

PAUL J. MINNILLO, ATTORNEY AT LAW

MINNILLO & JENKINS Co. LPA – BANKRUPTCY QUESTIONNAIRE

EASTGATE

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DOWNTOWN

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INSTRUCTIONS: Bankruptcy/Bill Consolidation is a very technical procedure and we need a lot of financial information to serve you best. Please fill out the following information as completely as possible. Remember, you sign this document and your Bankruptcy Petition under oath and penalty of perjury. If you are not sure of an answer, put a question mark or note in the margin. We will discuss it with you at our next meeting. If you are married but filing a Bankruptcy/bill consolidation without your spouse, you should both fill out this worksheet.

WE ARE A LAW FIRM AND A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR BANKRUPTCY UNDER THE BANKRUPTCY CODE.

NOTICE REQUIRED BY FEDERAL LAW

Federal Law requires that all information provided relative to your case be complete, accurate and truthful. All of your assets and liabilities are required to be completely and accurately disclosed here and after your case is filed. Information provided during your case may be audited pursuant to Federal law, and any failure to provide requested information may result in a dismissal of your case and other sanctions including criminal sanctions and a permanent bar to filing a bankruptcy case in the future.

1. NAME: _____ SOCIAL SECURITY #) _____ - _____ - _____
(FIRST/MI/LAST)

PHONE# _____ (Home) PHONE _____ (Cell/Other+)

SPOUSE: _____ SOCIAL SECURITY #) _____ - _____ - _____

Your email address: _____

DEPENDENTS AND AGE: _____

(A) What is your marital status (circle one)?: DIVORCED, SINGLE, SEPARATED, MARRIED, WIDOWED

(B) If you have used, or been known by, any other names within the last 6 years (include maiden names, nicknames, or business names), list them here:

2. Please list all of your addresses during the last three years:

Date Moved In:	Date Moved Out:	Address, City and State	Zip
_____	to Present	_____	_____
_____	to _____	_____	_____
_____	to _____	_____	_____
_____	to _____	_____	_____

3. Your Occupation _____

Employer's Name	Address	Work Phone
Years employed _____		

4. Spouse's Occupation: _____

Employer's Name	Address	Work Phone
Years employed _____		

5. List all checking/savings/brokerage accounts and safety deposit boxes that you have maintained or used during the last year.

Bank/Credit Union/brokerage Name and Location	Account Type	Current Balance	Names on Account	If Closed, Date Closed
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

PLEASE ANSWER THE FOLLOWING QUESTIONS:

6. Have you sold, traded, transferred or given away any vehicles or property in the past 24 months (2 years)?
 Yes _____ No _____ (SOFA #10)
7. Are you holding any property for another person? Yes _____ No _____
8. Is any of your property currently in someone else's possession? (SOFA #14) Yes _____ No _____
9. Have you ever filed bankruptcy or Chapter 13 before? (1015-2 and pet. pg. 2) Yes _____ No _____
10. Are you being sued now? (SOFA #4) Yes _____ No _____
11. If yes, list who sued you, the date, case number, and in which court the lawsuit is in. Attach any papers you may have.
- | | Type of Case | Case Status | Case Number | Location of Court |
|----------------|--------------|-------------|-------------|-------------------|
| _____ VS _____ | _____ | _____ | _____ | _____ |
| _____ VS _____ | _____ | _____ | _____ | _____ |
12. Are you now being evicted, or is your real estate being foreclosed? (SOFA #4) Yes _____ No _____
13. Have you paid back any loans to family members in the last 12 months? (SOFA #3(b)) Yes _____ No _____
14. Have you sold, traded, transferred or given away any real estate in the last 4 years? Yes _____ No _____
15. Has any of your personal property been repossessed or returned to a creditor during the past year?
 Yes _____ No _____ (SOFA #5)
16. Have you suffered any losses from fire, theft or gambling in the past year? (SOFA #8) Yes _____ No _____
17. Have you been involved in an automobile accident or other accident during the last five (5) years? Yes _____ No _____
 If so, who was at fault? _____ If yes, was it alcohol or drug related in any way? Yes _____ No _____
18. Does anyone owe you money? Yes _____ No _____ (SCHED B NO. 17)
19. Are you expecting any money from any other sources in the next six months including worker's comp. compensation, social security, accident claims, or an inheritance? Yes _____ No _____ (SCHED B)
20. Do you owe any taxes (Federal, State or Local)? Yes _____ No _____
21. Have you obtained any money, property, credit or services by means of false pretense, fraud, misrepresentation or by a false financial statement? Yes _____ No _____
22. Do you have any debts you are required to pay for intentional or malicious injury caused to another person or property? Yes _____ No _____

23. Do you have any debts for student loans? Yes _____ No _____
24. Are you self employed in any way? Yes _____ No _____
25. Have you been in business alone or with anyone else during the last 6 years? Yes _____ No _____ (SOFA #16-21)
26. Have you ever been divorced? Yes _____ No _____
27. List the last time you used any of your credit cards for any purpose? Month _____ Year _____
28. Have you borrowed any money or gotten any money on credit in the last 90 days? (example: cash advances, convenience checks or personal loans) Yes _____ No _____
29. Are you expecting any money or property from a divorce settlement, bonus or income tax refund? Yes _____ No _____
30. Are you currently contributing to a 401(K) or other retirement plan? Yes _____ No _____
If yes, are you currently paying back a loan from your retirement plan? Yes _____ No _____
31. Do you owe any money for child support or spousal support? Yes _____ No _____ (Schedule E)
If yes, are you paying back a child support arrearage? Yes _____ No _____
32. Are there any special circumstances (e.g. serious medical condition) that would have a significant impact on your income or your expenses at this time or in the near future? Yes _____ No _____
33. Have you participated in a credit counseling program within the past six months? Yes _____ No _____ (SOFA #9)
If so, did any of your creditors refuse to participate in your program? Yes _____ No _____
34. Have you paid any one person or creditor more than \$600 in the past 90 days? Yes _____ No _____ (SOFA # 3a)

NOTE: If you file bankruptcy against Duke Energy (formerly Cinergy) for past due gas and electric bills, Duke Energy will require a security deposit from you within 20 days after filing your case. The deposit will be figured by Duke Energy by computing your average bills over the last 12 months and adding 30%.

If you are filing a bankruptcy or bill consolidation case, you should immediately stop using any credit cards and should not take out any more loans or incur any additional debt. If you have used your credit cards or incurred any debt in the last 3 months, please discuss it at your next meeting. Also, do not sell any of your property while your bankruptcy is pending and do not purchase anything of value unless you receive our permission first.

2. Other expenses:

a. Alimony or Child Support **NOT DEDUCTED FROM WAGES.** \$ _____
(list name and age of Children) _____

b. Insurance (not deducted from wages)
Life..... _____
Health..... _____
Auto..... _____
Homeowners/renters... _____
Business Insurance.... _____
Umbrella Policy..... _____
Other (please specify).. _____

c. Car/Truck Payments..... _____

d. food (groceries and eating out)..... _____

e. Clothing (including uniforms, shoes, etc.).... _____

f. Laundry and cleaning _____

g. Medical Costs not paid by insurance..... _____
(co-pays, deductibles, medicines, etc.)

h. Gasoline, vehicle maintenance and repairs.... _____

i. Education (school fees, student loans, etc.).... _____

j. Entertainment (movies, papers,
magazines, etc.) _____

k. Tobacco..... _____

l. child care, preschool or tuition _____

m. haircuts, personal care items _____

n. pet care and supplies _____

o. Other Expenses..... _____
give specifics: _____

Are you expecting any increase in your expenses in the next 12 months? Yes _____ No _____

If so, please describe: _____

ASSETS

Please fill out the following list of your assets. List all real estate and vehicles, **even** if they are paid off. **IF YOU FAIL TO LIST AN ASSET YOU COULD LOSE THE RIGHT TO A DISCHARGE, YOU COULD BE PROSECUTED FOR BANKRUPTCY FRAUD, YOU COULD LOSE ANY EXEMPTION FOR THAT ASSET WHICH WILL RESULT IN LOSING THE ASSET ALTOGETHER.** You will keep your property in most situations, but you must list it completely.

Real Estate (including land contracts, time shares, lease/option contracts, burial lots, etc.)

	Approx. Value	Amount Owed	Name on title/Deed
Home Address _____	_____	_____	_____
Other Real Estate _____	_____	_____	_____

Auto/Truck/Motorcycles/Boats: (Please fill out exact year, make and model, including approximate mileage. For example: 2002 Ford F-150, extended bed, extended cab, V8, 4 wheel drive with 50,000 miles.) You **must** be specific.

	Approx. Value	Amount Owed	Title in Name of
Vehicle #1 _____	_____	_____	_____
Vehicle #2 _____	_____	_____	_____
Vehicle #3 _____	_____	_____	_____
Vehicle #4 _____	_____	_____	_____

- State the approximate amount of cash you generally have on hand or at home \$ _____
- List the value of any Savings Bonds, Stocks, Bonds you own \$ _____
- List the value of any IRAs, 401(K)s, Pension or Profit Sharing Accounts \$ _____
- Please state whether you own any Life Insurance and state its cash value \$ _____
- List the value of any debts owed to you (including support) \$ _____
- List the value of any Pending Inheritances \$ _____
- List the value of any Pending Personal Injury Lawsuit \$ _____
- List the value of any Pending Worker's Compensation or Social Security claim \$ _____
- List the value of any College Savings Plans, tuition credit accounts or Education IRAs you hold for the benefit of any child \$ _____

HOUSEHOLD ITEMS YOU OWN

Federal law requires that you list any and all property which you own or have any interest in. Please list the approximate "yard sale" value for each item listed.

Item: Jewelry _____	Value _____
Item: Firearm _____	Value _____
Item: Boats/Motors/Trailers/Campers _____	Value _____
Item: Couch _____	Value _____
Item: Chairs _____	Value _____
Item: TV _____	Value _____
Item: VCR/DVD _____	Value _____
Item: Stove _____	Value _____
Item: Refrigerator _____	Value _____
Item: Microwave _____	Value _____
Item: Stereo _____	Value _____
Item: Living Room Set _____	Value _____
Item: Dining Room _____	Value _____
Item: Bedroom Set #1 _____	Value _____
Item: Bedroom Set #2 _____	Value _____
Item: Washer _____	Value _____
Item: Dryer _____	Value _____
Item: Wearing Apparel _____	Value _____
Item: Computer _____	Value _____
Item: Business Equipment _____	Value _____
Item: Tools _____	Value _____
Item: Pets/Animals/Livestock _____	Value _____
Item: Other _____	Value _____

Are any of the items listed here covered by any special riders on your insurance policy? YES _____ NO _____
Do you own any antiques or collectibles? YES _____ NO _____
Have you listed everything you own or have any interest in? YES _____ NO _____

STATEMENT OF INTENTION

In the spaces that follow please indicate the type of collateral that you have securing a loan, whether you wish to keep it and continue to pay for it, or give it back. (Mark an "X" in the appropriate column.)

If you should fail to perform your stated intention within 30 days of the date your case is filed with the Court (in a Chapter 7 only), you could lose the automatic stay protection of the Bankruptcy Code and lose such secured assets. We believe that creditors will not act to repossess collateral where the payments are current and the item (such as a home or vehicle) is insured, so please make sure to keep current on those items you wish to keep and make sure to maintain insurance.

TYPE OF COLLATERAL	KEEP	GIVE BACK
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

BRING THE FOLLOWING ITEMS CHECKED TO OUR NEXT MEETING FOR REVIEW. PLEASE NOTE THAT WE CANNOT FILE YOUR CASE UNTIL WE RECEIVE ALL OF THESE DOCUMENTS. FAILURE TO PROVIDE THESE DOCUMENTS WHEN REQUESTED WILL CAUSE A DELAY IN THE FILING OF YOUR CASE.

1. () Deed to house or real estate you own (including lease options, land contracts, time shares, or burial plot deeds).
2. () Tax returns for the past THREE (3) tax years.
3. () Titles/leases to all cars, mobile homes, boats, ATVs, wave runners, trailers, etc. – original or memo copy.
4. () Proof of all income from all sources for the past six months including pay stubs, social security statements, etc.
5. () All outstanding bills (including mortgages, car loans, etc.)
6. () IRA, 401 (K) or Pension Statements (include Education (IRAs and college tuition programs)
7. () A certificate of participation in credit counseling & a copy of any plan the credit counselor created for you.
8. () All bank statements for the past three months.
9. () Your divorce decree(s) (if you have been divorced in the last six years).
10. () Other: _____

CREDIT REPORTS: We will obtain a credit report if desired for a fee of \$30.00 (single) and \$50.00 (husband and wife). To order a free credit report go to: www.annualcreditreport.com, call (877) 322-8228, or write to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Georgia 30348-5281.

CLIENT CERTIFICATION

The undersigned client(s) hereby represent that the foregoing answers to the questions in this worksheet are true and accurate to the best of my/their knowledge and belief. Should any changes occur to our financial situation after signing this worksheet, we will notify our attorney.

The undersigned understand(s) that to be eligible to file for Bankruptcy they must receive a briefing on credit counseling and budget analysis from a Credit Counseling Agency approved by the U.S. Trustee. To receive a discharge under Chapter 7 or Chapter 13, a debtor must attend a personal financial management course approved by the U.S. Trustee. The briefing and course may be provided over the telephone or the internet.

I hereby acknowledge receipt of a written copy of the bankruptcy fee agreement and the Notice to Individual Consumer Debtor Under Sect. 527(b) of the Bankruptcy Code.

Date

Client

Date

Client

THE FOLLOWING NOTICE IS REQUIRED BY FEDERAL LAW

A debt relief agency providing bankruptcy assistance to an assisted person shall provide each assisted person at the same time as the notices required under subsection (a)(1) the following statement, to the extent applicable, or one substantially similar. The statement shall be clear and conspicuous and shall be in a single document separate from other documents or notices provided to the assisted person:

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention needs to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a trustee and by creditors.

If you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file Chapter 13 in which you repay you creditors what you can afford over 3 to 5 years, you may also want help with preparing your Chapter 13 Plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Have read and understood.

Date

Client

Client