

MASSACHUSETTS LABORERS' LEGAL SERVICES FUND

1400 District Avenue • Suite 100 • Burlington, MA 01803-5236

Tel: (781) 273-3939 • Fax: (781) 273-1133 • Toll Free 1-800-852-3000

DATE

**Re: New Bankruptcy Case No. (BR)
Questionnaire & Document List**

Dear ,

As we discussed, enclosed please find the office questionnaire that we use to gather necessary information for a potential bankruptcy filing. It includes a list of documents that are required to process a case.

Please fill in as much of the questionnaire as you can and gather documents from the list. Once you've done that, please call or e-mail me to schedule an appointment to review them, answer questions and pull a credit report.

Thank you for your attention to this matter.

Very truly yours,

/s/ Michael J. Riley

Michael J. Riley
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MJR/km
encl.

CHAPTER 7 BANKRUPTCY QUESTIONNAIRE

Massachusetts Laborers' Legal Services Fund
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This confidential questionnaire contains a list of questions and documents necessary to prepare for your office appointment on:

T.B.D.

This form is for our office use only – it is *NOT* submitted to the court and does *NOT* have to be perfect.

We will prepare a “bankruptcy petition” with the information you provide. That document will be filed with the Bankruptcy Court only after you have reviewed it with an attorney and signed it.

DIRECTIONS:

- **ALL spaces MUST be filled in.** If an item does not apply to your situation, write “none” or “Ø” in that space.
- **If you are unsure whether or not to include certain information or documentation, please provide it and we will determine if it is necessary – it usually is.**

1. YOUR NAME:		Soc. Sec. No.	
Home address:			
		(Street Number and Name)	(Apt#) (City) (State and Zip Code)
How long at this address?			
Mailing address: (if different)			
		(Street Number and Name)	(Apt#) (City) (State and Zip Code)
E-mail:		Cell No.	
If less than three (3) years at current address, list prior address(es) and approximate dates of residence:			
Home Address:		From	To
Home Address:		From	To
Occupation	Employer:		
Employer's Address			
How long have you worked for this employer? (# of months/years)		(State and Zip Code)	
Are you married? Yes / No (circle one)			
2. SPOUSE NAME:		Soc. Sec. No.	
Address (if different)		Date of Marriage	
Age	Tel. No.	E-mail address:	
Occupation		Employer	
Employer's Address			
How long have you worked for this employer? (# of months/years)		(State and Zip Code)	
3. Other than spouse listed above, please list all people living in your household:			
FULL NAME		Relation	Date of Birth

4. REAL ESTATE

****Note: If you intend to keep your home, you MUST resume and/or continue making mortgage payments and remain current**

For any property you now own or have owned in the past 10 years (including timeshares), please complete the following:

- a-1) Address: _____
Names of other owners: _____
- a-2) Address: _____
Names of other owners: _____

5. ASSETS / PERSONAL PROPERTY

Bankruptcy laws allow debtors to keep certain items of property if the value does not exceed legal limits— such property is considered “exempt”. Most people keep all property.

- 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. Remember that most items are “used” and not worth nearly as much as when new - think yard sale or Craigslist. ⚙ We will discuss valuation questions in more detail before finalizing your paperwork. If you do not own a particular item, write “None” or “Ø”

ITEM	DESCRIPTION / VALUE
(<i>Example</i>) Jewelry	(<i>Example</i>) diamond engagement ring: \$2,000.00; wedding bands: \$1,200.00
(<i>Example</i>) Clothing	(<i>Example</i>) personal and family clothing: \$500.00
Cash on hand	
Bank Accounts - list for each: Bank name / type of account/ approximate current balance	1. 2. 3.
Clothing – one \$ figure for all clothing	
Jewelry	
Household Furnishings and appliances	
Electronics (TVs, computers, cell phones, etc.)	
Guns, sports equipment, etc.	
Security deposits	
Stocks, bonds, retirement <i>other than Union Pension & Annuity</i>	
Life Insurance policies	Term or Whole life? Beneficiary Cash value, if any? Beneficiary Name: DOB:
Collections: art, stamps, etc.	
Animals (include all pets)	
Interests in trusts	
Tools and yard equipment	
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: \$ _____

6. 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 the vehicle(s).

VEHICLE # 1

YEAR/MAKE/MODEL:

Trim level: (example: GL, GS, XL):

VIN #

Plate #

Condition: (good, avg, poor):

4WD? Yes / No

of doors: _____

Approximate mileage:

Is there a loan or lease on the vehicle?

If so, who is lender (or lessor)?

How much is the monthly payment?

Are you current on payments? YES / NO

Approximate balance remaining on loan?

Important: Whose name is on the registration?

Do you want to keep this vehicle? YES / NO

VEHICLE # 2

YEAR/MAKE/MODEL:

Trim level: (example: GL, GS, XL):

VIN #

Plate #

Condition: (good, avg, poor):

4WD? Yes / No

of doors: _____

Approximate mileage:

Is there a loan or lease on the vehicle?

If so, who is lender (or lessor)?

How much is the monthly payment?

Are you current on payments? YES / NO

Approximate balance remaining on loan?

Important: Whose name is on the registration?

Do you want to keep this vehicle? YES / NO

RECREATIONAL VEHICLE/ TRAILER/ BOAT/MOTORCYCLE

Year/Make/model:

VIN #

Plate #

Purchase date and price:

Condition: (good, avg, poor):

Approximate mileage:

Is there a loan on the vehicle ? YES / NO

If so, who is lender?:

Are you current on payments? YES / NO

Approximate balance remaining on loan?

Do you want to keep this vehicle? YES / NO

If more vehicles, list here or on back of page.

7. MONTHLY EXPENSES—

- For mortgages, car payments, and other fixed expenses, use exact figures.
- For food and utilities, estimate average monthly expense.
- The Bankruptcy Court counts 4.3 weeks in a month → multiply “weekly” expenses by 4.3.
- We will review and discuss figures before filing with the court.

Mortgage <i>OR</i> Rent	\$	Transportation (gas, maintenance, repairs, public transportation – NOT car payments)	\$
2 nd mortgage or Equity line	\$	Recreation/entertainment (including newspapers, magazines, lottery, movies, etc.)	\$
Property Tax (if <u>not</u> included in mortgage)	\$	Charity and religious donations (if regular expense)	\$
Homeowner's/Tenant Insurance- if <u>not</u> included in mortgage/rent	\$	Life Insurance	\$
Maintenance and Repair	\$	Health Insurance	\$
Heat and Electricity	\$	Vehicle insurance	\$
Water/Sewer	\$	Student Loans	\$
Garbage collection	\$	Taxes (that are not deducted from paychecks) (example: vehicle excise or IRS)	\$
Home telephone	\$	Vehicle Loan / Lease Payment #1	\$
Cellular telephone(s)/internet/cable TV	\$	Vehicle Loan / Lease Payment #2	\$
Food/ household supplies	\$	Other installment or lease payments	\$
Child Care/day care and education	\$	Court-ordered Child support or alimony	\$
Clothing, Laundry and Dry Cleaning	\$	Support for others that do NOT live with you	\$
Personal care products & services	\$	Child activity expenses (field trips, sports, etc.)	\$
Uninsured Medical (deductibles, copays, etc.)	\$	Union book	\$
Uninsured Dental	\$	Pet expenses (food, veterinary, grooming):	\$
	\$	Cigarettes:	\$
	\$	Other (describe):	\$
	\$		\$

8. FINANCIAL AFFAIRS – We can go over these at your appointment	YES or NO	If YES, please describe:
Have you ever filed for Bankruptcy before?	YES / NO	<i>If yes, when?</i>
If you are court-ordered to pay child support, are you current on this obligation?	YES / NO	<i>Weekly order: Arrearage amount, if any:</i>
Have you filed all past state and federal income tax returns?	YES / NO	
Have any creditors put liens or attachments on your property?	YES / NO	
Does anyone owe you money?	YES / NO	<i>If yes, who and why?</i>
Is there anyone you might have the right to sue, such as for a personal injury?	YES / NO	
When did you last use a credit card?		
Have you made payments totaling more than \$600 to any <u>one</u> creditor within the past 90 days other than mortgage/rent or car payment? (Amount/name of creditor)	YES / NO	
Do you have a safe deposit box?	YES / NO	
Do you have a storage unit or locker?	YES / NO	
Have you made or received any gifts in excess of \$300 in the past twelve months? (Identify gift/value and donor)	YES / NO	
Are you currently being sued by anyone or do you owe a money judgment as a result of a lawsuit?	YES / NO	<i>If yes, provide any related documents</i>
Have you received or do you expect that you might inherit any money or property or receive a life insurance payout in the next 6 – 12 months? (※ IF you do become entitled to an inheritance/payout within 6 months after filing bankruptcy, you must report that to your attorney.)	YES / NO	
Do you owe any back taxes, whether federal or state income taxes, or town or city property taxes?	YES / NO	
Have you closed any bank accounts in the past 24 months? (bank name / date closed/\$ balance at closing)	YES / NO	
Have you suffered any loss due to gambling, fire or theft in past 2 years? (\$ amount, cause, date(s))	YES / NO	
Have you received any insurance settlements in the past 2 years? (amount, date, source)	YES / NO	
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?	YES / NO	
Have you or your spouse ever been convicted of a felony?	YES / NO	
Have you co-signed a loan for someone other than your current spouse? Who/when/\$ amount/name of lender?	YES / NO	<input type="checkbox"/> provide a copy of statement or related document
Have you transferred (sold, given away) any personal property valued at over \$500.00 in the last 3 years.	YES / NO	
Have you had any property repossessed or foreclosed, or wages attached, garnished, seized, in the past 2 years? Describe:	YES / NO	
Are you the beneficiary of a trust set up by another, or have you ever set up a trust of your own?	YES / NO	
※ ARE YOU ON THE DEED TO PROPERTY OWNED BY YOUR PARENTS OR ANYONE ELSE?	YES / NO	
Does anyone in your household pay room and board or contribute to any of the household expenses?	YES / NO	

9. DEBTS & LIABILITIES – Money owed:

Bring bills and statements for all debts – **including**: mortgages, car loans, medical bills, personal loans (including family members), credit cards, income taxes, property taxes, past due utility bills (but not bills that are current), child support, student loans, and court judgments.

- Only one bill per debt is needed.
- Please open your mail before your appointment!
- 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!
- Please note: the U.S. Bankruptcy Code requires that ALL debts must be listed – you cannot pick and choose which debts to include!

Note – we will arrange to pull your credit report when you come for your appointment.

DOCUMENTS: In addition to the bills above, please bring the following to your appointment:

<input type="checkbox"/>	<ul style="list-style-type: none">• * PAY STUBS: Copies of pay stubs for the past six (6) Months. (These are very important to your case.)<ul style="list-style-type: none">• If married, you must provide this information for your spouse <u>even if spouse will NOT</u> be filing bankruptcy.• Also include: income from all other sources including <u>unemployment</u>, self-employment, workers' compensation, rental income, part-time employment, and lottery winnings, etc.•
<input type="checkbox"/>	TAX RETURNS: Copies of your most recent FEDERAL (not Mass.) income tax return.
<input type="checkbox"/>	Copies or photos of Registrations for all vehicles (including motorcycles, boats, trailers, etc.)
<input type="checkbox"/>	Drivers' license (or photo ID) and SS card

CREDIT COUNSELING

Certificate of Completion. Before filing bankruptcy you must complete an approved credit counseling program using one of the Credit Counselors from the list below. This will take 1-2 hours and there is a small fee, typically \$20 - \$25 per person.

(This does **NOT** have to be done before you schedule an office appointment or send in questionnaire and documents.)

- Upon completion you will receive a Certificate of Completion which must be provided to this office. Most providers will send the certificate directly to our office.
- (You will also have to take a second course called a Personal Financial Management Course after your case is filed with the court.)

List of approved Credit Counselors. Contact one and complete the course before a petition can be filed with the Court. Give them my attorney code and they will e-mail your certificate of completion directly to our office. You can choose any provider – the course is the same. Fees are subject to change.

COUNSELOR	My Atty. Code	Est. COST -ONLINE 1 ST /2 ND Course	By Phone (fee is usually higher)
Pioneer (a/k/a Black Hills) (and.pioneerCredit.com)	1033	\$19/20	866-210-3590
Allen (ACDCS.com)	MR1114	\$20/\$20 (single or joint)	888-415-8173
Debt Helper.com	MA0511	\$24/\$14	800-920-2262 (\$50)
AccessCounseling.com	1A7241D	\$25/\$15	800-205-9297
ConsumerCredit.org	RILEY29	\$29/\$29	866-826-6924
PreBK.com	MR3939	\$14.95/\$7.95	(no phone)