

**LAW OFFICES OF  
STEVE SCHNEIDER & ASSOCIATES, P.L.C.**  
Professional Limited Liability Company

The new bankruptcy law became effective on October 17, 2005. The information contained below is intended to advise you of your obligations under the new law and to help ensure our compliance with the new law. Please **read all the information carefully** and **follow all instructions to the best of your ability**. Read every page of this information packet and initial the bottom page certifying the fact that you have read same.

**INITIAL OFFICE VISIT**

The initial office visit is intended to acquaint you with basic information about bankruptcy and to assess your current financial situation in order to determine your need and eligibility for the filing of a bankruptcy case.

In order to comply with the new bankruptcy law and to effectively complete this evaluation you will need to supply as much of the following information\* as possible:

- **IDENTIFICATION.** The new bankruptcy law requires that you provide proof that you are who you say you are. Please bring with you to the initial office visit an official photo ID (i.e., a driver's license) and your Social Security card.
- **PROOF OF INCOME.** The new bankruptcy law requires that you provide proof of you average monthly gross income from all sources for the **last six months beginning with the first month before your scheduled office visit**. Please bring with you to the initial office visit all available pay stubs or other records of income for the past seven months to include records or receipts from employment income, tips, bonuses, commissions, child support, spousal support, support from someone paying or sharing your living expenses, rental income, unemployment compensation, social security, retirement, pension, interest, dividends, or income from any other source. If you are filing with a spouse then you will need to provide this information for both you and your spouse. **YOU MUST CONTINUOUSLY UPDATE YOUR INCOME INFORMATION.**
- **DEDUCTIONS TO INCOME.** The new bankruptcy law requires that you provide proof of any deductions from your income to include federal and state taxes, retirement plan contributions, retirement plan loan repayments, insurance, court-ordered payments, garnishments, and all other deductions whether voluntary or involuntary. If you have your own business, you must provide a complete listing of all of your monthly business expenses including a year-to-date or recent monthly Profit & Loss Statement for your business, if possible. Please bring with you to the initial office visit as much documentation as you have available for the **last seven months**.
- **BANKING RECORDS.** Please provide monthly statements from your bank, credit union, or other financial institution for the **last seven months**.

- **INCOME TAX RETURNS.** The new bankruptcy law requires that you provide proof of your annual gross income for the **last two years** and proof that you filed tax returns for these years. Please bring with you to the initial office visit copies of your filed income tax returns for the **last two years**. If you have not filed any of these tax returns please begin that process as soon as possible, as we will not be able to file a bankruptcy until those tax returns are filed.
- **HOUSEHOLD EXPENSES.** The new bankruptcy law requires a listing of your monthly household expenses including those for mortgage or rent, utility services (electricity, gas, fuel oil, propane, water and sewage), telephone service, cable or satellite television service, home maintenance, food, clothing, laundry and dry cleaning, medical and dental, transportation, recreation, clubs, entertainment, charitable contributions, insurance (homeowner or renter, life, health, auto), taxes on property, alimony, maintenance, child support, etc. Please itemize all these expenses.
- **CREDIT REPORT.** We will obtain your 3 credit reports, which are necessary to file for bankruptcy at a cost of **\$33.00** per single and **\$66.00** per couple.
- **ACCOUNT STATEMENTS.** The new bankruptcy law requires a listing of all of your debts including those for credit cards, medical bills, personal loans, auto loans, furniture loans, jewelry loans, lawsuits, etc. Please bring with you to the initial office visit as much documentation as you have available for the **last 90 days** on all such debts.
- **PROPERTY DOCUMENTS.** The new bankruptcy law requires documentation of all contracts and security agreements including those for mortgages and leases, refinancing, transfers of ownership, time shares, stocks, car loans and leases, furniture rental and leases, jewelry loans, etc. Please bring with you to the initial office visit as much documentation as you have available for the **last four years**.
- **DOCUMENTS FOR §341 HEARING.** You will need to provide all documents required for the §341 Hearing (list enclosed) **at least two (2) weeks prior to your hearing**.
- **DOMESTIC SUPPORT OBLIGATIONS.** If you are paying any child support, alimony, or any other support, you need to bring all documents associated with such payments. You must provide some proof that you are current on these obligations and provide the name and address where those documents are required to be sent.
- **OTHER DOCUMENTS.** The production of other documents as required by the new bankruptcy law includes those for any bankruptcy you filed during the **last eight years**, a list of all of your addresses for the **last three years**, documentation of any felony conviction, money or property received from a trust or probate estate, educational IRAs or tuition programs, etc. Please bring with you to the initial office visit as much documentation as you have available.

*\*If you do not have any of the above information available for the initial office visit then you may need to contact your employer, human resources officer, income tax preparer, bank or credit union, service providers or*

*other sources to request this information. Please do not cancel your appointment for you initial office visit simply because you do not have these records. We may be able to assist you in retrieving these records.*

**\*\* If you will need any of the above documents or information during the course of this Bankruptcy, please MAKE COPIES of same for your personal records. Originals of documents will be returned to you at the conclusion of you case.**

**CHAPTER 7 BANKRUPTCY QUESTIONNAIRE**  
**INSTRUCTIONS**

1. Gather all documents required as indicated on the list provided with this packet.
2. Read the Bankruptcy information page. Please write down any questions you may have so that you may ask the attorney at your initial office consultation.
3. Fill out *every* question on all of the pages. Wherever you are given a choice of YES or NO on these forms, check whether YES or NO, whichever is correct. These questions must be filled out with complete and accurate information. If something does not apply to you, please enter N/A (not applicable).
4. Write clearly or typewrite you answers. We must be able to read them.
5. When listing your creditors, give the *full address*. Make sure the address is accurate.
6. If you do not know the exact amount you owe, fill in a *HIGH* estimate. Do **not** leave the amount blank and do not say “don’t know”.
7. Enter your income information with your most recent pay information. This information is an important step in the bankruptcy process. The monthly gross income section is also important, as it determines if you qualify to file a Chapter 7 petition in bankruptcy. You must update us on your income each time you are paid, i.e. send us your pay stubs continuously throughout the bankruptcy process.
8. After completing the questionnaire, sign the final page indicating that the information is accurate and complete. Then, bring the questionnaire with you to your initial office consultation.

**THE DOCUMENTATION REQUESTED AND THE COMPLETED QUESTIONNAIRE ARE ESSENTIAL TO COMPLETING YOUR PETITION IN A TIMELY FASHION. THE COMPLETER AND MORE ACCURATE THE INFORMATION IS YOU PROVIDE US, THE MORE LIKELY THAT THE PROCESS WILL GO SMOOTHLY. IF DOCUMENTATION IS MISSING OR YOUR QUESTIONNAIRE IS INCOMPLETE, THERE IS A POSSIBILITY THAT YOUR BANKRUPTCY WILL BE DISMISSED. IF YOU HAVE ANY QUESTIONS, PLEASE FEEL FREE TO CALL OUR OFFICE TO ASSIST YOU AT (810) 798-2545.**

## **BANKRUPTCY INFORMATION**

- Bankruptcy is a right provided by law to people who are deeply in debt and in need of a fresh start. Bankruptcy will discharge many of your debts and you will not have to pay them, except in some cases, such as secured debts for the purchase of particular merchandise or debts on which you have a mortgage or put up other property as collateral. The law allows you to keep some money and most types of necessary property in bankruptcy.
- To receive this protection, it is necessary that you list **all items** asked for in the following questions. If you **do not** list an item, that item **will not** be protected in bankruptcy. You must also list **everyone** to whom you owe money. If you leave out one of your creditors, you may have to pay the money to that creditor or you may lose your right to file bankruptcy. It may also be considered a crime if you intentionally give false information or leave out information. If we work together on this, we can protect your family from great hardship and give you the new start the law intends you to have.
- You must also receive budget and credit counseling from an approved credit counseling agency within 180 days before your case is filed. It is usually a good idea for you to meet with us before you receive the credit counseling. We can provide you with a list of approved credit counseling agencies and a list of documents you will need for your consultation with the credit counseling agency. **This is the 1st of 2 certificates you must obtain. The second will need to be completed after your §341 hearing.**
- After your case is filed, you will need to attend a meeting with the bankruptcy trustee and you may have to appear at a court hearing. Before the Court will give you a discharge, you must also complete an approved course in personal finances. This course will take approximately two hours to complete. We will give you a list of organizations

that provide approved courses. In a Chapter 7 case, you should sign up for the course soon after your case is filed.

- There is a filing fee of **\$335.00** for Chapter 7 Bankruptcy cases. The filing fee and our retainer **MUST BE PAID IN FULL** before we are able to file your bankruptcy petition.
- If your financial situation changes, you acquire a new job, lose your job, have a new address, or any change occurs, you are responsible for notifying this office and providing information and documentation regarding any change.

Case No.: \_\_\_\_\_  
Client(s) \_\_\_\_\_  
§341 Date \_\_\_\_\_ @ \_\_\_\_\_  
Trustee: \_\_\_\_\_  
Phone No.: \_\_\_\_\_  
Date Filed: \_\_\_\_\_

**Client Document List**

**Law Office of Steve Schneider & Associates, PLC**

Standard Requested Documents

- Bank and other financial account statements (6 Months)
- Car loan or lease statement(s)
- Certificate of credit counseling
- Collection letters
- Copies of any stocks or bonds
- Credit card statements
- Documents regarding any workman's compensation or injury claim
- Educational IRAs or state-qualified tuition plans
- Federal and State Income tax returns for the last 2 years
- Judgments and property settlement (divorce, collection, etc.)
- Mortgage statement(s)
- Pay stubs and other proof of income (6 months)
- Pending legal actions - wage garnishments/assignments, other
- Real estate appraisal or market analysis
- Real estate deed(s) (with Register of Deeds seal in top right corner)
- Recorded Mortgage (with Register of Deeds seal in top right corner)
- Real estate tax bill/ State Equalized Value
- Retirement account statement(s)
- Self-Employed: Breakdown of business income and expenses
- Social Security Card(s) and Driver's License(s)
- Support Order for any Domestic Support obligations
- Student loan statement(s)
- Term life insurance (declaration page)
- Vehicle title(s) (Automobile, Motorcycle, Trailers, etc.)
- Whole life insurance (premiums, cash value, and death benefit)

**\*\* THESE DOCUMENTS MUST BE PROVIDED TO OUR OFFICE TWO (2) WEEKS PRIOR TO YOUR §341 HEARING. FAILURE TO PROVIDE SAME MAY RESULT IN THE DISMISSAL OF YOUR CASE.**

**NAME & PERSONAL INFORMATION**

FULL NAME: \_\_\_\_\_ SOC. SECURITY NO. \_\_\_\_\_

SPOUSE'S FULL NAME: \_\_\_\_\_ SOC. SEC. NO. \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE NUMBERS: home: \_\_\_\_\_ cell(s): \_\_\_\_\_ work: \_\_\_\_\_

Number of Dependents: \_\_\_\_\_

Name(s) \_\_\_\_\_ Relationship(s) \_\_\_\_\_ Age(s) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have you ever filed or attempted to file a bankruptcy case before? \_\_\_\_\_

If yes, when? \_\_\_\_\_ Was the bankruptcy discharged? \_\_\_\_\_

**SECURED PROPERTY**

Do you own any secured property (any property which can be repossessed or foreclosed upon, such as a home, land or vehicles)? Y \_\_\_\_\_ N \_\_\_\_\_

Describe the property in detail (value, make, model, location, etc.) as well as any other property such as a camper, furniture or computer equipment on which there is a lien and that you are still making monthly payments on. *Attach additional sheet if necessary.*

<b><u>PROPERTY</u></b>	<b><u>VALUE</u></b>	<b><u>OWED</u></b>	<b><u>CREDITOR (include address)</u></b>

**PERSONAL PROPERTY**

Cash on hand: \$ \_\_\_\_\_

Bank Account(s): Please list name and location of bank and balance of account.

Name of Institution(s): \_\_\_\_\_

Checking: \_\_\_\_\_ \$ \_\_\_\_\_ Savings: \_\_\_\_\_ \$ \_\_\_\_\_

Pensions, 401K Plans, or life insurance policies: Please list the name of insurance company and the cash surrender value of said policies: \_\_\_\_\_

Please list major property and their **garage resale value**. (Do not fill in the amount paid for the item, only what it could be sold for now) *Attach additional sheet if necessary.*

<u>Category</u>	<u>Description (if any)</u>	<u>Value</u>
Clothing		
Household Furniture		
Jewelry		
Tools of trade		
Automobile		
Automobile		
Firearms		
Sporting Equipment		
Government Bonds		
Boats/Motors		
Animals		
Other		

Have you sold or transferred **ANY** property in the last two years? Y\_\_\_\_ N\_\_\_\_

If yes, please describe the property, date of sale, sale price, name and address of purchaser:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



**UNSECURED DEBT**

List the Creditors with whom you have credit card debt and similar obligations (doctor bills, dentist bills, etc.). *Attach additional sheet if necessary.*

<u>Creditor</u>	<u>Address</u>	<u>Account Number</u>	<u>Type of Debt</u>	<u>Amount</u>

**INCOME\*\***

EMPLOYER: \_\_\_\_\_ SPOUSE'S EMPLOYER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ ADDRESS: \_\_\_\_\_

JOB TITLE: \_\_\_\_\_ JOB TITLE: \_\_\_\_\_

HOW LONG EMPLOYED: \_\_\_\_\_ HOW LONG EMPLOYED: \_\_\_\_\_

Using your last available pay stub(s), please fill in the following:

	<b><u>YOU</u></b>	<b><u>SPOUSE</u></b>
How often are you paid? (weekly, monthly, etc.)	_____	_____
Gross pay (before taxes)	_____	_____
Taxes taken out	_____	_____
Insurance taken out	_____	_____
Union dues take out	_____	_____
Other deductions (describe)	_____	_____
Net income (take home)	_____	_____

Using your pay stubs from the last 7 months, please list the gross amount of your income every month (before taxes):

<b><u>Month</u></b>	<b><u>Gross Income</u></b>	<b><u>Spouse's Gross Income</u></b>

**\*\* This information is very important in the completion of you bankruptcy. You must also provide us with your pay stubs for these seven months and pay stubs you receive after starting the bankruptcy process so that we may calculate your Means Test, which determines your eligibility for Chapter 7 bankruptcy protection, with the most accurate information. If this information is incomplete or incorrect, your bankruptcy may be dismissed.**

List any and all gross income from the last 4 years, as well as any income earned Year-to-date, specify the source (name of employer, unemployment, 1099 income, etc.), and whether husband or wife earned same (if additional space is needed, attach another sheet):

<u>YEAR</u>	<u>SOURCE</u>	<u>WIFE/HUSBAND</u>	<u>GROSS INCOME</u>
YTD			

Please list any lawsuits that you or your spouse have been a party to:

<u>Case Name</u>	<u>Case No.</u>	<u>Location</u>	<u>Status</u>

If you have ever owned a business please complete the following:

Nature of business: \_\_\_\_\_ EIN No: \_\_\_\_\_

Name of business: \_\_\_\_\_

Location of business: \_\_\_\_\_

List all bookkeepers and accountants who, within the two years immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records of the debtor: \_\_\_\_\_

Address: \_\_\_\_\_

List all firms or individuals who, within the two years immediately preceding the filing of this bankruptcy case, have audited the books of account and records, or prepared a financial statement of the debtor: \_\_\_\_\_

Address: \_\_\_\_\_

List all firms or individuals who, at the time of the commencement of this case, were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain: \_\_\_\_\_

\_\_\_\_\_

**MISCELLANEOUS QUESTIONS\*:**

1. Were there any cosigners for you on any of the debts you have listed in this questionnaire?  
Y  N
2. Have you ever been a cosigner for anyone else? Y  N
3. Have you or your spouse been in business for yourself or with others during the last six years? Y  N
4. Have you been on welfare in the past 2 years? Y  N
5. Have you ever received or been told you received more money from the government than you were supposed to? Y  N
6. Do you have any vacation time due to you from your employer? Y  N   
If yes, how much time is due to you? \_\_\_\_\_
7. Are you the beneficiary of any trust or future trust? Y  N
8. Do you expect to receive more than a small amount of money or property anywhere in the near future by way of gift or life insurance proceeds? Y  N
9. How much was your tax refund for last year? Federal \_\_\_\_\_ State \_\_\_\_\_
10. Do you owe any taxes to the United States or Michigan? Y  N
11. Do you have any student loans? Y  N
12. Have you ever been sued? Y  N
13. Have you had any property foreclosed on or repossessed? Y  N
14. Have you ever had your bank account or pay garnished? Y  N
15. Does any other person have any of your property? Y  N
16. Do you have any safe deposit boxes? Y  N
17. Does anyone pay you child support or alimony? Y  N
18. Is your current landlord planning to file (or has already filed) an eviction suit against you? Y  N
19. Do you pay any expenses for care and support of an elderly, chronically ill or disabled person in your household or your immediate family? Y  N

*\* TO ANY QUESTION YOU ANSWERED YES, PLEASE PROVIDE DOCUMENTATION REGARDING SAME.*

**MONTHLY HOUSEHOLD EXPENSES**

Please list your monthly expenses. If you need to add any additional expenses not already listed below, please list them to the right of the chart.

<b><u>EXPENSE</u></b>	<b><u>AMOUNT</u></b>
Rent or Mortgage	
Real Estate Taxes	
Home Owner's or renter's Insurance	
Home maintenance, repair and upkeep	
Additional Mortgage payments for residence, such has home equity loans	
Utilities: electricity, heat, natural gas	
Water, sewer, garbage collection	
Telephone, cell phone, internet, satellite, and cable	
Other utilities	
Food and housekeeping supplies	
Childcare and child education costs	
Clothing, laundry and dry cleaning	
Personal Care products and services	
Medical and dental expenses	
Transportation (includes gas, maintenance, bus, train, but do NOT include car payments)	
Recreation, clubs, entertainment, newspapers, magazines, and books:	
Charitable contributions and religious donations:	
Life insurance	
Health insurance	
Auto insurance	
Other insurance (please describe)	
Tax bills NOT deducted from wages or included in home mortgage payments or other real estate property expenses	
Installment payments for car (Describe):	
Installment payments for car (Describe):	
Other installment payments for car, furniture, etc. (Describe):	
Alimony, child support, maintenance and support paid to others	
Mortgage payment on other Real Estate Property	
Taxes on other Real Estate Property	
Other Real Property, Homeowner's, or Renter's Insurance payments	
Home maintenance (including repairs and upkeep)	
Homeowner's association or condominium dues	
Student Loan Payments	
Other Expenses, describe	

The information contained in this Chapter 7 Bankruptcy Questionnaire is true and accurate to the best of my knowledge, information and belief.

Date: \_\_\_\_\_ Debtor's Signature: \_\_\_\_\_

The information contained in this Chapter 7 Bankruptcy Questionnaire is true and accurate to the best of my knowledge, information and belief.

Date: \_\_\_\_\_ Spouse's Signature: \_\_\_\_\_