

Bankruptcy Questionnaire

Name: _____

Name: _____

Address: _____

Address: _____

Telephone: _____

Telephone: _____

E-mail: _____

E-mail: _____

Number of Dependents: _____

COMPLETED CHECKLIST & PROVIDED ITEMS TO PREPARE MEANS TEST? ___ YES ___ NO

Filing Fee: \$299

Must complete credit counseling prior to filing bankruptcy

GENERAL INFORMATION:

Have you ever filed bankruptcy before?

If so, when: _____ Where: _____

Chapter: _____ Did you receive a discharge? _____ *You are eligible to re-file a Chapter 7*

eight years from date of filing old Chapter 7 and file a Chapter 7 four years after filing a Chapter 13

QUESTIONS	YES	NO	COMMENTS
Have you lived in Harris County for more than 91 days during the past 6 months?			
Are you married?			
If so, are you thinking of getting a divorce? Are you presently involved in a divorce proceeding? Have you been involved in a divorce proceeding within the last four years?			
Have you ever filed for bankruptcy?			
DEBTS			
Are you buying a home?			
If so, are you behind on your payments?			
Are you behind on your community association fees or special assessments?			
Have you had any repairs to your home you have not paid for such as roof repairs?			
Are you buying a car?			
If so, are you behind on your payments?			
Do you have a credit card with the same bank, credit union, or finance company that loaned you money to purchase a car?			

INITIALS _____

Do you have a bank account with a credit union?			
If so, any loans with same credit union?			
Do you have any jewelry, furniture, appliances, or computers, etc. purchased using credit you have not finished paying for?			
<i>Lawyer will explain secured debt</i>			
Do you have criminal fines, court restitution, traffic tickets, and taxes owed to any government agency?			
Do you owe alimony?			
Do you have any claims for death, any alleged criminal act, or personal Injury while operating a vehicle, vessel, or airplane?			
<i>Have you filed tax returns for the last ten years? No discharge for taxes due less than 3 years ago, or no return was filed, or the return was not filed on time, or the debtor made a fraudulent return, or the debtor attempted to evade or defeat such taxes cannot be discharged. This includes any interest that incurred after for bankruptcy. Penalties cannot be discharged either.</i>			
Do you owe any other tax?			
Have you paid taxes with a credit card?			
<i>If you have child support obligations, are you behind? Unpaid child support and alimony have priority over any other creditors.</i>			
Do you have any student loans?			
<i>Lawyer will explain non-dischargeable debt</i>			
Do any of your debts arise from a violation of the Federal Securities Laws?			
Are any of your debts due to fraud, deceit, or manipulation in the purchase or sale of securities while acting in a fiduciary capacity (e.g. as a trustee, guardian or conservator)?			
Do you have any obligations to pension, profit sharing, or other similar obligations?			
<i>Lawyer will ask about any other debts such as taxes owed on wages, obligations to pension or profit-sharing or other obligations</i>			
Have you made any cash advances in the last two months? Have you made any cash advances of \$825 within last 70 days?			
Have you used your credit cards in the last two months?			
Have you made recent large purchases of more than \$550 for luxury goods bought within the last 90 days?			
Are any of your debts from gambling? In excess of \$2500?			
Do you have any credit cards such as American Express or Chase?			
<i>Lawyer will explain intent to repay debt</i>			
Do you have any lawsuits pending or judgments filed against you?			

INITIALS _____

<i>Lawyer will ask about voluntary repossessions</i>			
Do you have any debt from prior or managed even if it was awarded to the other spouse?			
Do you have any debt from business or company?			
<i>Lawyer discuss preferences and co-debtors</i>			
Do you owe money to friends or relatives?			
Have you repaid money to friends or relatives? If so, when: _____; how much: _____			
PROPERTY			
<i>Domicile.</i> Have you have lived in Texas for the last 730 days (2 years).			
If you answered no to the above question, name which State(s) you resided in last 730 days (2 years): _____. If so, when: _____? <i>Domicile will be the state where the debtor was domiciled within the 180 day period preceding the 730 day period, or for the longer portion of such 180-day period than in any other place.</i>			
Do you have real estate located in Texas?			
If you answered yes, are you living there or do you plan live there?			
Is the home located within city limits? Is it less than 10 acres? Contiguous?			
If it is located outside the city limits, is it more than 100 acres for an adult or 200 acres for a family?			
Is the equity in the property in excess of \$125,000?			
Did you purchase it within the last four years? <i>Exemption is limited to that amount if debtor purchased the homestead in the 1215- day period preceding the filing of the petition</i>			
If you answered yes, state the date the residence was acquired:			
Have you ever owned any interest in real estate?			
With respect to any real estate, has it been sold?			
When you sold it, were you paid in full at closing?			
Did you sell it to a friend or relative?			
Do you own any rental property? Any other property?			
If you answered yes to the above question, how much is the rental payment?			
If there is alien against the rental property, how much is the monthly payment? Lender:			
Have you operated a business during the last six years?			
If you answered yes to the prior question, state the amount of gross revenues to this business this year? Last year?			

Did you transfer, sell or convey any real or personal property with a fair market value of more than \$2,500 in the last four (4) years?			
How many motor vehicles (2, 3, or 4 wheeled) for each family member with a driver's license or who relies on another to operate vehicle?			
Do you have funds in an education account individual retirement account or state tuition fund? <i>Not later than 365 days before the date of the filing?</i>			
Do you own shares or stocks?			
Do you have ownership interest in a business?			
Do you have more than \$2025 in implements, professional books, or tools of trade or business?			
Do you have more than \$1350 in jewelry?			
Do you have more than a \$1000 cash in bank?			
Do you have life insurance with cash value?			
Is any money owed to you?			
Do you have collections such as stamp, coins, or heirlooms?			
Do you have more than \$2000 in hobby or sports equipment?			
Are you the beneficiary of a trust or have you set up trust for your children?			
<i>Lawyer will explain federal and state exemptions</i>			
Do you have unreceived tax refunds due for this or any other prior year?			
Do you have unpaid but earned commission or other income?			
Do you have a claim or potential claim against anyone?			
Will you receive an inheritance in the next six months?			
Will you receive property or money as a result of a divorce decree?			
<i>Lawyer will explain what happens to that property before you file or within 6 months of filing?</i>			
Have you made payments on loans from your pension plan or savings loan?			
Have you prepaid your mortgage or made payments to any creditor greater than the regularly required payment?			
Have your prepaid your taxes?			
Have you ever made a non-tax deferred (after tax) contribution to a retirement account or plan?			
Have you placed money in an educational individual retirement account or state tuition fund prior to the filing of this bankruptcy?			
<i>Lawyer will explain about uncheduled payments made within one year of filing bankruptcy</i>			

INITIALS _____