

**PRE-BANKRUPTCY SURVEY**

NAME: \_\_\_\_\_

SPOUSE: \_\_\_\_\_

Please answer each question by placing an (X) in the Yes or No column:

	YES (X)	NO (X)	
<b><u>PRIOR BANKRUPTCIES:</u></b>			<b>COMMENTS:</b>
I HAVE AN OPEN BANKRUPTCY NOW .....	_____	_____	Chapter 7 or 13 (circle one)
I HAVE FILED A BANKRUPTCY BEFORE .....	_____	_____	
I COMPLETED MY PRIOR BANKRUPTCY .....	_____	_____	Discharged or Dismissed (circle one)
<b><u>HOME &amp; LOANS:</u></b>			
I OWN A HOME .....	_____	_____	Value is approximately \$ _____
I FILED A DECLARATION OF HOMESTEAD .....	_____	_____	
I BOUGHT MY HOME MORE THAN 4 YEARS AGO ..	_____	_____	Date purchased?
MY HOME LOAN PAYMENTS ARE BEHIND .....	_____	_____	
MY HOME IS NOW IN FORECLOSURE .....	_____	_____	When did it start?                      Keep or Surrender (circle one)
MY LOAN IS A VA LOAN .....	_____	_____	
I HAVE REAL PROPERTY OTHER THAN MY HOME ..	_____	_____	
I HAVE A TIMESHARE .....	_____	_____	Where?
<b><u>IRS &amp; TAXES OWED:</u></b>			
I OWE THE IRS ON BACK TAXES .....	_____	_____	How much?
THE IRS HAS FILED A TAX LIEN .....	_____	_____	
THE IRS IS LEVYING MY WAGES .....	_____	_____	
I HAVE A PAYMENT AGREEMENT WITH THE IRS ...	_____	_____	
I STILL NEED TO FILE TAX RETURNS .....	_____	_____	Which years/periods?
I SUBMITTED AN OFFER IN COMPROMISE .....	_____	_____	When?
I ANTICIPATE RECEIVING A TAX REFUND .....	_____	_____	Year?
<b><u>SUITS AGAINST ME:</u></b>			
I AM PRESENTLY BEING SUED .....	_____	_____	
MY CAR WAS REPOSSESSED .....	_____	_____	
THEY SUED ME FOR A REPO DEFICIENCY .....	_____	_____	
I HAVE A DUI WITH PROPERTY DAMAGE .....	_____	_____	
I HAVE A FRAUD CLAIM AGAINST ME .....	_____	_____	
I OWE CHILD SUPPORT OR ALIMONY .....	_____	_____	I am current / behind (circle one) on this debt.
I HAVE BEEN CONVICTED OF A FELONY .....	_____	_____	For what? When?
<b><u>BUSINESS I NOW OR USED TO HAVE:</u></b>			
I NOW OWN AN INTEREST IN A BUSINESS .....	_____	_____	
I AM A PARTNER IN A BUSINESS .....	_____	_____	
MY BUSINESS IS INCORPORATED .....	_____	_____	
MY BUSINESS OWES PAYROLL TAXES TO IRS .....	_____	_____	How much?
I PERSONALLY GUARANTEED BUSINESS DEBTS ...	_____	_____	
I WANT TO CLOSE MY BUSINESS .....	_____	_____	
<b><u>SUITS OR CLAIMS IN MY FAVOR:</u></b>			
I NOW HAVE A PERSONAL INJURY SUIT OR CASE IN MY FAVOR .....	_____	_____	My lawyer is: _____
I AM NOW SUING SOMEONE ELSE .....	_____	_____	
I AM EXPECTING A SUIT SETTLEMENT .....	_____	_____	

NAME: \_\_\_\_\_

SPOUSE: \_\_\_\_\_

Please answer each question by placing an (X) in the Yes or No column:

	YES (X)	NO (X)	
<u>INHERITANCE OR OTHER EXPECTANCY:</u>			COMMENTS:
I AM EXPECTING AN INHERITANCE IN			
THE NEXT 6 MONTHS .....	_____	_____	
I NOW HAVE AN IRA OR 401K ACCOUNT .....	_____	_____	
I HAVE A EDUCATION IRA OR			
STATE TUITION PROGRAM .....	_____	_____	
I HAVE A DISABILITY CLAIM PENDING .....	_____	_____	
I AM EXPECTING A PROPERTY SETTLEMENT .....	_____	_____	
I AM EXPECTING A LUMP-SUM PENSION .....	_____	_____	
I HAVE RE-PAID LOANS OR MADE GIFTS TO			
FAMILY MEMBERS IN LAST YEAR .....	_____	_____	To Whom? How much?

CO-SIGNED LOANS:

I CO-SIGNED A LOAN FOR SOMEONE ELSE. .... \_\_\_\_\_

SOMEONE ELSE CO-SIGNED A LOAN FOR ME .....

MY CO-SIGNER IS MAKING ALL THE PAYMENTS ..

I OWE ON A STUDENT LOAN .....

MY EX-SPOUSE AND I BOTH OWE SOME DEBTS ..

BANK ACCOUNTS:

I CURRENTLY HAVE A BANK ACCOUNT .....

I OWE MY BANK ON A LINE OF CREDIT

OVERDRAFT OR OTHER LOAN .....

I HAVE AN ACCOUNT WITH A CREDIT UNION ....

I OWE THE CREDIT UNION ON A LINE OF CREDIT

OVERDRAFT OR OTHER LOAN .....

BUDGET:

I RECEIVE TIP INCOME .....

I RECEIVE CHILD SUPPORT/ALIMONY .....

I RECEIVE COMMISSION INCOME .....

I RECEIVE DISABILITY INCOME .....

I RECEIVE SOCIAL SECURITY INCOME .....

I RECEIVE PENSION INCOME .....

I EXPECT MY INCOME TO CHANGE

IN THE NEXT 6 MONTHS .....

MY TOTAL HOUSEHOLD GROSS ANNUAL

INCOME IS APPROXIMATELY ..... \$ \_\_\_\_\_ per year

TYPE OF DEBT:

Vehicle Loans Approximately: \$ \_\_\_\_\_ Purchases / Leases / Both

Credit Cards Approximately: \$ \_\_\_\_\_

Medical Bills Approximately: \$ \_\_\_\_\_

Payday loans Approximately: \$ \_\_\_\_\_

Overdraft loans Approximately: \$ \_\_\_\_\_

Repo defecency Approximately: \$ \_\_\_\_\_

Judgments Approximately: \$ \_\_\_\_\_

OTHER DATA: Circle the number that applies.

NUMBER OF AUTOS THAT WE OWN .....: 0 1 2 3 4+

NUMBER OF HOUSES THAT WE OWN .....: 0 1 2 3 4+

NUMBER OF CHILDREN LIVING WITH US ...: 0 1 2 3 4+

NUMBER OF PRIOR BANKRUPTCIES .....: 0 1 2 3

I We believe that the answers to the above questions are correct and complete as of this date of: \_\_\_\_\_.

Signed: \_\_\_\_\_

Signed: \_\_\_\_\_

## Statement Mandated by Section 527(b) of the Bankruptcy Code

### IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES

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 bankruptcy 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 need 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 a chapter 13 case in which you repay your 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.

### ACKNOWLEDGMENT OF RECEIPT

The undersigned hereby acknowledges that Goldsmith & Guymon, P.C. has given me a copy of the above disclosure as required by 11 U.S.C. §527(b).

Date: \_\_\_\_\_

Date: \_\_\_\_\_

## Notice to Clients Who Contemplate Filing Bankruptcy

The purposes of this Notice and The Statement Mandated by Section 527(b) of the Bankruptcy Code, which you have been provided as a separate document are to make you aware of some of your obligations should you choose to file bankruptcy.

You are notified as follows:

1. All information that you are required to provide with your bankruptcy petition and thereafter in your case is required to be complete, accurate, and truthful.
2. All of your assets and all of your liabilities are required to be completely and accurately disclosed in the documents filed to commence your case.
3. The value of each asset must be stated as the replacement value of such asset after reasonable inquiry to establish such value. The replacement value means the value as of the date of the filing of the bankruptcy petition without deduction for costs of sale or marketing. With respect to property acquired for personal, family, or household purposes, replacement value means the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time of valuation
4. After reasonable inquiry, you are required to state your current monthly income as defined in section 707(b)(2) of the Bankruptcy Code.
5. In a case under Chapter 13, after reasonable inquiry, you are required to state your disposable income as determined in accordance with section 707(b)(2) of the Bankruptcy Code
6. Information that you provide during your case may be audited pursuant to the provisions of the Bankruptcy Code. Your failure to provide information may result in dismissal of your case or other sanctions, including criminal sanctions.

### ACKNOWLEDGMENT OF RECEIPT

The undersigned hereby acknowledges that Goldsmith & Guymon, P.C. has given me a copy of the above disclosure as required by 11 U.S.C. §527(a).

Date: \_\_\_\_\_

Date: \_\_\_\_\_