

HUTCHINSON LEGAL SERVICES, P.C.

BANKRUPTCY ASSESSMENT FORM

- Please accurately and fully complete this form prior to your appointment. This will save time at your appointment.
- All information provided will be kept strictly confidential under State Bar rules for lawyers.
- More information will be requested from you at your appointment.
- **ESTIMATE** ANY DOLLAR AMOUNTS, YOU DO **NOT** HAVE TO BE EXACT.
You can provide us exact numbers later on. ROUND NUMBERS TO THE NEAREST DOLLAR.

NAME(S): _____ **DATE:** _____

1. Have you filed bankruptcy before? (If Yes, what year): _____
2. Will you be filing as an Individual or as a Married couple? _____
3. When do you want to file? _____
4. Main reason(s) for filing bankruptcy: _____

5. Are you being Sued? List Creditor names, estimated amounts, and Court: _____

6. Any Judgments? List Creditor names and estimated amounts: _____

7. Have you been Garnished in the last 12 months? List Creditor names and estimated amounts: _____

Any garnishments in the last 90 days ? _____

8. UN-SECURED DEBTS (* If you do not have a type of debt below, put "NA" or "/")

	<u>Amount Owed:</u>	<u>Number of Accounts/Cards:</u>
Credit cards (including retail/dept. store) →	\$ _____	_____
Bank lines of credit →	\$ _____	_____
Overdrawn bank accounts →	\$ _____	_____
Repossessed vehicles →	\$ _____	_____
Professional service debts (e.g. CPA/Lawyer)→	\$ _____	_____
Medical debts →	\$ _____	_____
Friend / Acquaintance personal loans →	\$ _____	_____
Family personal loans →	\$ _____	_____
Pay day / Title loans →	\$ _____	_____
Old Landlord / Apartments →	\$ _____	_____
Past due Utility debts →	\$ _____	_____
Other →	\$ _____	_____
THIS Section's SUB-TOTAL \$	_____	_____

9. Non-Dischargeable Debts (Generally)

Amount Owed:

Number of Accounts/Cards:

Student loans	→	\$ _____	_____
Court fines/penalties – Parking/Traffic tickets	→	\$ _____	_____
Criminal Restitution	→	\$ _____	_____
Past due Child support	→	\$ _____	_____
Past due Spousal support	→	\$ _____	_____
Other: _____	→	\$ _____	_____
Federal taxes	→	\$ _____	Tax year(s): _____
State taxes	→	\$ _____	Tax year(s): _____

THIS Section's SUB-TOTAL \$ _____

- 10. Are you paying or receiving spousal or child support? _____
- 11. Have you filed all Federal and State tax returns required? _____
- 12. Have you paid loans back to family or friends in the past two (2) years? _____
- 13. Do you have any co-signers on your Debts? _____
- 14. Have you had a vehicle recently repo'ed? If so, do you want it back? _____

15. HOUSE / CONDO. / LAND ** List additional properties on a separate piece of paper.

Do you own, or are you purchasing, a house, condominium, or land? Yes / No How many? _____
 Do you want to Keep or Surrender your house? Keep / Surrender

Market value: _____ Market value is based on? _____
 1st Mortgage/Lien total: \$ _____; Loan Current? Yes / No ; Amount Behind: \$ _____
 2nd Mortgage/Lien total: \$ _____; Loan Current? Yes / No ; Amount Behind: \$ _____
 3rd Mortgage/Lien total: \$ _____; Loan Current? Yes / No ; Amount Behind: \$ _____
 Are you facing Foreclosure? Yes / No Foreclosure date: _____
 List any other liens against you property (property taxes /utility / judgment): _____

16. VEHICLES (car, truck, motorcycle, scooter, trailer, boat, ATV, mobile home, RV, tractor, etc.)

Fully Owned Vehicles (i.e., no loan balance) | |
 (1) _____ Est. Trade-in value: \$ _____ | <> | (2) _____ Est. Trade-in value: \$ _____
 Year, Make, Model | | Year, Make, Model

Vehicles you have LOANS on.

_____	Est. Loan Balance: \$ _____; Loan Current? Yes / No; Amount Behind: \$ _____
Year, Make, Model	Est. Trade-in value: \$ _____ Circle > Keep / Surrender Monthly payment \$ _____
_____	Est. Loan Balance: \$ _____; Loan Current? Yes / No; Amount Behind: \$ _____
Year, Make, Model	Est. Trade-in value: \$ _____ Circle > Keep / Surrender Monthly payment \$ _____
_____	Est. Loan Balance: \$ _____; Loan Current? Yes / No; Amount Behind: \$ _____
Year, Make, Model	Est. Trade-in value: \$ _____ Circle > Keep / Surrender Monthly payment \$ _____

17. Are you making payments on any other SECURED items (Not a house or vehicle)? YES / NO
"Secured" means if you don't make your payments the creditor can legally take back the item you are buying.
 (Examples of secured financed items are: TV, computer, mattress, furniture, jewelry, tires, etc. Typical secured creditors are: Les Schwab, Sears, Aaron's, Best Buy, Jewelry stores, etc.)

>> List SECURED Creditor names and estimated amounts owed (Do **Not** list any House or Vehicle loans): _____

18. What is the balance today of your bank accounts and cash holdings? _____

19. Do you own a business? (If so, describe): _____

20. Are you expecting someone to die in the next 7 months and may receive an inheritance or life insurance from it? _____

21. Have you transferred anything worth more than \$500 to anyone in the past 2 years? _____

22. What is important for you to understand about bankruptcy today? _____