

# CONSUMER BANKRUPTCY



## CLIENT CONSULTATION

TITLE 11 VIRTUAL ASSISTANT  
POB 1121  
ANDERSON, CA 96007  
TOLL-FREE OFFICE: 877.709.2681  
TOLL-FREE SECURE FAX: 866.586.9650  
[www.t11va.com](http://www.t11va.com)

**T**hank you for choosing my firm to assist you in the filing of your bankruptcy. So that we may best serve you, please bring this completed form with you to our consultation meeting. In addition, please bring copies of the following documents with you. The more thorough your preparation, the better able I will be to provide you with options and to properly represent you.

1. Pay check stubs and/or other documentation showing current month and last five (5) months income (total 6 months). If you do not have copies, contact your employer for a print out by pay-period that shows your gross pay and withholding. If you are self employed, you must demonstrate each month's gross income and business expenses.
2. Tax returns for the past two (2) years.
3. Complete monthly bank statements for last three (3) months.
4. Information about any inheritances that you may be entitled.
5. Current 401(k), IRA, or profit sharing statements. If you do not have copies, contact your employer, human resource department, or investment advisor.
6. Most recent mortgage and property tax statements. If taxes are paid through your mortgage company, it should be reflected on the statement.
7. Copy of the recorded deed and mortgage for all properties. These documents are not the copies you receive at your real estate closing. These documents are the originals which are filed at the county clerk's office of the county where you reside. It may be necessary for you to make a trip to the clerk's office to obtain a copy of these documents and there may be a small fee involved.
8. Any foreclosure notices you may have received.
9. Documents pertaining to any leases or timeshares.
10. Copies of the last three (3) months statements from all your creditors. If accounts have been turned over to collections, include the collection letters. A copy of your credit report is very helpful. You may obtain one free credit per year via [www.annualcreditreport.com](http://www.annualcreditreport.com).
11. Copies of separation agreements, divorce decree, and support papers.
12. Title and purchase agreements for all vehicles (auto, motorcycle, RV, boat, trailer, etc.).

# BANKRUPTCY CONSULTATION FORM

Please complete the following questions prior to our consultation meeting.

## ABOUT YOU

MARITAL STATUS:  SINGLE  MARRIED  SEPARATED  DIVORCED

YOUR FULL NAME: \_\_\_\_\_

YOUR PRIMARY RESIDENCE: \_\_\_\_\_ HOW LONG: \_\_\_\_\_

SPOUSES FULL NAME: \_\_\_\_\_

SPOUSES PRIMARY RESIDENCE: \_\_\_\_\_ HOW LONG: \_\_\_\_\_

YES  NO HAVE YOU FILED BANKRUPTCY BEFORE?

IF YES, CHAPTER: \_\_\_\_\_ YEAR FILED: \_\_\_\_\_

YES  NO DO YOU OWE INCOME TAX? IF YES, AMOUNT: \$ \_\_\_\_\_ YEAR: \_\_\_\_\_

YES  NO DO YOU OWE THE STATE TAX? IF YES, AMOUNT: \$ \_\_\_\_\_ YEAR: \_\_\_\_\_

YES  NO DO YOU OWE STUDENT LOAN(S)? IF YES, HOW MANY: \_\_\_\_\_ AMOUNT(S): \$ \_\_\_\_\_

YES  NO ARE YOU BEHIND IN CHILD SUPPORT? IF YES, TOTAL AMOUNT: \$ \_\_\_\_\_

YES  NO DO YOU OWE OUTSTANDING NSF (NOT SUFFICIENT FUNDS) CHECKS?

IF YES, TOTAL AMOUNT: \$ \_\_\_\_\_

YES  NO HAVE YOU EVER RECEIVED ANY TRAFFIC FINES? IF YES, WHEN: \_\_\_\_\_

## PROPERTY

YES  NO DO YOU RENT? IF YES, WHAT IS THE MONTHLY RENT: \$ \_\_\_\_\_

YES  NO PAYMENTS ARE CURRENT? IF NO, HOW MANY MONTHS BEHIND? \_\_\_\_\_

YES  NO DO YOU OWN YOUR HOME? IF YES, WHAT IS THE MONTHLY MORTGAGE: \$ \_\_\_\_\_

PURCHASE YEAR: \_\_\_\_\_ APPRAISED VALUE: \$ \_\_\_\_\_

LOAN BALANCE: \$ \_\_\_\_\_ YEAR APPRAISED: \_\_\_\_\_

YES  NO ARE PAYMENTS CURRENT? IF NO, HOW MANY MONTHS BEHIND? \_\_\_\_\_

YES  NO ARE YOU IN FORECLOSURE OR PRE-FORECLOSURE?

## BANKRUPTCY CONSULTATION FORM CONT.

### PROPERTY cont.

- YES    NO   DO YOU HAVE A 2<sup>ND</sup> MORTGAGE?  
IF YES, WHAT IS THE MONTHLY PAYMENT: \$ \_\_\_\_\_
- YES    NO   ARE PAYMENTS CURRENT? IF NO, HOW MANY MONTHS BEHIND? \_\_\_\_\_
- YES    NO   ARE YOU IN THE PROCESS OF PURCHASING REAL ESTATE?
- YES    NO   DO YOU OWN OTHER REAL ESTATE, LAND, OR TIMESHARE?  
IF YES, WHAT: \_\_\_\_\_

### VEHICLES

- YES    NO   DO YOU OWN A VEHICLE(S)?
- AUTO    MOTORCYCLE    R.V.    BOAT    TRAILER
- OTHER: \_\_\_\_\_
- IF YES, YEAR: \_\_\_\_\_ MAKE: \_\_\_\_\_ MODEL: \_\_\_\_\_
- MILEAGE: \_\_\_\_\_ ESTIMATED VALUE: \$ \_\_\_\_\_
- 
- AUTO    MOTORCYCLE    R.V.    BOAT    TRAILER
- OTHER: \_\_\_\_\_
- IF YES, YEAR: \_\_\_\_\_ MAKE: \_\_\_\_\_ MODEL: \_\_\_\_\_
- MILEAGE: \_\_\_\_\_ ESTIMATED VALUE: \$ \_\_\_\_\_

## BANKRUPTCY CONSULTATION FORM CONT.

### DEBT

PLEASE INDICATE ESTIMATED TOTAL CREDIT CARD, MEDICAL, AND OTHER PERSONAL DEBT:

\$0.00 - \$10,000.00     \$11,000.00 - \$20,000.00     \$21,000.00 - \$50,000.00     OVER \$50,000.00

### MONTHLY EXPENSES

MORTGAGE / RENT: \$ \_\_\_\_\_

UTILITIES:

ELECTRIC: \$ \_\_\_\_\_

GAS: \$ \_\_\_\_\_

WATER: \$ \_\_\_\_\_

TELEPHONE (BASIC SERVICE): \$ \_\_\_\_\_

CABLE/SATELLITE T.V.: \$ \_\_\_\_\_

OTHER: \$ \_\_\_\_\_

INSURANCE:

AUTO: \$ \_\_\_\_\_

LIFE: \$ \_\_\_\_\_

HEALTH: \$ \_\_\_\_\_

OTHER: \$ \_\_\_\_\_

FOOD AND HOUSEHOLD: \$ \_\_\_\_\_

CLOTHING: \$ \_\_\_\_\_

LAUNDRY / DRY CLEANING: \$ \_\_\_\_\_

NEWSPAPER / MAGAZINE: \$ \_\_\_\_\_

MEDICAL / DENTAL: \$ \_\_\_\_\_

CHILD SUPPORT: \$ \_\_\_\_\_

AUTOMATIC / ELECTRONIC PAYMENTS: \$ \_\_\_\_\_

GAS / OIL / TRANSPORTATION: \$ \_\_\_\_\_

CELL PHONE: \$ \_\_\_\_\_

INTERNET / DSL SERVICE: \$ \_\_\_\_\_

OTHER INSTALLMENT: \$ \_\_\_\_\_

OTHER LIVING EXPENSES: \$ \_\_\_\_\_

## BANKRUPTCY CONSULTATION FORM CONT.

### MEANS TEST

YES     NO    The Means Test does NOT apply.  
 Debtor(s) is a disabled veteran with debts incurred primarily during active duty or  
 Homeland defense.

### INCOME FOR SIX (6) MONTHS

Provide total amount of earned income received, before tax deductions, for the current month and last five (5) months. This is not take-home pay but total income earned before tax deductions.

**YOUR: Wages, salaries, tips, bonuses, overtime, and commission:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**SPOUSE: Wages, salaries, tips, bonuses, overtime, and commission:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**YOUR: Income from operation of business, profession, or farm:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**SPOUSE: Income from operation of business, profession, or farm:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**YOUR: Rents and other property income (not rent you paid, but rents paid to you):**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**SPOUSE: Rents and other property income (not rent you paid, but rents paid to you):**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

## MEANS TEST CONT.

**YOUR: Interest income, dividends, and royalties:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**SPOUSE: Interest income, dividends, and royalties:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**YOUR: Pension and retirement income:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**SPOUSE: Pension and retirement income:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**YOUR: Income received from others who contribute money to the household expenses and who are not filing bankruptcy with you:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**SPOUSE: Income received from others who contribute money to the household expenses and who are not filing bankruptcy with you:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**YOUR: Unemployment compensation:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

**SPOUSE: Unemployment compensation:**

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

## MEANS TEST CONT.

### YOUR: Income from other sources not provided for or mentioned above:

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

### SPOUSE: Income from other sources not provided for or mentioned above:

CURRENT MONTH	LAST MONTH	2 MONTHS AGO	3 MONTHS AGO	4 MONTHS AGO	5 MONTHS AGO

### OTHER INFORMATION

YES    NO   HAS YOUR INCOME SIGNIFICANTLY INCREASED OR DECREASED DURING THE PAST SIX (6) MONTHS? IF YES, PLEASE PROVIDE DETAILS:

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YES    NO   HAS YOUR INCOME SPOUSES SIGNIFICANTLY INCREASED OR DECREASED DURING THE PAST SIX (6) MONTHS? IF YES, PLEASE PROVIDE DETAILS:

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