

## **BANKRUPTCY QUESTIONNAIRE**

There are four sections to this questionnaire: (1) General biographical; (2) Income and Expenses; (3) Secured Debts; and (4) Business Owners. If you do not have any secured debts, and do not own a business, you will only need to fill out two of the four sections. **If you do not have any secured debts (for example home or car loans), check this box  and skip the Secured Debt Worksheet. If you have not owned a business in the past year, check this box  and skip the Business Worksheets (the Business Worksheets may not be included in your packet, but will be sent to you upon indication that you have operated a business within the past year).**

This first section is four pages (*all pages have print on both sides*) and asks you to provide biographical information, such as your name, address, phone numbers, and other information about your household, including several “yes/no” questions about your personal property and financial affairs. You will need documentation regarding your real estate, financial accounts, and vehicles in order to fill out this section. It is estimated that it will take approximately 15 - 25 minutes for you to complete this first section once you have located the documents that will assist you in answering these questions.

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Today’s Date:

Full Legal Name:

Marital status:

Phone Numbers: Home:

Cell:

Work:

Email address:

Date of Birth:

SS#:

Spouse’s Full name:

Date of Birth:

SS#:

Address: (Street number & name, city, state, zip):

Names and ages of dependents and children living at home:

Do you intend for this to be filed as a joint or solo bankruptcy petition?

Have either you or your spouse:

- a. Filed bankruptcy in the past 8 years?
- b. Used a different name?                      If yes, please list:
- c. Lived at a different address within the past 3 years?              List all prior residences within the past 3 years, and the date between which you lived at each residence:
- d. Have either you or your spouse served in the military in the past 10 years?              If yes, was any of your debt incurred while in the military?

List the address or description of any real estate (including your homestead, personal residence, rental property, vacant land, farms, partial interest in farm ground or farming or land partnerships) that either you or your spouse own:

If you own a home, what year did you first purchase a house in Iowa? Have you owned a home continuously since this date? Did you incur any of your current debt prior to the date you first purchased a home in Iowa? If yes, which debts (creditor names) were incurred prior to the purchase of your first home in Iowa?

If you rent or lease property, please provide the name and address of your landlord, amount of the monthly rent and security deposit:

Do you owe any back taxes to the IRS or Iowa Department of Revenue? If so, what years, and how much?

Do you have any unpaid student loans? If yes, please provide details of the lender's name, address, balance, and monthly payment:

Have any judgments been entered against you? If yes, please provide the name of the creditor(s):

**Vehicles:** Provide the following information about the vehicle(s) you own:

Vehicle #1: Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_ Miles: \_\_\_\_\_  
Titleholder(s) (Names on the title): \_\_\_\_\_ Condition of Vehicle: \_\_\_\_\_

Vehicle #2: Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_ Miles: \_\_\_\_\_  
Titleholder(s) (Names on the title): \_\_\_\_\_ Condition of Vehicle: \_\_\_\_\_

Vehicle #3: Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_ Miles: \_\_\_\_\_  
Titleholder(s) (Names on the title): \_\_\_\_\_ Condition of Vehicle: \_\_\_\_\_

Vehicle #4: Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_ Miles: \_\_\_\_\_  
Titleholder(s) (Names on the title): \_\_\_\_\_ Condition of Vehicle: \_\_\_\_\_

**Financial Accounts Information**

**If you have bank accounts, brokerage or stock accounts, annuities, investments, or qualified retirement plans such as IRA's or 401(k)'s, please complete the following for each account (use additional paper if necessary):**

Type of Account (checking, savings, 401(k), IRA, brokerage, life insurance, etc): \_\_\_\_\_  
Bank/company: \_\_\_\_\_ Account #: \_\_\_\_\_ Current balance: \_\_\_\_\_  
Account titleholder (husband, wife, joint): \_\_\_\_\_ Beneficiary (if any): \_\_\_\_\_

Type of Account: \_\_\_\_\_ Bank/company: \_\_\_\_\_ Account #: \_\_\_\_\_  
Balance: \_\_\_\_\_ Titleholder: \_\_\_\_\_ Beneficiary: \_\_\_\_\_

Type of Account: \_\_\_\_\_ Bank/company: \_\_\_\_\_ Account #: \_\_\_\_\_  
Balance: \_\_\_\_\_ Titleholder: \_\_\_\_\_ Beneficiary: \_\_\_\_\_

Type of Account: \_\_\_\_\_ Bank/company: \_\_\_\_\_ Account #: \_\_\_\_\_  
Balance: \_\_\_\_\_ Titleholder: \_\_\_\_\_ Beneficiary: \_\_\_\_\_

**Personal Property List**

We are required to list all assets you have in your possession at the time of filing your bankruptcy petition. Please indicate if you own any of the following items by entering "x" or "√" in the box next to the item.

- Checking Accounts
- Savings Accounts
- Certificates of Deposit (CDs)
- Stocks, mutual funds
- Bonds
- Brokerage account
- Life Insurance
- Annuities
- Qualified Retirement Plans
- IRA, Keogh, Pension, 401k
- Jewelry
- Autos, trucks, trailers, vehicles
- Camcorder
- Lawnmower
- Snow blower
- Flatware, silverware & cutlery
- Cooking utensils
- Hand tools
- Washer and dryer
- Microwave
- Stove and oven
- Dishwasher
- Vacation house, trailer or lot
- Boats, motors and accessories

- ATVs, snowmobiles, motorcycles
- Aircraft and accessories
- Office equip, furn, & supplies
- Jet skis, wave runner, water toy
- motorbike, go-cart, motor vehicle of any kind
- Camper, trailer, motor home, R.V.

Indicate how many of the following items that you have in the right-hand portion of the column:

- Beds or Bedroom sets:
- Living room sets:
- Dining room sets:
- Televisions:
- CD players:
- DVD players:
- VCRs:
- Stereos:
- Computers:
- Firearms:
- Furs:
- Refrigerators:
- Dressers, chests:

**List any other personal property you own that is not listed above:**

**Referral Information:** How were you referred to Beecher Law Firm and Attorneys Kevin Ahrenholz:

- Yellow Book yellow pages;  Dex yellow pages;  Friend / family member;
- Credit counselor: \_\_\_\_\_ (name);  Another attorney: \_\_\_\_\_ (name);
- Used Beecher Law Firm before;  Other phone book: \_\_\_\_\_ (name);
- Google search (paid ad);  Google search (organic listing);  YellowBook.com internet search;
- Internet search using other search engine: \_\_\_\_\_ (name of search engine);
- Dex Knows internet search;  Other referral source: \_\_\_\_\_ (name).

If you used the internet to find us, what search terms did you use in your search:

Best days of week and times of day to reach you by phone:

**Check the following boxes if the answer to the question is “yes” and leave blank if the answer is “no.”**

Do you have or own any of the following:

- Interest in partnerships, joint ventures, family or farm partnerships
- Patents, copyrights, and other intellectual property, licenses, franchises or other intangibles
- Machinery, fixtures, equipment, or supplies used in business
- Inventory
- Income producing animals
- Crops-growing or harvested
- Farming equipment, implements, supplies, chemicals or feed, or farm land / farm trust
- Are you currently serving as a Trustee or Executor of an estate or trust?
- Do you expect to inherit any assets within the next year (or have you recently inherited anything or are you in the process of inheriting anything)?
- Have you paid any creditor more than \$600 within the last 90 days?
- Have you paid or repaid any money to a family member, friend or business partner in the last year?
- Have you made any gifts to charity, churches, family or friends of more than \$100 in the last year?
- Have any bank or brokerage accounts been closed in the last year?
- Have you had a safe deposit box in the last year?
- Are you in possession of any property that belongs to someone else?
- Are you a beneficiary to any trust or estate?
- Are you a party to any contracts or leases (i.e., car, apartment, cell phone, office equipment)?
- Do you have any co-debtors or co-signers on any debts you have (other than your spouse)?
- Are you behind on any rent/house payments?
- Have you transferred any assets to a trust in your lifetime?
- Are you receiving money from a past lawsuit or structured settlement?
- Are you receiving any money/benefits from an annuity?
- Have you lived outside of Iowa during the past 3 years?
- Have you been a party to any lawsuit, garnishment, levy, execution, attachment, repossession, foreclosure, return, assignment or receivership within the past year?
- Do you have any judgments against you? (The Judgment Lien can be released at an additional charge of \$275 per lien).
- Do you have a claim against anyone for any reason (i.e. insurance benefits, collection of a debt, personal injury, workers compensation, beneficiary of a trust or estate?)
- Have you taken any cash advances or charged anything on a credit card within the last 90 days?  
If “yes” to the last question, how much money have you charged, taken in the form of cash advances or balance transfers within the past 90 days?
- Have you sold, traded, or given away any assets (property, money, etc.) within the last 2 years?  
If yes, please list all assets transferred within 2 years:

## Income and Expense Worksheet

This section is four pages in length (front and back / double-sided). In order to complete this section you will need your budget, check book ledger, credit card statements, and any other documents that will help you determine what your average monthly expenses are for each expense category, and the names of your creditors. You may also need your last two tax returns, W-2s and a recent pay stub to answer the income portion. It is estimated that this worksheet can be completed in as little time as 15 minutes for those who are organized and familiar with their budget, but could take as long as one hour or more for those that need more time going through documents to determine averages.

Calculating your average monthly expenses for each budget category is crucial to planning your future budget, and to determining bankruptcy eligibility. **THIS MAY BE THE MOST IMPORTANT EXERCISE YOU PERFORM**, so take time to complete it accurately. It will help determine whether you are eligible for bankruptcy, and if so, whether you are eligible for a Chapter 7 or a Chapter 13 bankruptcy. Take time to determine what your average monthly expenses are for each expense category by examining your checkbook and credit card statements. Please add expense categories that I have not included in the worksheet if they apply to your situation. Make sure to include ALL of your expenditures. If you leave some out, or UNDER estimate certain expenses, it will hurt you in your bankruptcy proceedings. Better to err on the side of including too many expenses, and overestimating your expenses, than it is to forget to include expenses. I can always eliminate expenses that are too high or that are not permitted, but I have to know about all of them in order to best represent you.

### Income Information

**Please send as all pay stubs from all jobs for the past 6 months with this Questionnaire.**

How much is your NET (not Gross) monthly income from wages from all jobs?

How much is your spouse's net monthly income?

How much per month do you or your spouse earn from the following sources of income:

Operation of business or farm:	Rental property/real estate:
Interest or dividends:	Alimony, maintenance, child support:
Pension or retirement income:	Food Stamps:
Social Security (SSI, SSDI), unemployment or any other government assistance:	

Do you or your spouse earn any other monthly income?

Do you expect any substantial increase or decrease in earnings (by 10% or more) in the next year?

What is your hourly pay rate:	Annual salary (if applicable):
What is your spouse's hourly pay rate:	Annual salary:

Has either your rate or your spouse's rate of compensation changed within the past 6 months?  
Have either you or your spouse experienced a change in employment within the past 6 months?  
(If you answered "yes" to either of these last two questions, please explain):

Provide your employer's name and address:  
Your Occupation: \_\_\_\_\_ Length of time employed there: \_\_\_\_\_

Provide you Spouse's employer's name and address:  
Spouse's Occupation: \_\_\_\_\_ Length of time employed there: \_\_\_\_\_  
(If you have more than one employer, provide the names and addresses of each one).

Total income earned by you this year-to-date: \_\_\_\_\_. Last year: \_\_\_\_\_. The year before last year: \_\_\_\_\_  
(Check your tax returns or W-2's from the last two years) **Please send copies of your last year's tax return.**

Total income earned by your spouse this year-to-date: \_\_\_\_\_. Last year: \_\_\_\_\_. The year before last year: \_\_\_\_\_  
(Check tax returns or W-2's from the last two years.) **Please send copies of your last year's tax return.**

**Monthly Average Expenditures**

Rent or Mortgage payment:    Are real estate taxes included?    Is property insurance included?

Electric and heat:    Water and sewer:    Telephone/Cell phone:    Cable/internet:

Garbage collection:    Laundry / dry cleaning:    Clothing:    Recreation / Entertainment:

Food (groceries, dining, entire family):    Gas, oil changes, auto maintenance, public transit:

Household supplies (cleaning supplies, toiletries, WalMart/Target expenses):

Home repairs, upkeep, lawn care, snow removal (monthly average):    Association / Condo Fees:

Medical, dental, optometry, health aids (co-pay, out of pocket, prescription drug. Do NOT include premium payments):

**Monthly Insurance Premiums for:**    Health insurance premiums deducted from pay check:

Health insurance premiums paid out of pocket (not deducted from pay stub, or paid by employer):

Homeowners / renters insurance:    Life insurance:    Auto Insurance:

Disability insurance:    Other insurance (specify):

**Monthly payments for:**    Vehicle #1:    Vehicle #2:    Vehicle #3:    Vehicle #4:

Back taxes:    Property Taxes:    Student Loans:    Child Support:    Alimony:

**Misc Monthly Expenses for:**    Child Care:    Pet Care:    Charitable / Church Tithe:

Gifts:    School lunches:    Extracurricular activities:    Tobacco/cigarettes:

Personal grooming / haircuts:    Bank fees:    Car license, title, registration fees:

Lot rent:    Storage unit:    furniture / property rental:    Alarm / security system:

Health aids:    Monthly payments to credit cards, medical bills, loans, and other unsecured creditors:

Day Care / Preschool:    Educational:    Accounting/Attorney/Broker Fees:

Other Expenses (specify):    **Total Average Monthly Expenses** (Total of all above categories):

If you own one or more life insurance policies, please complete the following section. If not, you may skip this. If your employer owns a policy on your life, you do not need to include that here.

**Life Insurance Information:**

Company Name: \_\_\_\_\_ Is the policy Term or Whole Life (Cash Value)? \_\_\_\_\_  
Amount of the cash value: \_\_\_\_\_ Have any loans been taken against it? \_\_\_\_\_ How much? \_\_\_\_\_  
Date of loan? \_\_\_\_\_ Name of the Policy Owner? \_\_\_\_\_  
Name of Insured (Person whose life is covered)? \_\_\_\_\_ Name of Designated Beneficiary? \_\_\_\_\_  
Do you have a Will? \_\_\_\_\_ Do you have a Living Will / Medical Power of Attorney? \_\_\_\_\_

**If the designated beneficiary is not your spouse or your child, the cash value of this policy will NOT be a protected asset in a Chapter 7 bankruptcy. You will lose the cash value to the trustee for the benefit of your creditors. You should change the beneficiary now to name either a spouse or a child (if applicable), or surrender this life insurance policy and discuss how to protect the cash value with your attorney prior to filing bankruptcy.**

**Taxes, Tax Returns, and Tax Refunds:**

Have you filed all required tax returns from years past? \_\_\_\_\_  
If not, what years still need to be filed? \_\_\_\_\_  
Did you receive a tax refund last year? \_\_\_\_\_ If “yes”, how much? \_\_\_\_\_  
If you own real estate, are you current on your real estate taxes for all property owned? \_\_\_\_\_; If not, how much tax is delinquent? \_\_\_\_\_; Have they been sold at tax sale? \_\_\_\_\_; If so, what is your deadline for redeeming the taxes prior to foreclosure?

**You may protect up to \$1,000 of tax refunds and accrued wages at the time of filing (\$2,000 for married debtors). If you expect to receive more than that within the next 6 months, you may lose it to the Trustee for the benefit of your creditors. Discuss this with your attorney if you think this might become an issue.**

**Child Support:** If you pay child support, please provide the following information:

Name and address of the person(s) who receive(s) child support from you: \_\_\_\_\_

Are your child support payments current? \_\_\_\_\_ If not, how much back child support do you owe? \_\_\_\_\_

Do you have any property settlements due and owing to you from a former spouse? \_\_\_\_\_

If you receive child support, provide the following information: Name and address of the person(s) who pay(s) you child support: \_\_\_\_\_

Are you owed back child support? \_\_\_\_\_ If so, how much? \_\_\_\_\_

**Secured and Unsecured Creditor Information**

To assist with organization, please make a list below (or on another sheet of paper) of the names of each creditor you have (secured, unsecured, mortgage, credit card, medical, utility, lender, friends, family, etc), and the approximate year the debt was incurred. If the debt was incurred over several years, list the approximate year that the debt was last at a zero balance. *Names of creditors and dates only.* (You do NOT need to provide addresses, account numbers or balances).

If you are NOT going to be providing an invoice for any given creditor, please list the creditor, along with their address, your account number, and approximate balance of the debt on this, or another sheet of paper.

I have reviewed this Questionnaire in its entirety, including the Income and Expense worksheets, the general biographical section, the Secured Debt Worksheet, and the Business worksheet, and I have answered all of it in its entirety to the best of my ability and I verify that it is true and accurate.

Dated this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Client Signature

## **SECURED DEBT WORKSHEET**

This document has four pages to it (double sided) and asks you to list all of the loans you have that are secured by some piece of property. For example, your home loan might be secured by your home through what is called a "mortgage." Your car loan may be secured by your car. These are different than your credit card debts which are not secured by any property. We call credit card and medical debts "unsecured" debts.

**If you do not have any secured debt, please check this box:**

**If you do not have any secured assets or debts, you may skip these four pages.**

This worksheet applies only to "secured debts." Please do your best to answer the questions provided. There is a separate section for each secured loan. If you do not have any secured loans, leave the worksheet blank. There is enough room (front and back) to fill in information for five (5) secured loans. Please feel free to use additional sheets of paper if you have more than five secured loans. In order to effectively complete this section it is best if you have a copy of the loan document available to refer to. Once you have those documents ready, it is estimated that it will take about five minutes to complete the worksheet for each loan. For example, if you have four secured loans, it is estimated that it will take 20 minutes to complete the worksheet. If you do not have the proper documents, it will likely take longer to complete.

### **Secured Assets:**

List all of your assets in the left column that have loans tied to them, and in the right column, provide the name of the lender and the approximate loan payoff amount.

#### ***Example:***

<b><u>Asset</u></b>	<b><u>Lender</u></b>	<b><u>Loan Balance</u></b>
<i>Home</i>	<i>Wells Fargo Bank</i>	<i>\$50,000</i>
<i>Ford F-150</i>	<i>Bank of America</i>	<i>\$10,000</i>

Please create your list below.

<b><u>Secured Assets</u></b>	<b><u>Lender / Bank</u></b>	<b><u>Approx. Loan Balance</u></b>
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- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

**SECURED LOAN # 1**

Loan Company Name:

Address of Lender:

Account Number:

Date of Loan:

Original Loan Amount:

Interest Rate:

Years to repay:

Monthly Payment Amount:

Payment due date (each month):

Payoff (balance of loan):

Date last payment was made:

Number of missed payments that have not been made up:

Purpose of the loan (for example, to purchase a home, auto, furniture):

Assets secured by the loan (what did you put up as collateral for the loan):

Do you want to pay this loan back and keep the assets secured by it (“reaffirm”), or do you want to give back the assets and stop paying on the loan (“surrender”)?

Did you purchase any insurance with the loan (like credit life, disability, mortgage insurance):

If you are in default, or are behind on payments for this loan, please answer the following questions. **If you are not in default on this loan, please check this box , and you may skip the remaining questions in this section for this loan.**

How many months are you behind in payments?

What is the total amount of back payments, interest, late charges and penalties you owe to bring this loan current?

Have you received confirmation from your creditor that this amount will bring the loan current?

If so, when?

Contact person at company (name, phone, email, fax, address):

**If you are in default or behind in any payments on a particular secured debt, and if you wish to use the bankruptcy process to become current (through Chapter 13 payments) please send copies of all loan documents with this questionnaire. These documents include promissory notes, deeds, mortgages, security agreements, a payment book coupon, invoices, monthly statements, recent letters from the creditor, and closing documents. If you are not in default on the loan, please just send a payment book coupon or monthly invoice from the lender.**

**SECURED LOAN # 2** (The remainder of the worksheet is an abbreviated version. If you need more explanation on any given question, review the corresponding question in the “Secured Loan #1” section above for clarification).

Loan Company Name:

Account Number:

Date of Loan:

Address of Creditor:

Original Loan Amount:

Interest Rate:

Years to repay:

Monthly Payment Amount:

Payment due date (each month):

Payoff (balance of loan)

Date of last payment:

Number of missed payments that have not been made up:

Purpose of the loan (for example, to purchase a home, auto, furniture):

Assets secured by the loan (what did you put up as collateral for the loan):

Do you want to repay this loan, or do you want to give back the assets and stop paying on the loan?

Did you purchase any insurance with the loan?

How many months are you behind?

How much \$ to bring loan current:

Contact person/info at lender (name, email, phone, fax, address):

**SECURED LOAN # 3:**

Loan Company Name:

Account Number:

Date of Loan:

Address of Creditor:

Original Loan Amount:

Interest Rate:

Years to repay:

Monthly Payment Amount:

Payment due date (each month):

Payoff (balance of loan)

Date of last payment:

Number of missed payments that have not been made up:

Purpose of the loan (for example, to purchase a home, auto, furniture):

Assets secured by the loan (what did you put up as collateral for the loan):

Do you want to repay this loan, or do you want to give back the assets and stop paying on the loan?

Did you purchase any insurance with the loan (like credit life, disability, mortgage insurance)?

How many months are you behind?

How much \$ to bring loan current:

Contact person/info at lender (name, email, phone, fax, address):

**SECURED LOAN # 4**

Loan Company Name:

Account Number:

Date of Loan:

Address of Creditor:

Original Loan Amount:

Interest Rate:

Years to repay:

Monthly Payment Amount:

Payment due date (each month):

Payoff (balance of loan)

Date of last payment:

Number of missed payments that have not been made up:

Purpose of the loan (for example, to purchase a home, auto, furniture):

Assets secured by the loan (what did you put up as collateral for the loan):

Do you want to repay this loan, or do you want to give back the assets and stop paying on the loan?

Did you purchase any insurance with the loan?

How many months are you behind?

How much \$ to bring loan current:

Contact person/info at lender (name, email, phone, fax, address):

**SECURED LOAN # 5**

Loan Company Name:

Account Number:

Date of Loan:

Address of Creditor:

Original Loan Amount:

Interest Rate:

Years to repay:

Monthly Payment Amount:

Payment due date (each month):

Payoff (balance of loan)

Date of last payment:

Number of missed payments that have not been made up:

Purpose of the loan (for example, to purchase a home, auto, furniture):

Assets secured by the loan (what did you put up as collateral for the loan):

Do you want to repay this loan, or do you want to give back the assets and stop paying on the loan?

Did you purchase any insurance with the loan?

How many months are you behind?

How much \$ to bring loan current:

Contact person/info at lender (name, email, phone, fax, address):