

DAVID M. SIEGEL & ASSOCIATES

CONFIDENTIAL BANKRUPTCY CONSULTATION QUESTIONNAIRE

◀ PLEASE PRINT CLEARLY ▶

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TODAY'S DATE ____ / ____ / ____

CLIENT INFORMATION

Name { Mr. / Mrs. / Ms. } First _____ Middle _____ Last _____

Social Security Number _____ - _____ - _____ Other Name(s) Used
in last 6 years _____

Address Number & Street _____ Apt. _____ City & State _____ Zip _____

County Circle One: Cook / Lake / DuPage / Will / Other _____

Mailing Address (If different than above) _____

SPOUSE (If Filing a Joint Petition)

Name { Mr. / Mrs. / Ms. } First _____ Middle _____ Last _____

Social Security Number _____ - _____ - _____ Other Name(s) Used
in last 6 years _____

CONTACT INFORMATION

Home Telephone () _____ - _____ Work Telephone () _____ - _____

Cellular Telephone(s) () _____ - _____ E-Mail Address(es) _____

() _____ - _____ _____

PRIOR BANKRUPTCY CASES

NONE

YES: Date Filed: ____ / ____ / ____ Date Dismissed: ____ / ____ / ____ Case Number: _____ Chapter: 7 / 13

Additional Case(s): _____

REAL ESTATE

NO REAL ESTATE or:

Description (circle one): Single Family Home / Two-Flat / Condominium / Other _____

Do you live there? (circle one):Yes / No

Address SAME or: _____ City & State _____ Zip _____
Number & Street _____ Apt. _____

Current Value \$ _____ **First Mortgage Lender** _____

Date Purchased _____ Address _____ Balance Owed \$ _____

Purchase Price \$ _____ _____ Monthly Payment \$ _____

Co-OwnerNone / Spouse / Other: _____ Amount Past Due \$ _____

_____ Account # _____ Surrender?Yes / No

Property Tax Arrears

No
Yes \$ _____

(If Yes): Sold?Yes / No

P.I.N. _____

Second Mortgage Lender _____

Address _____ Balance Owed \$ _____

_____ Monthly Payment \$ _____

Account # _____ Amount Past Due \$ _____

Other Lien(s) on Property or Judgment(s) entered:

Homeowner's/ Condominium Association: _____

Monthly Payment \$ _____ Amount Past Due \$ _____

ADDITIONAL REAL PROPERTY {Check box if yes, then list on the continuation page toward the end of this form.}

LANDLORD / TENANT

NO LANDLORD or TENANT(S), or, complete below for:

TENANT(S) and/or

LANDLORD:

Name and Address: _____ Term of Lease: Monthly / Yearly

_____ Expiration Date of Lease: _____

ADDITIONAL TENANT(S) OR LANDLORD {Check box if yes, then provide that information on the continuation page toward the end of this form.}

MOTOR VEHICLE #1

Year _____ Make _____ Model _____
Current Value \$ _____ Co-Owner? No / Yes: _____
Is it paid for?Yes / No If No, then provide finance company information below:
Finance Company _____ PMSI
Address _____

Co-Signer?No / Yes: _____

Do you intend to keep it?Yes / No
Is it insured? Yes / No
Is it leased? Yes / No
Balance Owed \$ _____
Monthly Payment \$ _____
Current?Yes / No
Date Purchased _____

MOTOR VEHICLE #2

Year _____ Make _____ Model _____
Current Value \$ _____ Co-Owner? No / Yes: _____
Is it paid for?Yes / No If No, then provide finance company information below:
Finance Company _____ PMSI
Address _____

Co-Signer?No / Yes: _____

Do you intend to keep it?Yes / No
Is it insured? Yes / No
Is it leased? Yes / No
Balance Owed \$ _____
Monthly Payment \$ _____
Current?Yes / No
Date Purchased _____

MOTOR VEHICLE #3

Year _____ Make _____ Model _____
Current Value \$ _____ Co-Owner? No / Yes: _____
Is it paid for?Yes / No If No, then provide finance company information below:
Finance Company _____ PMSI
Address _____

Co-Signer?No / Yes: _____

Do you intend to keep it?Yes / No
Is it insured? Yes / No
Is it leased? Yes / No
Balance Owed \$ _____
Monthly Payment \$ _____
Current?Yes / No
Date Purchased _____

ADDITIONAL MOTOR VEHICLE(S) {Check box if yes, then provide that information on the continuation page toward the end of this form.}

PROPERTY and ASSETS

Please disclose everything you have:

Fair Market Value:

- | | | | |
|-----|--|-----------------------------------|----------------|
| 1. | Cash in Hand | Yes / No | \$ _____ |
| 2. | Checking Account (Bank Name) _____ | Yes / No | \$ _____ |
| ... | Savings Account (Bank Name) _____ | Yes / No | \$ _____ |
| 3. | Security Deposit (i.e. one month's rent with landlord) | Yes / No | \$ _____ |
| 4. | Household Goods (TV, Audio, Furniture etc.) | Yes / No | \$ _____ |
| 5. | Antiques, Valuable Books, Valuable Collections | Yes / No | \$ _____ |
| 6. | Normal Clothing and Jewelry | Yes / No | \$ _____ |
| 7. | Furs, Expensive Clothing and Jewelry | Yes / No | \$ _____ |
| 8. | Firearms (Guns); Expensive Equipment (Sports, Hobby) | Yes / No | \$ _____ |
| 9. | Life Insurance Policies Term (no cash value/ cannot borrow) | Yes / No | \$ _____ |
| ... | Life Insurance Policies Whole (cash value/ can borrow against) | Yes / No | \$ _____ |
| | <u>Retirement and Financial Accounts:</u> | <u>ERISA Qualified or Exempt?</u> | |
| 10. | Annuities | <input type="checkbox"/> | Yes / No |
| 11. | Education I.R.A. / State Tuition Plan | <input type="checkbox"/> | Yes / No |
| 12. | I.R.A., Keogh, Profit Sharing | <input type="checkbox"/> | Yes / No |
| ... | 401(k) | <input type="checkbox"/> | Yes / No |
| ... | Deferred Comp. / E.S.O.P. / Other _____ | <input type="checkbox"/> | Yes / No |
| | Any other financial accounts? | | |
| 13. | Stocks (Ownership of Business) | Yes / No | \$ _____ |
| 14. | Interests in Ventures or Partnerships | Yes / No | \$ _____ |
| 15. | Government or Corporate Bonds | Yes / No | \$ _____ |
| 16. | Accounts Receivable | Yes / No | \$ _____ |
| 17. | Alimony, Maintenance or Support | Yes / No | \$ _____ |
| 18. | Tax Refunds Expected | Yes / No | \$ _____ |
| 20. | Inheritance Expected (within 6 months) | Yes / No | \$ _____ |
| 21. | Lawsuits or Claims current or potential (Injury and/or Workers Comp. included) | Yes / No | \$ _____ |
| 26. | Boats _____ | Yes / No | \$ _____ |
| 31. | Animals _____ | Yes / No | \$ _____ |
| ... | Other Assets or Valuables? Trailer or RV? | | |
| | Money owed to you? Someone else's property in your name? _____ | Yes / No | \$ _____ |

DESCRIPTION OF HOUSEHOLD

Marital Status: Single / Married / Divorced / Separated / Widow(er)

Dependents in the Household:

Name: _____ Age: _____ M / F / Relationship: _____

Name: _____ Age: _____ M / F / Relationship: _____

Name: _____ Age: _____ M / F / Relationship: _____

Name: _____ Age: _____ M / F / Relationship: _____

Name: _____ Age: _____ M / F / Relationship: _____

EMPLOYMENT INFORMATION

Name of Employer _____ Address of Employer
Number & Street _____

Job Title _____ City
& State _____ Zip _____

Working There Annual Income Rate
How Long? _____ (over the past 6 months) _____

EMPLOYMENT INFORMATION (SPOUSE)

Name of Employer _____ Address of Employer
Number & Street _____

Job Title _____ City
& State _____ Zip _____

Working There Annual Income Rate
How Long? _____ (over the past 6 months) _____

EMPLOYMENT INFORMATION (ADDITIONAL and/or PART-TIME JOB)

Name of Employer _____ Address of Employer
Number & Street _____

Job Title _____ City
& State _____ Zip _____

Working There Annual Income Rate
How Long? _____ (over the past 6 months) _____

MONTHLY INCOME

	Debtor	Spouse	Additional (Specify)
Paycheck- Gross Per Month:	\$ _____	\$ _____	\$ _____
Less Deductions:	\$ _____	\$ _____	\$ _____
Taxes & Social Security	\$ _____	\$ _____	\$ _____
Health Insurance	\$ _____	\$ _____	\$ _____
Union Dues	\$ _____	\$ _____	\$ _____
Pension/ Retirement	\$ _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____	\$ _____
Paycheck- Net Per Month:	\$ _____	\$ _____	\$ _____
Frequency of Pay:	Once a week/ Every other week Twice a month/ Other _____	Once a week/ Every other week Twice a month/ Other _____	
Operation of a Business	\$ _____	\$ _____	
Unemployment Benefits	\$ _____	\$ _____	
Alimony/ Support _____	\$ _____	\$ _____	
Social Security _____	\$ _____	\$ _____	
Pension/ Retirement _____	\$ _____	\$ _____	
Other _____	\$ _____	\$ _____	
TOTAL MONTHLY INCOME:	\$ _____		

Attach Pay Stubs (or other "pay advices") Below:

MONTHLY EXPENSES (average)

Housing:	Rent	\$ _____	
	Home Mortgage	\$ _____	Day of the month due: _____
	Second Mortgage	\$ _____	Day of the month due: _____
	Property Tax	\$ _____	None (included in mortgage payment)
	Homeowner's/ Renter's Insurance	\$ _____	None (included in mortgage payment)
	Home Repairs and Maintenance	\$ _____	
	Water & Sewer & Trash	\$ _____	
	Association Fees/ Assessment	\$ _____	
Utilities and Communication:	Power (Electricity & Gas)	\$ _____	
	Telephone (home)	\$ _____	
	Telephone (cellular)	\$ _____	
	Cable Television	\$ _____	
	Internet Access	\$ _____	
Personal Expenses:	Food (groceries & restaurants)	\$ _____	
	Clothing	\$ _____	
	Laundry & Cleaning	\$ _____	
	Medical & Dental	\$ _____	
	Gasoline, Tolls, Mass Transit	\$ _____	
	Recreation	\$ _____	
	Charitable Contributions (documented)	\$ _____	
Insurance:	Health Insurance	\$ _____	
	Automobile Insurance	\$ _____	
	Life Insurance	\$ _____	
Family Care:	Support to Others _____	\$ _____	Child Support, Maintenance, Alimony, etc.:
	Child Care/ Tuition _____	\$ _____	Current Behind\$ _____
Installment Payments:	Automobile Payment	\$ _____	Address of Recipient:
	Other Installment Payment	\$ _____	Number & Street _____
			City & State _____ Zip _____
TOTAL MONTHLY EXPENSES:		\$ _____	

SUMMARY OF FINANCIAL AFFAIRS

If the answer to any of the questions below is Yes, please answer to the best of your ability, including dates, amounts etc.:

1. State your **income** this year so far: \$ _____ **Spouse's income** this year so far: \$ _____
Last year: \$ _____ Last year: \$ _____
Year before: \$ _____ Year before: \$ _____

2. Did you or your spouse receive **Unemployment** and / or **Social Security** within the last three (3) years?
This year: \$ _____ Spouse this year: \$ _____
Last year: \$ _____ Last year: \$ _____
Year before: \$ _____ Year before: \$ _____

3. Have you made any **large payments** (over \$1,000) to any one creditor in the last 90 days?

4. Have you been involved in any **lawsuits**, or had any **garnishments, returns, or levies** within the past year?

5. Has any of your property been **repossessed** or **returned** to a creditor within the past year?

Item: _____	Item: _____
Finance Co: _____	Finance Co: _____
Date: _____	Date: _____

6. Have you **closed any bank accounts**, or transferred any property, or **given away any valuable asset** without full payment within the past year?

Name of Bank: _____	Name of Bank: _____
Type of Account: _____	Type of Account: _____
Approx. Date Closed: _____	Approx. Date Closed: _____
Amount: \$ _____	Amount: \$ _____

Other Transfers or Gifts: _____

7. Do you own a **safe deposit box**; and are you **holding any property** for someone else?

8. Have you **lived anywhere other than your current address** within the past three (3) years?

If yes, list addresses and dates:

Address: _____	Address: _____
_____	_____
Dates: _____	Dates: _____
From ___ / ___ To ___ / ___	From ___ / ___ To ___ / ___

9. Have you **sold or transferred any Real Estate** within the last four years?

10. Have you **owned a business** within the last four years?

DEBTS / CREDITORS

Please list all debts, large or small, including credit cards, medical bills, signature loans and all other debt:

(Real estate mortgage debt, current automobile loans, student loans and income tax debt already listed on previous pages.)

Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____	Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____
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Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____	Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____
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Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____	Creditor Name _____ Address Number & Street _____ City & State _____ Zip _____ Amount \$ _____ Account # _____ Debt was for: _____
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Creditor Name _____
Address
Number & Street _____
City &
State _____ Zip _____
Amount \$ _____ Account # _____
Debt was for: _____

Creditor Name _____
Address
Number & Street _____
City &
State _____ Zip _____
Amount \$ _____ Account # _____
Debt was for: _____

Creditor Name _____
Address
Number & Street _____
City &
State _____ Zip _____
Amount \$ _____ Account # _____
Debt was for: _____

Creditor Name _____
Address
Number & Street _____
City &
State _____ Zip _____
Amount \$ _____ Account # _____
Debt was for: _____

Creditor Name _____
Address
Number & Street _____
City &
State _____ Zip _____
Amount \$ _____ Account # _____
Debt was for: _____

Creditor Name _____
Address
Number & Street _____
City &
State _____ Zip _____
Amount \$ _____ Account # _____
Debt was for: _____

Creditor Name _____
Address
Number & Street _____
City &
State _____ Zip _____
Amount \$ _____ Account # _____
Debt was for: _____

Creditor Name _____
Address
Number & Street _____
City &
State _____ Zip _____
Amount \$ _____ Account # _____
Debt was for: _____

ADDITIONAL REAL ESTATE

PROPERTY #2		Do you live there? Yes / No
Description: (Circle One) Single Family Home / Two-Flat / Condominium / Other _____		Yes / No
Address: Same / or: Number & Street _____ Apt. _____ City & State _____ Zip _____		
First Mortgage (Name, Address and Account Number): _____ Balance Owed: \$ _____ _____ Monthly Payment: \$ _____ _____ Amount Past Due?: \$ _____	Current Value \$ _____ Date Purchased _____ Purchase Price \$ _____ Co-Owner: None / Spouse / Other: _____	
Second Mortgage (Name, Address and Account Number): _____ Balance Owed: \$ _____ _____ Monthly Payment: \$ _____ _____ Amount Past Due?: \$ _____	Property Tax Arrears \$ _____ <input type="checkbox"/> No Arrears (If Yes) P.I.N. _____ <input type="checkbox"/> Sold Other Lien(s) on Property: _____	

PROPERTY #3		Do you live there? Yes / No
Description: (Circle One) Single Family Home / Two-Flat / Condominium / Other _____		Yes / No
Address: Same / or: Number & Street _____ Apt. _____ City & State _____ Zip _____		
First Mortgage (Name, Address and Account Number): _____ Balance Owed: \$ _____ _____ Monthly Payment: \$ _____ _____ Amount Past Due?: \$ _____	Current Value \$ _____ Date Purchased _____ Purchase Price \$ _____ Co-Owner: None / Spouse / Other: _____	
Second Mortgage (Name, Address and Account Number): _____ Balance Owed: \$ _____ _____ Monthly Payment: \$ _____ _____ Amount Past Due?: \$ _____	Property Tax Arrears \$ _____ <input type="checkbox"/> No Arrears (If Yes) P.I.N. _____ <input type="checkbox"/> Sold Other Lien(s) on Property: _____	

ADDITIONAL TENANT INFORMATION

Name & Address: _____ Yearly Lease Yes / No Expires _____

_____ Monthly Lease Yes / No

Name & Address: _____ Yearly Lease Yes / No Expires _____

_____ Monthly Lease Yes / No

Name & Address: _____ Yearly Lease Yes / No Expires _____

_____ Monthly Lease Yes / No

ADDITIONAL MOTOR VEHICLES

VEHICLE #4	
Year _____ Make _____ Model _____	Paid For? Yes / No: If No: Finance Company (Name, Address & Account Number): _____ _____ _____
Do you intend to keep it? Yes / No	
Is the vehicle insured? Yes / No	
Co-Owner? No / Yes : _____	Monthly Payment \$ _____ Current? Yes / No
Is it leased? Yes / No Current Value \$ _____	Balance \$ _____ Co-Signer? No / Yes: _____

VEHICLE #5	
Year _____ Make _____ Model _____	Paid For? Yes / No: If No: Finance Company (Name, Address & Account Number): _____ _____ _____
Do you intend to keep it? Yes / No	
Is the vehicle insured? Yes / No	
Co-Owner? No / Yes : _____	Monthly Payment \$ _____ Current? Yes / No
Is it leased? Yes / No Current Value \$ _____	Balance \$ _____ Co-Signer? No / Yes: _____

FOR OFFICE USE ONLY

Chapter 7

Chapter 13

Credit Authorization _____

 Asset Acknowledgement _____
 Driver's License # _____
 Payroll Fax # _____
 Sheriff's Sale Date _____
 Property Tax Past Due? _____
 Other Urgencies _____
 Other Urgencies _____

Attorney's Fees \$ _____
 Court Filing Fee + \$ _____
Total Legal Fees = \$ _____
 Down/ Retainer - \$ _____
 Balance (to file) = \$ _____

Payment Plan

Electronic Funds Transfer
 Billing System
 Other _____

Attorney's Fees \$ _____
 Court Filing Fee + \$ _____
Total Legal Fees = \$ _____
 Amount Needed to File \$ _____
 Down/ Retainer - \$ _____
 Balance (to file) = \$ _____

Balance (paid through plan) \$ _____

Chapter 13 Monthly Plan Payment

Approximate Amount \$ _____

One plan payment needed before filing?

Payroll deduction order from paycheck of:
 Husband
 Wife
 Pay frequency:
 weekly
 every other week
 twice monthly
 other _____

Reason for Chapter 13

Mortgage arrears to be paid
 Save auto in default
 Not recommended for Chapter 7:
 Prior Ch. 7 discharge within 8 years
 Income (Above median/ Fail means test)
 Income (Fat budget/ Bad faith)
 Protect asset which is vulnerable in Ch. 7
 Real Estate equity
 Automobile
 Other _____
 Pay non-dischargeable debt:
 Parking Tickets
 Income Tax Arrears
 Child Support Arrears
 Other _____

Checklist

- Asset considerations
- Post-petition condo assn. fees
- Outstanding liens on property?
- Credit Union/ Cross-collateralization issues?
- A.R.M. may increase
- Effect of prior cases:
 - Discharge issues
 - Stay issues
 - Eligibility
- Reaffirmation Agreement needed?
 - More work involved
 - Budget

Initial contact attorney _____

Office: Loop
 Waukegan
 Wheeling
 Joliet
 Aurora

TO DO:

- Pay Stubs: We will need copies of all of your **pay stubs** for the 60 days immediately prior to filing the case. Start collecting your pay stubs now, and be prepared to send all of those to our office right before we file the case with the bankruptcy court.
- Income Tax Returns: Obtain copies of **federal income tax return transcripts** for the _____ year(s) prior to the filing of this case. Call the IRS promptly to request those documents: **800/ 829-1040** If no return was filed for any of those years you must file one now, or explain why it is not required.
- Credit Counseling: **Credit counseling must be completed** less than 180 days before the bankruptcy case is filed. This office will give you contact information for approved agencies. The payment for credit counseling is made directly to the provider. Note that two separate classes are required, one before the case can be filed, and a different class after the case is filed.
- Income and Property: Inform us of any substantial **change in your income** which occurs before your case is filed. Also promptly inform us of any **property transfer** to you or from you before the case is filed.
- Real Estate Value: Provide this office a copy of a "Market Valuation" for your Real Estate. This is usually available for no charge from a local real estate agent.
- Property Tax: Check with the county treasurer's office to determine the status of your property tax payments.

For information about Bankruptcy please visit our website at: www.bankruptcy-lawyers-chicago.com

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847/ 520-8100

**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 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 the 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 preparer, can give you legal advice.

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appear on Official Form 22, Statement of Current Monthly Income, are required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during you case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

