

Bankruptcy Questionnaire

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.

BASIC INFORMATION

Name _____ (first, middle, last)	Social Security Number _____
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 Oregon? _____	Other names used in last 6 years _____
Occupation _____	Employer _____ How Long Employed _____
Employer's Address _____	

Spouse (if filing a joint bankruptcy)

Name _____ (first, middle, last)	SSN# _____
Address (write "same" if the same) _____	
How long have you lived in Oregon? _____	Other names used in last 6 years _____
Occupation _____	Employer _____ How Long Employed _____
Employer's Address _____	

Dependants:

Name	Age	Relationship	Name	Age	Relationship
1.			3.		
2.			4.		

Prior Bankruptcy:

Have either you or your spouse filed bankruptcy before? _____ If yes: Who _____ When _____ Type (chap 7 or 13) _____ Status _____
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Do you know anyone who has been a client of the Law Office of Jeffrey Totten?

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

Income

Past Income (Gross - before taxes) for Last Six Months: (list each spouse separately)

Last Month \$ _____ 2 months ago \$ _____ 3 months ago \$ _____

4 months ago \$ _____ 5 months ago \$ _____ 6 months ago \$ _____

Current Monthly Income

You

Spouse (if filing jointly)

Monthly **gross** wages \$ _____ \$ _____

Payroll deductions

Taxes + Social Security \$ _____ \$ _____

Insurance \$ _____ \$ _____

Union Dues \$ _____ \$ _____

Other _____ \$ _____ \$ _____

Monthly Take-home pay \$ _____ \$ _____

Other Income

Soc Sec or government assistance \$ _____ \$ _____

Alimony + support \$ _____ \$ _____

Pension or retirement \$ _____ \$ _____

Side Business \$ _____ \$ _____

Interest + Dividends \$ _____ \$ _____

Alimony or Child Support \$ _____ \$ _____

Other _____ \$ _____ \$ _____

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 insurance	\$ _____	Clothing	\$ _____
Renters insurance/PMI	\$ _____	Laundry/dry cleaning	\$ _____
Utilities		Medical + dental (not reimbursed)	\$ _____
Electric + heating	\$ _____	Transportation (oil, gas, bus, 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	\$ _____		
Health	\$ _____	Other expenses	
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? ____ Foreclosure Date _____
 Are you in a current or upcoming divorce proceeding? _____
 Have you taken any **cash advances** on your credit cards totaling over \$600 in the last 6 months? ____ If so, how much \$ ____
 Have you charged more than \$1000 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:

Your Property

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

Real Estate - primary residence, vacation home, rental property, condos, unimproved land, mobile home spaces, etc	
Address + Description of Property: _____ _____	
Current value \$ _____	(when purchased _____ purchase price \$ _____)
First Mortgage balance \$ _____	monthly payment \$ _____
Second Mortgage balance \$ _____	monthly payment \$ _____
Third Mortgage balance \$ _____	
Unpaid Property Taxes owed \$ _____	
Unpaid Income tax liens \$ _____	Unpaid Judgment liens \$ _____
How did you value the property? (Online, recent appraisal, property tax, etc) _____	
Who owns the property? (ex- Wife, as tenants by the entireties or Brother, as tenants in common) _____	

If you have other Real Estate or any interests in real estate please list (as above) on another sheet of paper.

Personal Property				
1. Cash on hand	\$ _____			
2. Bank Accounts:	Name + address	Balance	Whose account?	Other debts with bank?
	_____	\$ _____	_____	_____
	_____	\$ _____	_____	_____
3. Security Deposits with landlord, phone, electric:				
Who with	Amount	Refundable?		
Please list values to the following:		Use values based on the age and condition of the property.		
4. Household goods + Furniture	\$ _____	8. Firearms		
5. Books, pictures, art, CDs, musical instruments	\$ _____	Make and Model	Value	
6. Clothing	\$ _____	_____	\$ _____	
7. Furs + Jewelry	\$ _____	_____	\$ _____	
9. Sports equipment	\$ _____	_____	\$ _____	
Hobby equipment	\$ _____			
Photographic equipment	\$ _____			
** Describe items valued at \$1,000 or more.				

10. **Life Insurance:** Type (Whole, Term, Universal) Beneficiary Any cash surrender value
 _____ _____ \$ _____
 _____ _____ \$ _____

11. **Annuities:**
 Do you have any annuities? (Yes/No) _____ If so, please give the value and describe:

12. **Retirement Account, Pension, or profit sharing plans** (list)

Type	Value	Any loans against?	If so, balance of the loan
_____	\$ _____	_____	_____
_____	\$ _____	_____	_____

13. **Stocks:**

Name	Number of Shares	Value per share	Total Value
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

14. **Interest in any business or partnership:**
 Yes/No _____ If yes, please describe and give the value of your interest.

15. **Government and Corporate Bonds**
 Name _____ Value \$ _____

16. **Money owed to you** (explain):

17. **Alimony/child support owed to you** (who from, monthly payment, amount behind):

18. **Tax refunds you expect** but have not yet received: Value \$ _____ Describe:

19. **Can you sue anyone and collect \$\$\$** (describe):

20. **Equitable and Future interests, Life Estates** (describe):

21. **Patents, Copyrights, Licenses, or Franchise rights** (describe):

22. **Vehicles (including trailers + mobile homes)** use *Kelley Blue Book* (www.kbb.com) and use "private party value"

Year/Make/Model	Miles	Value	Name(s) on Title	Balance Owing
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____

23. **Boats, boat motors and accessories** (use *Nada Guide* www.nadaguide.com)

Describe	Value	Who Owns	Balance Owing
_____	\$ _____	_____	\$ _____

24. **Airplanes** (describe)

25. **Office Equipment:** Value \$ _____ Balance Owing \$ _____ Describe:

26. **Tools used in your profession** (ex - carpentry tools):
 Value \$ _____ Balance Owing \$ _____ Describe:

27. **Inventory in your business:** (describe)

28. **Crops, Farm Equipment, and Farm Supplies** (describe)

29. **Animals** (including pets): List _____ Value _____

30. **Other Property** (not listed above): List _____ Value _____

Your Debts

Secured Debt - home loans, car loans, or any other loan where your property is security for the loan.

#1 - First Mortgage

Creditor name + Address _____

Account number _____ Current on payments? _____ If not, months behind _____

Monthly payment \$ _____ Balance \$ _____ Date incurred _____ Years left on loan _____

Who owes? (Husband, Wife, or Joint) _____ Is anyone else signed on the loan? _____

#2 - Second Mortgage

Creditor name + Address _____

Account number _____ Current on payments? _____ If not, months behind _____

Monthly payment \$ _____ Balance \$ _____ Date incurred _____ Years left on loan _____

Who owes? (Husband, Wife, or Joint) _____ Is anyone else signed on the loan? _____

#3 - Car Loan

Creditor's name + Address _____

Account number _____ Current on payments? _____ If not, months behind _____

Monthly payment \$ _____ Balance \$ _____ Date incurred _____ Months left on loan _____

Value of auto \$ _____ Interest Rate _____ %

Who owes? (Husband, Wife, or Joint) _____ Is anyone else signed on the loan? _____

#4 - Car Loan

Creditor's name + Address _____

Account number _____ Current on payments? _____ If not, months behind _____

Monthly payment \$ _____ Balance \$ _____ Date incurred _____ Months left on loan _____

Value of auto \$ _____ Interest Rate _____ %

Who owes? (Husband, Wife, or Joint) _____ Is anyone else signed on the loan? _____

If you have more secured loans, please attach a separate sheet of paper.

Tax Information and Debts

Did you file taxes for 2006? _____ If you received a Refund, how much \$ _____ and when received _____
 If you have not yet filed for 2006, do you expect a refund? _____ How much expected \$ _____

Did you file in the following years:

2005: Fed _____ State _____	2004: Fed _____ State _____	2003: Fed _____ State _____
2002: Fed _____ State _____	2001: Fed _____ State _____	2000: Fed _____ State _____

Do you owe the IRS, State of Oregon, or Multnomah County for back taxes? _____ If yes,
 To which agency _____ Type of tax (income, business, payroll) _____ Year(s) owed _____ Amount owed _____

Do you expect a refund for any other past year (besides 2006)? _____ If yes, please explain _____

Unsecured Debt - Basically, all debts you owe that are not back taxes or are not secured by your home, car, etc.

- Please obtain a credit report prior to completing this section. You can get one for free at www.annualcreditreport.com
- Please list the **Original** creditor first and then any **Debt Collectors** collecting for that debt in the next block.
- Be sure to list **ALL** creditors. Adding creditors after filing WILL cost extra in court and attorney fees.

Creditor name, address, account number	Type of Debt	When incurred	Amount Owed	Co-Debtors? Name + Address
Account # (last 4 digits) _____ 1111 Name _____ Sample Creditor Address _____ PO Box 112233 City _____ Portland _____ State _____ OR _____ Zip _____ 97205	Credit Card	2005	\$4,400	None
Account # (last 4 digits) _____ Name _____ Address _____ City _____ State _____ Zip _____				
Account # (last 4 digits) _____ Name _____ Address _____ City _____ State _____ Zip _____				
Account # (last 4 digits) _____ Name _____ Address _____ City _____ State _____ Zip _____				
Account # (last 4 digits) _____ Name _____ Address _____ City _____ State _____ Zip _____				
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Account # (last 4 digits) _____ Name _____ Address _____ City _____ State _____ Zip _____				
Account # (last 4 digits) _____ Name _____ Address _____ City _____ State _____ Zip _____				
Account # (last 4 digits) _____ Name _____ Address _____ City _____ State _____ Zip _____				

If you have more unsecured debt please attach a separate sheet of paper.

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: 2007 \$ _____ 2006 \$ _____ 2005 \$ _____
 Spouse: 2007 \$ _____ 2006 \$ _____ 2005 \$ _____

2(a). Have you had income during the past two years 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 and dates of payments	Total

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

Name	Address	Amounts and dates 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 + address of custodian or court, (case title and number), and a description + value of property

7(a). Have you made any gifts to **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 payment:

10. Have you **sold, bartered or transferred** any property in the last **two years** (ex - 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 sage 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

How did you find out about the Law Office of Jeffrey Totten? Please **CIRCLE**:

Online: Google Dexonline Superpages NOLO Other online webpage (which one _____)

Phonebook: Dex Verizon

Other: East County Gazette Oregon State Bar referral service Personal Referral (who) Other _____

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

Please supply me with your:

- 2006 state and federal tax returns for a Chapter 7 case. (For Chap.13 also provide 2005, 2004 and 2003).
- Paystubs you've received in the last 7 months for any job worked during that time.