

Please use pen, pencil is hard to read, please print. Scan & email back to Jeff as a PDF or Fax to 515-225-2997. If something does not apply to you, please mark No, circle None or indicate with N/A.

Avoid "see attachment", try to provide the best concise responses you can on this form. Thanks!

Office Use Only: Rcv'd \_\_\_ Credit Counseling \_\_\_ Taxes \_\_\_ Unsecured \_\_\_ Expenses \_\_\_ 60 Days Pay Stubs

Name(s) \_\_\_\_\_ Tel # \_\_\_\_\_

If joint filing, list BOTH NAMES above. Other Names Used w/in last 8 years: \_\_\_\_\_

Check: \_\_\_ Married \_\_\_ Separated \_\_\_ Single Filing Bankruptcy- \_\_\_ Joint Married \_\_\_ Single \_\_\_ Not Sure

Children: Check \_\_\_ No dependent children, or list below -include kids you pay child support on-

Age \_\_\_ M\_F Age \_\_\_ M\_F Age \_\_\_ M\_F Age \_\_\_ M\_F Age \_\_\_ M\_F \_\_\_ Check if Pregnant

How long have you lived in Iowa without a break? \_\_\_ All My Life or # of years \_\_\_\_\_

LIST GROSS ANNUAL HOUSEHOLD Income: \$ \_\_\_\_\_ Include all wages, overtime, child support, business income, bonuses, pension, etc. for the entire household. Do not include Unemployment or Social Security Income. This is based on your last six months TIMES 2.

Employer Name \_\_\_\_\_ Job Title \_\_\_\_\_ How long? \_\_\_\_\_

Spouse Employer Name \_\_\_\_\_ Job Title \_\_\_\_\_ How long? \_\_\_\_\_

List sources of income other than wages: \_\_\_\_\_

Business Income, Child Support, Pension, Adoption Subsidy etc

\_\_\_ Check here if your debt is primarily non consumer, (Student loans, medical, business debt, taxes).

REAL ESTATE

Check \_\_\_ Rent or \_\_\_ Own Real Estate Currently in Foreclosure? \_\_\_ No \_\_\_ Yes - If own:

Check: \_\_\_ Keep \_\_\_ Surrender Seeking mortgage modification? Yes No - Banks normally cancel modif. when you file bankruptcy so it can be better to finish the modif. first.

Year Purchased \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_ Plan to sell w/in 6 months? Yes No

Current Estimated Market Value \$ \_\_\_\_\_

First Lender \_\_\_\_\_ Bal. \$ \_\_\_\_\_

2nd Mort./Home Eq Ln Lender \_\_\_\_\_ Bal. \$ \_\_\_\_\_

If you have other real estate, provide: Market Value \$ \_\_\_\_\_ Loan Balance \$ \_\_\_\_\_

Note: Jdgmt liens do not attach to homesteads in Iowa, but they do remain on other real estate.

CASH AND BANK ACCOUNTS

Cash on Hand \$ \_\_\_\_\_

Bank account balances should include checks not yet cleared

Bank: \_\_\_\_\_ Circle: Checking or Savings Balance: \$ \_\_\_\_\_

Bank: \_\_\_\_\_ Circle: Checking or Savings Balance: \$ \_\_\_\_\_

**OTHER PROPERTY**

Are you the Beneficiary or Trustee of a Trust? Or check Not applicable

**Security Deposits** (Landlord deposit, water utility etc.)

None or to whom \_\_\_\_\_ and amount \$ \_\_\_\_\_

**Please be realistic about estimated resale (Craiglist/garage sale) values, we all tend to overestimate.**

**Furniture & Appliances** market value (**craiglist resale prices – Not Retail**) \$ \_\_\_\_\_

**Books, pictures, art, collectables**, describe and list resale values if over \$100 total

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

**Clothing** resale value \$ \_\_\_\_\_ **Wedding Rings** \$ \_\_\_\_\_ **Other Jewelry** \$ \_\_\_\_\_

**Guns (specify rifle, shotgun etc.), cameras, sporting goods, hobby equipment – resale value like on Craiglist.** **DO NOT USE FULL RETAIL VALUES**

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

**Pension, IPERS, 401k, IRA, Stocks, Bonds, Mutual Funds and ALL other Investments**

Describe \_\_\_\_\_ Balance \$ \_\_\_\_\_

Describe \_\_\_\_\_ Balance \$ \_\_\_\_\_

Inherited IRA's (other than from a spouse) are not exempt, stop and contact Jeff if your IRA is inherited.

Any **lawsuits/claims** you are making **against others**- personal injury, discrimination, workers comp etc.?

\_\_\_\_\_

**Vehicles – Please go online and check www.KBB.com, We must list values and loan balances.**

Year/Make    **KBB.com Priv. Party Value**    Lender    Balance    **Name(s) on Title**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**\*STOP! Did you list KBB private party values on vehicles?**

**BUSINESS** w/in the last 6 years?  No  Yes Incorporated?  No  Yes Still Operating? No Yes

Bus. Name \_\_\_\_\_ Market value of assets \$ \_\_\_\_\_ Secured loan balance \$ \_\_\_\_\_

Describe any **money that is owed to you including pending accounts rcvb'l** and by whom-  N/A  
or \_\_\_\_\_

**Boats/Motorcycles/Campers/Trailers and Other Valuable Assets** (do not list your car again here)

Year Make Model Mileage KBB Priv. Party Value Name(s) on title? Lender Balance

\_\_\_\_\_

List description and realistic resale value of other significant assets like tools, expensive mower etc.

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

**Recent Credit Card Use**

How much in total credit card usage **in the last 90 days?**  None or Estimate \$ \_\_\_\_\_

Date/Amt of last credit card Cash Advance \_\_\_/\_\_\_/\_\_\_ \$ \_\_\_\_\_ Balance Xfer \_\_\_/\_\_\_/\_\_\_ \$ \_\_\_\_\_

**Debt, Lawsuits etc.** Check each type of debt you have:

Credit Cards

Back Income Taxes Over 3 years old?  Yes  No Approx. Balance Owed \$ \_\_\_\_\_

Student Loans NOTE – **Student Loans do not discharge in Bankruptcy**

Lender \_\_\_\_\_ Balance \_\_\_\_\_ Lender \_\_\_\_\_ Balance \_\_\_\_\_

Medical

Foreclosure  Repossession

Family Debt

**Lawsuit(s)  Judgment(s) – Jeff will need 1 PDF of each one so we can get those stopped.**

Payday Loans

Business Debt

Other- Personal loans, Auto Accident, disputed, co-signer etc. Describe: \_\_\_\_\_

**MISC.**

Do you **receive child support?**  No  Yes, If yes, monthly amount \$ \_\_\_\_\_

Do you **pay child support?**  No  Yes If yes, list name and full address of recipient \_\_\_\_\_

List **payments to family** in the last year. \***These payments to family will be taken back by the Judge**

Circle: **None** or Name(s) \_\_\_\_\_ Total \$ \_\_\_\_\_ Date(s) \_\_\_\_\_

List **individual creditors paid more than \$600** total in the past 90 days, except mortgage/car payments.

Circle N/A or \_\_\_\_\_ \$ \_\_\_\_\_

Have you given away any valuable property in the past 2 years?  No  Yes

**Transfer** real estate/car or other valuable property in the past 2 years?  No  Yes, If yes, describe:

\_\_\_\_\_

**Planning to sell any property** in the next 6 months?  No  Yes, describe \_\_\_\_\_

**GARNISHMENTS** -past 90 days?  No  Yes, who is garnishing \_\_\_\_\_ Amt taken \$ \_\_\_\_\_

**Any repossessions w/in last year?**  No  Yes Year/Make/Model \_\_\_\_\_

Lender \_\_\_\_\_ Month & Year of Repo \_\_\_\_\_

Expect **INHERITANCE** or **life insurance proceeds** in the next six months?  No  Yes, explain:

Do you have a **529 College Savings Fund**?  No  Yes How much contributed in the last year? \$ \_\_\_\_\_

Anticipate **divorce property settlement** within the next 6 months?  No  Yes **STOP AND TELL JEFF NOW IF YOU ARE IN THE PROCESS OF DIVORCE AND WILL GET A SETTLEMENT. You need to wait until at least 6 months after the bankruptcy to receive a divorce property settlement.**

Do you have a **Health Savings Account**?  No  Yes, Balance:\$ \_\_\_\_\_ **These are NOT EXEMPT**

**Life Insurance:**  None  Term Life  **WHOLE LIFE** with **cash value** of \$ \_\_\_\_\_

If it is through your employer, it is Term Life, not Whole Life.

If you have **whole life**, who is the beneficiary? Spouse Child Other \_\_\_\_\_

If you have lived at **more than one address in the past 3 years**, list prior addresses:

N/A or Address: \_\_\_\_\_ Dates \_\_\_\_\_ - \_\_\_\_\_

Address: \_\_\_\_\_ Dates \_\_\_\_\_ - \_\_\_\_\_

**Prior Bankruptcy?** Circle: No Yes Year: \_\_\_\_\_ There is an **8 Year Wait** between Ch 7 Filings.

**Estimated 2016 tax year refunds:** Fed \$ \_\_\_\_\_ State \$ \_\_\_\_\_

Why did you choose Jeff? \_\_\_\_\_

I/We have carefully completed and reviewed this information, it is complete and Jeff can rely on it in proceeding on my case. Initials of person(s) who completed this form \_\_\_\_\_ Date \_\_\_/\_\_\_/2017

## Documents Needed for your Chapter 7

This page and beyond are all *optional* at this point. Get Jeff the first four pages above first. While he is reviewing your Case Evaluation you can be working on the following at your own pace, no rush.

We will need:

Credit Counseling Certificate(s)

This is an online course that takes 60-90 minutes. Two certificates for joint married filing. They make you wait a lot, so if you have not done this yet, do this next and then use the mandatory wait times to multi task on the stuff below. [www.cricketdebt.com](http://www.cricketdebt.com) \$35 covers either 1 or 2 certificates.

(There is a 2<sup>nd</sup> course that you take after your bankruptcy is filed)

Most recently filed Federal and Iowa 1040's (PDF attachments are best)

Past 60 days pay stubs from work if you do work (PDF's)

The attached Expenses List (PDF)

The attached Unsecured Creditors List (PDF)

PDF's are best although you can fax to 515-225-2997 if you don't have access to a scanner.

Feel free to forward these to Jeff anytime. **It is best to put in the subject line of the email what the email contains.** Try to do this throughout your case and it will be much easier searching through emails in the future when there are many.

\*After your case is filed, we will need to provide bank stmts and pay stubs that include the day of filing, I will email you when we need those.

Thanks!

This will help us save time at the office and reduce stress. Avoid the natural tendency to understate your expenses, doing so can harm your case. All expenses are MONTHLY. If you do not pay something monthly, add up the last year and divide by 12. Reasonable estimates are fine.

Name(s) \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_ Mortgage or \_\_\_ Rent.....\$ \_\_\_\_\_  
 Real Estate Taxes.....\$ \_\_\_\_\_  
 \_\_\_ Homeowners or \_\_\_ Rental Insurance .....\$ \_\_\_\_\_  
 Home maintenance, Repair, Upkeep .....\$ \_\_\_\_\_  
 Association or Condo Dues.....\$ \_\_\_\_\_  
 2<sup>nd</sup> Mortgage, Home Equity Loan.....\$ \_\_\_\_\_  
 Electricity, Heat, Natural Gas.....\$ \_\_\_\_\_  
 Water, Sewer, Garbage.....\$ \_\_\_\_\_  
 Telephone, Cell, Internet, Satellite, Cable.....\$ \_\_\_\_\_  
 Other Utilities, describe: \_\_\_\_\_ \$ \_\_\_\_\_  
 Food: Groceries, school lunch, office lunch, eating out plus Housekeeping Costs,  
 paper, cleaning supplies etc.....\$ \_\_\_\_\_  
 Childcare, Sitters & Children’s Education .....\$ \_\_\_\_\_  
 Clothing, Laundry, Dry Cleaning- Do not leave blank, shoes cost \$100.....\$ \_\_\_\_\_  
 Personal care products, services, Hair care.....\$ \_\_\_\_\_  
 Medical & Dental out of pocket, co-pays, over the counter meds, glasses & contacts\$ \_\_\_\_\_  
 Transportation; GAS, maintenance, bus, Uber, -does not include car payment,  
 For gas, take cost of tank x # of fills/month. Include, oil change, tune up, repairs...\$ \_\_\_\_\_  
 Entertainment & Recreation, movies, videos, subscriptions, Netflix, Amazon Prime  
 and Gym memberships.....\$ \_\_\_\_\_  
 Charitable contributions including Church.....\$ \_\_\_\_\_  
 Life insurance (that is not already deducted on paycheck).....\$ \_\_\_\_\_  
 Health insurance (that is not already deducted on paycheck).....\$ \_\_\_\_\_  
 Car insurance .....\$ \_\_\_\_\_  
 Other insurance:, describe \_\_\_\_\_ \$ \_\_\_\_\_  
 Other Taxes, describe: \_\_\_\_\_ \$ \_\_\_\_\_  
 Car Payments..... #1 \$ \_\_\_\_\_ #2 \$ \_\_\_\_\_ #3 \$ \_\_\_\_\_  
 Student Loans.....\$ \_\_\_\_\_  
 Other Installment Payment, describe: \_\_\_\_\_ \$ \_\_\_\_\_  
 Other Installment Payment, describe: \_\_\_\_\_ \$ \_\_\_\_\_  
 Include motorcycle, furniture etc. payments if you plan to keep them.  
**DON’T LIST PAYMENTS DEBT YOU ARE DISCHARGING IN BANKRUPTCY**  
 Alimony, maint. or support not already deducted from paycheck.....\$ \_\_\_\_\_  
 Support for others, \_\_\_kid in college, or describe: \_\_\_\_\_ \$ \_\_\_\_\_  
 Misc. Expenses, describe: \_\_\_\_\_ \$ \_\_\_\_\_  
 Misc. Expenses, describe: \_\_\_\_\_ \$ \_\_\_\_\_

(Include kids sports & activities costs if not already listed above)



