	When did you get it?	How many doors? Length of bed?	Make (ex, Chevy, Ford, GMC) Model (ex, is it a Silverado 1500, F250, Suburban LX?)
Is there a lien?	What is your payment?	Are you keeping it?	Who is on the title?	Extras 4wd,CD Std.or Auto. Damage?

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Is there a lien?	What is your payment?	Are you keeping it?	Who is on the title?	Extras 4wd,CD Std.or Auto. Damage?

18. Animals (including pets), Crops, Farm Equipment and Supplies:	Value
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19. Other property not Listed:	Value
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20. Did you sell any property in the last year?

What was it?	When did you sell it?	How much did you receive?	Name and Address of buyer	What did you do with the money?
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Liabilities (Who you owe)

PLEASE FILL OUT ONE DEBT FORM FOR EVERY DEBT YOU HAVE INCLUDING MORTGAGES, CAR PAYMENTS, TAXES, STUDENT LOANS, CREDIT CARDS, MEDICAL BILLS, PERSONAL LOANS, PAST DUE UTILITIES AND ANYTHING ELSE YOU OWE. ALSO PLEASE ANSWER THE FOLLOWING QUESTIONS:

1. Are you late on any payments to secured creditors (Mortgage, car payment)? _____
2. Which creditors? _____
3. How many months? _____
4. Have you filed all the income tax returns that you are required to file (2005 to the present year)? _____
5. If not, why not? _____
(If this is a Chapter 13 case, all federal and state income tax returns must be filed prior to confirmation.)
6. Do you pay any child support or alimony? _____
7. If yes, are you behind in payments? _____
8. How much _____
9. Please state the name and address of the person you pay _____

Who do you owe? (IRS, Vermont etc)	What is the tax for? (Income, property etc)	Year the tax was incurred	Is there a lien on any property	How much do you owe?	Do you dispute that you Owe that amount? Why?

Student Loans

Name: Address:	Amount owed	Date Incurred	Amount left to pay

DEBT FORMS

Please complete one of the following forms for each debt, including for mortgages, car loans, medical bills, credit cards, student loans, and any other person or entity that might possibly claim money from you.

Please also staple or attach to this completed Debt Form copies of the creditor's *two* most recent statements or bills.

Answer every question on this form. If you need more space, use the other side.

DEBT FORM

MAKE OR PRINT ONE COPY FOR EVERY DEBT YOU HAVE

Name of Creditor:	Account number
Address:	Who owes this debt Husband _____ Wife _____ Both _____
If this debt has been turned over to a collection agency or attorney, please state the name and address of the collection agency:	
How much have you paid this creditor in the last three months?	
Date of payment	Amount
Date of payment	Amount
Date of payment	Amount
How much do you owe NOW?	
What is the debt for? (Clothes, etc) What did you purchase <u>specifically</u> :	
When did you incur the debt (month and year if known)?	
If this debt is for a <i>credit card</i> , when did you last use the card? Month: _____ Year: _____	
Is this debt covered or secured by a Mortgage, Security Interest, Judgment, or Lien on any of your property? Yes _____ (please attach a copy of the lien) No _____	
What is the property?	
How much is it worth?	
What is the basis for the value (tax bill, NADA, appraisal etc?) Please attach a copy	
Is there is a co-signer? Name: Address:	

Employment and Income

I NEED PAY STUBS OR OTHER EVIDENCE OF PAYMENT FROM YOUR EMPLOYER FOR THE LAST 7 MONTHS

Debtor

CURRENT EMPLOYMENT Name of Company	When did you start?	Monthly Gross Salary	Deductions Taxes _____ Union Dues _____ Health Insurance _____ Retirement _____ Child Support _____ Loan repay _____ Other deductions _____	Monthly Overtime? How much?
Address				Bonuses?

CURRENT EMPLOYMENT Name of Company	When did you start?	Monthly Gross Salary	Deductions Taxes _____ Union Dues _____ Health Insurance _____ Retirement _____ Child Support _____ Loan repay _____ Other deductions _____	Monthly Overtime? How much?
Address				Bonuses?

Other Income Received *Monthly*

Unemployment?	Child Support?	SSI?	Rental Income?	Alimony?	ANFC? Food stamps?	Private disability?	Other? (Explain)
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2008 EMPLOYMENT -- LIST ALL

Name of Company Address	When did you start?	End Date	Gross monthly Salary	Total received from employer What you listed on your taxes for 2007
Name of Company Address	When did you start?	End Date	Gross monthly Salary	Total received from employer What you listed on your taxes for 2008

2007 EMPLOYMENT -- LIST ALL

Name of Company Address	When did you start?	End Date	Gross monthly Salary	Total received from employer What you listed on your taxes for 2006
Name of Company Address	When did you start?	End Date	Gross monthly Salary	Total received from employer What you listed on your taxes for 2007

Income - Spouse (*EVEN IF NOT FILING JOINTLY*)

I NEED PAY STUBS OR OTHER EVIDENCE OF PAYMENT FROM YOUR EMPLOYER FOR THE LAST 7 MONTHS

CURRENT EMPLOYMENT Name of Company	When did you start	Monthly Gross Salary	Deductions Taxes _____ Union Dues _____ Health Insurance _____ Retirement _____	Monthly Overtime? How much?
Address			Child Support _____ Loan repay _____ Other deductions _____	Bonuses?

CURRENT EMPLOYMENT Name of Company	When did you start	Monthly Gross Salary	Deductions Taxes _____ Union Dues _____ Health Insurance _____ Retirement _____	Monthly Overtime? How much?
Address			Child Support _____ Loan repay _____ Other deductions _____	Bonuses?

Other Income Received by Month

Unemployment?	Child Support?	SSI?	Rental Income?	Alimony?	ANFC? Food stamps?	Private disability?	Other? (Explain)
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2008 EMPLOYMENT -- LIST ALL

Name of Company Address	When did you start	End Date	Gross monthly Salary	Total received from employer What you listed on your taxes for 2007
Name of Company Address	When did you start	End Date	Gross monthly Salary	Total received from employer What you listed on your taxes for 2007

2007 EMPLOYMENT -- LIST ALL

Name of Company Address	When did you start?	End Date	Gross monthly Salary	Total received from employer What you listed on your taxes for 2006
Name of Company Address	When did you start?	End Date	Gross monthly Salary	Total received from employer What you listed on your taxes for 2006

Expenses (Monthly)

Rent or Mortgage (Include lot rent for mobile home. If more than one mortgage, list all): _____

Real Estate Taxes (only if not included in mortgage payment) _____

Property Insurance (only if not included in mortgage payment): _____

Elec: _____

Heat (oil, propane) _____

Water and Sewer _____

Telephone including cell phone _____

Cable/Satellite (specify which one) _____

Internet _____

Trash _____

Home Maintenance and Repair (monthly) _____

Food _____

Clothing _____

Laundry and Dry Cleaning _____

Medical and Dental not paid by insurance (deductible etc.): _____

Transportation (gas and car repairs): _____

Recreation: _____

Charitable Contributions: _____

Life Insurance (only if not taken out of pay): _____

Health Insurance (only if not taken out of pay): _____

HSA (Health Savings Account). _____

Auto Insurance: _____

Other Insurance: _____

<u>Installment Payments</u>	<u>Who do you pay:</u>	<u>For what:</u>	<u>How many months left to pay:</u>	<u>How much per month:</u>
Car Payment	_____	_____	_____	_____
Other	_____	_____	_____	_____

Student Loans: _____

Alimony, Maint, and Support Paid to Others: _____

Tuition/Daycare _____

General Questions

1. What creditors have you paid in the last three months, that if you added the amounts would be over \$600.00 (to one creditor) List all (mortgages, car loans, credit cards, friends, relatives, etc.)

Creditor	Address	Dates paid in the last three months	Amounts of those payments	What is left to pay on the account?

2. What suits have you been involved in within the last year (divorce, small claims, foreclosure, etc.)?

Name of Case (example bank v. you)	Case #	Location (example Addison Superior Court)	Status (judgment?)

3. Has any of your property been repossessed or foreclosed upon in the last year?

Creditor name Address	Property Value	Date of repossession or foreclosure

4. List all losses from fire, theft, gambling or otherwise during the past year

Property	How did you lose it?	Police report or insurance recovery? Explain.	Value of property	Date of loss

5. List all closed bank accounts:

Bank Name Address	Account #	Checking or Savings	Date Closed	Final Balance

6. Have you had any safe deposit boxes within the last year?

Bank Name Address	Open Date Close Date	Contents

7. Do you have any property belonging to anyone else?

Describe the property	Who does it belong to?	Where is it?

8. List all prior addresses within two years and the dates you lived there and names you used:

Address	Name Used	Dates of Occupancy

9. Do you have any leases or contracts with anyone?

Name and address of the other party to the lease	What type of lease it is?

10. Are you subject to any orders by the government to clean up any environmental site? _____

Business Questions

1. Have you owned or operated a business within the past **SIX** years? (Including self-employment)

Name and address of business	Business Purpose	Dates of Operation

What form of business was it? (Corp, partnership, self employed)	Names and addresses shareholders and corresponding number of shares	Names and addresses of officers and directors (current and former) and dates of tenure

Name and address of all bookkeepers	Name and address of person(s) currently in possession of the books and records	Did your company have any pension funds?

Name of party responsible for inventories	Dates and location of inventories	If there is any store inventory, please attach a sheet detailing

Please include a list of all your business assets with corresponding liquidation value.

Assets	Value	Location

Please provide me with the following:

Check off boxes when you have gathered the necessary information

- All recorded MORTGAGE DEED(S) from the Town Clerk's office
- A property TAX BILL from the Town Clerk's office
- Any recorded WARRANTY DEED from the Town Clerk's office
- Copies of any other liens on your home from the Town Clerk's office
- Any recent appraisals done on your home
- A statement from your mortgage company showing the balance due
- Proof of home and car insurance
- A copy of your photo ID and social security card
- Your PAY STUBS for the last 7 months; If you are self-employed you need to provide a 6 month profit and loss statement broken down by month
- A copy of the past six months' checking and savings account statements
- Your last two years' tax returns with copies of W-2's and Schedule C, and a year-to-date profit and loss statement if you operate a business
- A copy of the title to each vehicle (you can get this from your bank or DMV)
- A payoff statement for each vehicle loan
- A copy of the last statement for any IRA or other retirement account
- A copy of the last statement from your Life Insurance policy
- A copy of any documents related to Law Suits within the past 3 years
- Divorce Decree if applicable
- Credit Counseling Certificate

If you have any questions, please feel free to call my office at (802) 388-1156.
It is very important to answer all of these questions thoroughly and completely.