

BANKRUPTCY QUESTIONNAIRE

The following is a list of questions and documents necessary to a bankruptcy filing. With the information you provide, we will prepare a bankruptcy petition. It will not be filed with the United States Bankruptcy Court until you have reviewed and signed it.

You must disclose all of your financial circumstances to the Bankruptcy Court. If you are unsure whether or not to include particular information or documentation, please provide it and we will determine if it is necessary – it usually is.

- **ALL spaces MUST be filled in.** If an item does not apply to your situation, write “none” or “0” in that space.
- A “□” indicates **documents** that must be provided.
- If this form is returned incomplete, or with incomplete documentation, it will be sent back to you for completion.

1. YOUR NAME	_____	Soc. Sec. No. _____
Address _____		
Age _____ Tel. No. _____ How long at this address? _____		
If less than three (3) years at current address, list prior address(es): _____		
Occupation _____ Employer _____		
Employer's Address _____		
How long have you worked for this employer? (# of months/years) _____		
What is the total number of people living in your household, including spouse and minor children. _____		
Are you married? Yes / No		
If married, does spouse live with you in same household? Yes / No		
If separated from spouse, has a divorce case been filed in Court? Yes / No		
Are you a disabled veteran? Yes / No		

2. SPOUSE NAME	_____	Soc. Sec. No. _____
Address _____ (if different) Date of Marriage _____		
Age _____ Tel. No. _____		
Occupation _____ Employer _____		
Employer's Address _____		
How long have you worked for this employer? (month/year) _____		

3. CHILDREN- (under the age of 23) Names	M / F	Date of Birth	Does child live w/ you?

4.	REAL ESTATE (Attach additional page(s) for additional real estate and other assets, if necessary)
a)	Do you own any real estate? YES / NO
b)	If you answered “no” above, have you owned any Real Estate in the past 10 years? YES / NO IF YOU OWN OR HAVE OWNED REAL ESTATE IN THE PAST 10 YEARS: List of any and all real estate in which you have had any ownership interest in the last ten (10) years. If you have sold or transferred real estate in the past 10 years, please list the date of each sale or transfer. ○ If the answer to both parts a) and b) is “No,” please skip to section 5 regarding apartments.
c)	Are you current on your mortgage? If NOT, how many months/dollars are you behind? _____ **Note: If you intend to keep your home, you must continue making mortgage payments and return a copy of a recent mortgage statement with this questionnaire
d)	Location _____ Type of house: Single Family/ Duplex/ Three Family (Circle one that applies) _____ Purchase date: _____ Purchase price: _____

5. IF YOU RENT A HOUSE OR APARTMENT

Landlord name and address: _____

Move-in date: _____

Amount of Security Deposit: _____

If lease, end of lease date: _____

6. ASSETS / PERSONAL PROPERTY

Bankruptcy laws allow debtors to keep certain essential property so long as the value is not excessive— such property is considered “exempt” from the reach of creditors. Please estimate the fair market value and give a brief description of the following items. Fair Market Value is the amount you would get if you sold the item(s) today, NOT the cost when they were purchased. If you do not own a particular item, write “None.”

ITEM	DESCRIPTION / VALUE
<i>(Example) Jewelry</i>	<i>(Example) diamond engagement ring, wedding bands: \$1,200.00</i>
<i>(Example) Clothing</i>	<i>(Example) personal and family clothing: \$450.00</i>
Cash on hand	
Clothing	
Jewelry	
Household Furnishings, including TV, computer, appliances, etc.	<i>(Remember that these items are “used” and not worth nearly as much as when new)</i>
Guns, sports equipment, etc.	
Security deposits held by landlord or utility companies	
Stocks, bonds	
Collections: art, stamps, etc.	
Animals- Stock Farm, investment animals (not pets)	
Boats and accessories	
Interests in trusts	
Tools	
Business interests	

Income tax refund – if you have not yet received refund(s) for last year, please state the amount that you expect to receive from both federal and state: \$ _____

7. MOTOR VEHICLES (include motorcycles, boats , trailers and recreational vehicles): *IMPORTANT: If you are paying on a loan or lease for any vehicle(s) you MUST continue making regular payments if you intend to keep your vehicle(s), Your lender may stop sending statements or terminate electronic withdrawals.*

VEHICLE # 1

Year/Make/model:			
Trim level: (example: GL, GS, XL):		# of doors	
All Wheel Drive	4- Wheel Drive	(circle one if applies)	
Color:	Condition: (good, avg, poor):		
Approximate mileage:			
Do you own or lease the vehicle:			
Are you current on payments? If not, arrears amount:			\$
Do you want to keep this vehicle?		YES / NO	

VEHICLE # 2

Year/Make/model:			
Trim level: (example: GL, GS, XL):		# of doors	
All Wheel Drive	4- Wheel Drive	(circle one if applies)	
Color:		Condition: (good, avg, poor):	
Approximate mileage:			
Do you own or lease the vehicle			
Are you current on payments? If not, arrears amount:		\$	
Do you want to keep this vehicle?	YES / NO		

RECREATIONAL VEHICLE/ TRAILER/ BOAT

Year/Make/model:			
Trim level: (example: GL, GS, XL):			
Color:		Condition: (good, avg, poor):	
Approximate mileage:			
Do you own or lease the vehicle			
Are you current on payments? If not, arrears amount:		\$	
Do you want to keep this vehicle?	YES / NO		

8. MONTHLY EXPENSES– For mortgages, car payments, etc, put exact figures- the Bankruptcy Court counts 4.3 weeks in a month → multiply “weekly” expenses by 4.3.

1) Mortgage	\$	15) Life Insurance	\$
Rent	\$	16) Court-ordered Child support	\$
Property Tax (if not included in mortgage)	\$	17) Alimony	\$
2) Homeowner's/Tenant Insurance- if not included in mortgage/rent	\$	18) Medical Insurance	\$
3) Maintenance and Repair	\$	19) Uninsured Medicals	\$
4) Heat -Type Oil or Gas (circle one)	\$	20) Vehicle Loan / Lease Payment #1	\$
5) Electricity	\$	21) Vehicle Loan / Lease Payment #2	\$
6) Home telephone	\$	22) Vehicle fuel and maintenance	\$
7) Cellular telephone	\$	23) Vehicle insurance	\$
8) Water/Sewer	\$	24) Vehicle excise taxes, registration	\$
9) Food/ household supplies	\$	25) Charity	\$
10) Laundry and Dry Cleaning	\$	26) Child Care	\$
11) Clothing	\$	27) Child activity expenses (sports, etc.)	\$
12) cable TV + internet service	\$	28) Education expenses-for child under age 18	\$
13) Recreation/entertainment (incl. newspapers, magazines, movies, gym membership)	\$	29) Union book	\$
14) Trash Collection	\$	30) Other (describe):	\$

Total Monthly Expenses (1 through 30) \$

9. FINANCIAL AFFAIRS – All questions <u>must</u> be answered	YES or NO	If YES, please describe:
Have you ever filed for Bankruptcy before? If yes, when?		
If you are court-ordered to pay child support, are you current on this obligation?		
Does anyone owe you money? <i>(Who and why?)</i>		
Have you made payments totaling more than \$600 to any one creditor within the past 90 days? <i>(Amount/name of creditor)</i>		
Has any property been foreclosed/repossessed in the past year? <i>(What property/creditor name/date)</i>		
Do you have a safe deposit box? <i>(Bank name / contents)</i>		
Other than to/from close family members, have you made or received any gifts in excess of \$200 in the past twelve months? <i>(Identify gift/value and donor)</i>		
Are you currently being sued by anyone or do you owe a money judgment as a result of a lawsuit including any pending divorce proceedings <i>(Who is suing you/name of court/docket number)</i>		<input type="checkbox"/> Please provide any related documents
Have you filed all past state and federal income tax returns?		
Do you owe any back taxes, whether federal or state income taxes, or town or city property taxes?		
Have you closed any bank accounts in the past 24 months? <i>(bank name / \$ balance at closing)</i>		
Have you suffered any loss due to fire or theft in past 12 months? <i>(\$ amount, cause, date(s))</i>		
Have you suffered any loss due to gambling in past 12 months? <i>(\$ amount, type of gambling loss, date(s))</i>		
Have you received any insurance settlements in the past year? <i>(amount, date, source)</i>		
Do you have expenses for the care and support of an elderly, chronically ill, or disabled member of your household or immediate family member who is unable to pay such expenses?		
Have you or your spouse ever been convicted of a felony? <i>(Offense, date, name of court)</i>		
Have you co-signed a loan for someone other than your current spouse? Who/when/\$ amount/name of lender/		<input type="checkbox"/> Please provide a copy of any statement or related document
List any extraordinary gifts or charitable contributions within the last year. Provide a value of gift, date of transfer and to whom given with their address.		
List all personal property valued over \$500.00 you have transferred in the last 3 years.		

Have you had any property attached, garnished, seized, repossessed or foreclosed in the past 2 years? Describe		
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10. DEBTS & LIABILITIES:

List all debts that you owe to anyone – **EVEN IF YOU ARE CURRENT WITH THE PAYMENTS**, including: mortgages, car loans, medical bills, personal loans, credit cards, back taxes, past due utility bills, child support arrears, student loans, and civil judgments. **DO NOT list Monthly expenses.** Complete information is essential – if complete information concerning a debt is NOT provided, it CANNOT be discharged in Bankruptcy – you will still be legally responsible for paying it!

CREDIT REPORT

You MUST provide a current (within 30 days) credit report which you can obtain by contacting

- **EXPERIAN – 1-888-397-3742**

Please note credit reports that are submitted that do **not** show full account numbers and addresses for the creditors are not acceptable.

If you provide a copy of a current credit report and it is complete listing of ALL of your debts, you do not need to complete the list below or provide bills. However, in addition to of listing below or obtaining a credit report, it is very helpful if you provide copies of most recent bills or account statements, especially if they provide information about a debt that does not appear on your credit report, Medical bills and debt incurred more than 7 years old may not appear on credit reports. If you are filing Bankruptcy with a spouse, each spouse should obtain a credit report

***If you have not already cut up your credit cards or stopped using them, you must do so immediately! You should not declare bankruptcy until at least 120 days have passed since you last used any credit.**

Creditor Name, Address and Account Number (Also, please indicate whose name(s) is on each account as follows: H: husband, W: wife, HW: husband and wife)	Type of Debt (Credit card, medical, etc.)	Year(s) that debt accrued	Total Amount Due	If this is a credit card or credit line, when did you last use it?
a)			\$	
b)			\$	
c)			\$	
d)			\$	

e)			\$	
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The following is a list of documents necessary to a bankruptcy filing. Please send all documents requested all at once, please send **Copies as we cannot always be responsible to return original documents.**

1. <u>INCOME DOCUMENTS</u>	
<input type="checkbox"/>	PAY & UNEMPLOYMENT STUBS: Copies of the last six (6) Months of pay stubs or unemployment stubs. If you are married, you must provide this information for your spouse <u>even if your spouse will NOT</u> be filing bankruptcy. Include evidence of income from all sources including wages, salary, unemployment compensation, workers' compensation, rental income, part-time employment, overtime and lottery winnings, etc. These must be updated until your bankruptcy petition is filed with the Court – each time you are requested to provide any documents, please provide updated stubs. If you do not have these, you must contact each employer and/or the DUA (617-626-6560) for unemployment payments and request copies or a detailed printout.
<input type="checkbox"/>	TAX RETURNS: Copies of <u>FEDERAL</u> (not Massachusetts) income tax returns for the years listed below, including W2 forms. <ul style="list-style-type: none"> ○ If you do not have copies of the returns, you must contact the <u>Internal Revenue Service</u> at (800) 829-1040 to initiate a request for transcripts. ○ If you have not filed any past-due federal or state tax returns, you must do so before your bankruptcy can be completed.
<input type="checkbox"/>	2007
<input type="checkbox"/>	2006

2. <u>REAL ESTATE DOCUMENTS</u> (If you do not own any real estate disregard this section)	
<input type="checkbox"/>	Most recent Mortgage Statement showing creditor name, address, account number, principal balance owed.
<input type="checkbox"/>	Other correspondence received from the mortgage company with the last ninety (90) days.
<input type="checkbox"/>	Deed – copy of your deed as recorded with Registry Of Deeds
<input type="checkbox"/>	Property tax statement (if you are behind on payment)
<input type="checkbox"/>	Proof of homeowners insurance (binder or policy declaration page if you are filing a Chapter 13 only)
<input type="checkbox"/>	Declaration of Homestead – if you do <u>not</u> have one, you must file a homestead before filing bankruptcy. Please contact our office to arrange for preparation and recording.
<input type="checkbox"/>	Recent Real estate appraisal or broker's market analysis or opinion of value.(must be no more than 6 months old)

3. <u>ASSET DOCUMENTS</u>	
<input type="checkbox"/>	Copies of bank statements for the last six (6) months for all accounts including checking, savings, money market, CDs, etc. If you do not have these statements, you must contact your bank and request copies or printouts.
<input type="checkbox"/>	Copy of most recent statement from <u>non-union</u> retirement accounts (and stocks, bonds, IRA's, pensions, educational plans) and statements from any life insurance policies (non-union)

4. <u>MOTOR VEHICLE:</u> (For each vehicle)	
<input type="checkbox"/>	Vehicle purchase agreement or lease – if you are still making payments
<input type="checkbox"/>	Proof of insurance if you have a loan or are leasing the vehicle (if filing Chapter 13 only)
<input type="checkbox"/>	Copy of registration

5. CREDIT COUNSELING

- Certificate of Completion. Before filing bankruptcy you must complete an approved credit counseling program. Upon completion you will receive a Certificate of Completion which must be provided to this office. Included with this Questionnaire is a list Of Approved Credit Counselors (Remember that you will also have to take a follow up course called a Personal Financial Management Course at the end of your case and provide us with a copy of that certificate).*

6. OTHER:

- Photocopies of Mass. drivers license (or other photo ID) and Social Security Card
- Documents regarding any lawsuits in which you have been involved in the past three (3) years, including debt collection cases.
- Any letters or notices received from collection agencies.
- Please provide copy of lease or tenancy-at-will document, if you rent or lease your residence.
- Bank check or money order payable to Massachusetts Laborers' Legal Services Fund (*Personal checks will not be accepted*)
\$299.00 filing fee for Chapter 7
\$274.00 filing fee for Chapter 13