

ATTORNEY BANKRUPTCY SERVICES

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This Law Firm is certified by the Federal Government as a Debt Relief Agency and is authorized to file bankruptcy cases in the United States Bankruptcy Court.

BANKRUPTCY QUESTIONNAIRE

If you have any questions about any part of this questionnaire, please contact attorney Jeffrey E. Foster or his assistant by phone at: (206) 577-6706 (King County) or by email at lorelei@fosterlawoffices.com . We recommend you schedule an appointment with us to assist you in completing this questionnaire.

Attorney At Law: _____ Date of consultation: _____

**** VERY IMPORTANT****

- 1) Please provide any and all information asked in the Questionnaire. It is very important that you do not leave out and/or choose to omit any of the information we have asked you for in this questionnaire. People tend to not list all of their assets, personal property, or even debts in fear of losing their property. This will not assist you in obtaining relief in a bankruptcy, and will severely complicate your bankruptcy case and you may risk losing some or all your undisclosed assets. **MOST ALL OF YOUR PERSONAL ASSETS MAY BE EXEMPT FROM LIQUIDATION IN YOUR BANKRUPTCY, BUT WE ARE ONLY ABLE TO EXEMPT ASSETS IF THEY ARE FULLY AND ACCURATELY LISTED AND VALUED IN THIS QUESTIONNAIRE. WE CANNOT EXEMPT VALUES IN REAL OR PERSONAL PROPERTY IN WHICH WE ARE NOT AWARE.** Failing to list your assets **DOES NOT** exempt them and the fact you own assets **MAY NOT MAKE YOU** less likely to qualify for bankruptcy.
- 2) If you, and/or your spouse, currently have your paycheck automatically deposited into your checking account, it will be necessary for you to have that

service temporarily stopped. This could take up to 30 days, depending on your employer, so act quickly to transfer a direct deposit to a paper check if you are able to do so. If you are not able to remove a direct deposit, please make sure to inform the attorney.

- 3) You are allowed up to a \$100.00 exemption in your checking account. Be sure that at that time you do not have any outstanding checks for which you will need to leave excess money in your account. Most clients find it easiest to let all checks clear their account and deal in cash for just a short time immediately prior to and immediately following the filing of bankruptcy. It is not necessary to close bank accounts, but it is important to make sure that your checking account balance is less than \$100.00 when your bankruptcy is filed with the court.
- 4) If you own your home, condominium or other real property, it is necessary to obtain a "market analysis" from a real estate agent or a formal appraisal from a licensed appraiser. The market analysis/appraisal will value your real property based on the sale of comparable homes in your area. A real estate agent may perform a market analysis for free. A chapter 7 could result in the liquidation of your residence (house value minus outstanding loans and mortgages multiplied by cost(s) of sale) if the equity in your home is in excess of \$40,000.00. It is best to present a market analysis to the bankruptcy court, so the trustee can properly evaluate the value of your residence.
- 5) In addition to the information requested in this Questionnaire, you must have filed taxes and provide us with tax returns prior to your bankruptcy filing.
- 6) If you have gone to Court on an eviction lawsuit, you must inform us of this fact prior to your bankruptcy filing.
- 7) If you owe child support, you must disclose this fact to us prior to your bankruptcy filing.
- 8) **Very Important.** If you have used a credit card or taken out a payday loan in an amount exceeding \$500 within the last 60 days, please inform our office of the date and amount of your credit card usage.

(CLIENT)

(SPOUSE)

Full Legal Name _____

Mailing Address _____

Home Phone _____

Work Phone _____

Cell Phone _____

Email address _____

Birthday / Age _____

Social Security No. _____

Any Other Names Used in last 6 Years (Maiden, Business, Nicknames):

Have you ever filed a prior bankruptcy? If so please list the name of person(s) who filed, date of filing, location of filing, and bankruptcy case number, if known. _____

HOME, RENTAL PROPERTIES AND REAL PROPERTY OWNED BY YOU:

1. Residence Address:

1.

2.

2. What is the CURRENT market value of your residence (**It is advised you obtain a market analysis from a realtor or appraisal from a licensed appraiser to determine the value of your home, rental properties and other real property**):

\$_____.

3. How much do you owe on any and all mortgages, equity lines of credit and other loans against your residence:

1st Mortgage: \$_____;

2nd Mortgage: \$_____;

3rd Mortgage: \$_____;

Equity Line of Credit: \$_____.

4. Please list all tax liens, judgment liens, and any and all encumbrances against the title of your residence. Please include the creditor name, amount of lien or encumbrance and date the lien was

recorded against title (If you have not reviewed a title report on your residence, it is advised you obtain a title report listing all liens, mortgage and other encumbrance(s) against the title of your residence):

The above-listed liens are the only liens appearing on your property's title:
_____yes _____no.

PERSONAL PROPERTY:

Please list ALL of your personal property and value it at "GARAGE SALE" value, not replacement or what you actually paid for it.

Cash on Hand

Value: _____

Description and Location: _____

Checking, savings, or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.

Value: _____

Bank's name, address, type of account, account number, persons authorized to make withdrawals:

Value: _____

Bank's name, address, type of account, account number, persons authorized to make withdrawals:

Value: _____

Bank's name, address, type of account, account number, persons authorized to make withdrawals:

- **Have there been any funds garnished from paychecks or bank accounts?**

Amount: _____ Date(s): _____

Do you have any outstanding payday loans?

Amount: _____ Date(s): _____

- Security deposits with public utilities, telephone companies, landlords and others.**

Value: _____

Description and Location: _____

- Household goods and furnishings (including appliances, audio, video, and computer equipment).**

Value: _____

Description and Location: _____

- Books, pictures, and other art objects, antiques, stamps, coins, records, tapes, compact discs, videos, and other collections or collectibles.**

Value: _____

Description and Location: _____

Wearing apparel.

Value: _____

Description and Location: _____

Furs and jewelry. Have you purchased any jewelry or large-ticket items on credit in the past 12 months?

Value: _____

Description and Location: _____

Pension, 401K, IRA, Retirement Plans, list names, addresses and amounts separately:

Automobiles, trucks, trailers, and other vehicles or accessories.

List ALL vehicles (car, truck, motorcycles, trailers, motor homes) and the resale value of your vehicle:

1) Year/Make/Model _____ Retain or Surrender? _____

Blue Book Value _____ Loan Value _____

Loan information (Lender, Lender's address, account number, amount of monthly payments) :

2) Year/Make/Model _____ Retain or Surrender? _____

Blue Book Value _____ Loan Value _____

Loan information (Lender, Lender's address, account number, amount of monthly payments) :

3) Year/Make/Model _____ Retain or Surrender? _____

Blue Book Value _____ Loan Value _____

Loan information (Lender, Lender's address, account number, amount of monthly payments) :

Boats, motors, and accessories.

Value: _____

Description and Location: _____

Firearms and sports, photographic and other hobby equipment.

Value: _____

Description and Location: _____

Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.

Value: _____

Description and Location: _____

Tax Refund, please list year and amount:

Value: _____

Claims of every nature, claims relating to motor vehicle accidents, medical malpractice, class action lawsuits, inheritances, or other legal claims, counterclaims of the debtor, and rights to setoff claims. You have a claim once the act occurred whether a lawsuit has been filed or a settlement offer proposed, received or accepted. (I.E. you are injured in a motor vehicle accident on Jan. 1, 06 and you are still receiving medical treatment, however if you file bankruptcy on Jan. 2, 06 the injuries must be disclosed here).

Value: _____

Description and Location: _____

Attorney's Name and Address, if any: _____

Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.

Value: _____

Description and Location: _____

Cash value of insurance policies.

Value: _____

Description and Location: _____

Other personal property of any kind not already listed.

Value: _____

Description and Location: _____

Tools of Trade (tools you utilize in your trade or profession).

Value: _____

Description: _____

INCOME INFORMATION:

Dependents of Debtor:

Name: _____ Age: _____ Relation: _____
Name: _____ Age: _____ Relation: _____
Name: _____ Age: _____ Relation: _____
Name: _____ Age: _____ Relation: _____

Employment:

Debtor employed by: _____
Address: _____

How long employed: _____
Job Title: _____

Self-employed: yes no

Spouse employed by: _____
Address: _____

How long employed: _____
Job Title: _____

Self-employed: yes no

INCOME:

	<u>Debtor</u>	<u>Spouse</u>
Total Gross Income received from All sources over last 6 months:	_____	_____
Current monthly gross wages, salary, and commission	_____	_____
Estimated monthly overtime	_____	_____
Regular income from operation of business, profession, or farm	_____	_____
Income from real property	_____	_____
Alimony, maintenance, or child support payments payable to the debtor for the debtor's use or that of dependents listed	_____	_____
Social Security or other	_____	_____
Government assistance	_____	_____
Pension or retirement income	_____	_____
Other monthly income:	_____	_____
SOURCE: _____	_____	_____
Subtotal of Income	_____	_____
LESS PAYROLL DEDUCTIONS:		
a. Payroll taxes and social security	_____	_____
b. Insurance	_____	_____
c. Union dues	_____	_____
d. Other	_____	_____
_____	_____	_____
Total Net Monthly Take Home Pay:	_____	_____

EXPENSE INFORMATION:

Rent/home mortgage payments _____

Real estate taxes included: Yes No

Property insurance included: Yes No

Utilities:

 Electricity and heating fuel _____

 Water and sewer _____

 Telephone _____

 Cable _____

 Other: _____

Home maintenance _____

Food _____

Clothing _____

Laundry and dry cleaning _____

Medical and dental expense _____

Transportation _____

Recreation, clubs, entertainment _____

Charitable contributions _____

Insurance:

 Homeowner's or renter's _____

 Life _____

 Health _____

 Auto _____

Other: _____

Taxes

Installment payments:

Auto

Other:

Alimony, maintenance and support paid:

Education (Student Loan?)

Payments for support of additional dependents not living at your home:

Regular expenses from operation of Business, profession or farm:

Payments for students attending private schooling:

Will your expenses change in the foreseeable future?

Yes

No

If so, by how much? _____

STATEMENT OF FINANCIAL AFFAIRS

(1) Debtor's gross income from employment or operation of business:

2007 ytd \$ _____	Employer: _____
2006: \$ _____	Employer: _____
2005: \$ _____	Employer: _____
2004: \$ _____	Employer: _____

Debtor's gross income other than that from employment or operation of business (social security, unemployment, etc.).

2007 ytd \$ _____	Source: _____
2006: \$ _____	Source: _____
2005: \$ _____	Source: _____
2004: \$ _____	Source: _____

Spouse's gross income from employment or operation of business:

2007 ytd \$ _____	Employer: _____
2006: \$ _____	Employer: _____
2005: \$ _____	Employer: _____
2004: \$ _____	Employer: _____

Spouse's gross income other than that from employment or operation of business (social security, unemployment, etc.).

2007 ytd \$ _____	Source: _____
2006: \$ _____	Source: _____
2005: \$ _____	Source: _____
2004: \$ _____	Source: _____

Will you receive additional income during the next six months?

Yes No

If Yes, from where and how much? _____

Will your income change substantially in the near future?

Yes No

If Yes, from where and how much? _____

2) Income other than from employment or operation of business (Amount, Source, Year).

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case.

3) Payments to creditors (Name & Address of creditor, dates, amounts, amount still owing).

List all payments of loans, installment purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor made within **90 days** immediately preceding the commencement of this case.

4) Payments to family members:

List all payments of loans to family members in the previous **2 years**

5) Suits and administrative proceedings, executions, garnishments and attachments (Caption of suit, case number, nature of proceeding, court & location, status).

List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case.

Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case.

6) Repossessions, foreclosures and returns (Creditor name & address, date of action, description and value of property).

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case.

7) Assignments and receiverships (Assignee name & address, date of assignment, terms).

Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case.

List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case.

8) Gifts (Name & address, relationship to debtor, date of gift, description & value).

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

9) Losses (Description & value, circumstances and date of loss).

List all losses from fire, theft, flood, traffic accident or other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**.

10) Payments related to debt counseling or bankruptcy (Name & address, date, amount).

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

11) Other transfers (Name & address of transferee, date, description & value).

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case.

12) Closed financial accounts (Institution & address, type and account number, date).

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Including checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

13) Safe deposit boxes (Name & address, description of contents).

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case.

14) Setoffs (Name & Address of creditor, date of setoff, amount of setoff).

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case.

15) Property held for another person (Name & address of owner, description & value).

List all property owned by another person that the debtor holds or controls.

16) Prior address of debtor (Address, dates of occupancy, name used if different).

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

17) Spouses and former spouses in the last 6 years (Names)

This Section Completed by Business Owners Only:

1. Name of Business: _____

2. Type of Business Entity (i.e. C-Corporation/S-Corporation, LLC, Partnership/Sole Proprietorship): _____

3. Please list percentage ownership in Business and all partners and shareholders, if any: _____

4. Please Explain Business Activities (i.e. Consulting, Construction, Financial Services, etc.)

5. Please List All Business Assets:

5.1

Equipment: _____

5.2 Accounts

Receivable: _____

5.3 Patents, Trademarks, Copyrights and other Intellectual Property: _____

5.3 Bank Accounts, please list bank name, account number and balances: _____

5.4 Real Estate, please list the location, value and mortgages on all real property, residential or commercial owned by the business: _____

6. Please list any and all lawsuits, tax liens and warrants, judgments, garnishments, foreclosures relating to business: _____

How did you hear about our office? Please circle all appropriate answers:

Seattle Yellow Pages

South King Co. Yellow Pages

Professional or Personal Reference

GOOGLE /YAHOO/SEARCH ENGINE
Internet/dexonline.com

Other: _____

I appreciate your choosing our office. I understand that completing forms regarding your financial situation is not what you would prefer to be doing, but I appreciate you taking the time to truthfully and accurately answering these questions. This form will be relied upon by our office to provide you with the best legal advice regarding your bankruptcy filing and financial situation.

Yours Truly,

Jeffrey E. Foster, Attorney
Attorney Bankruptcy Services