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Free Consultation Questionnaire

This is a somewhat lengthy questionnaire, but in answering these questions you will be gathering all of the materials that you will need to make the most of your initial interview and allow us to help you determine how to most effectively resolve the problems you are facing. Take your time, be thorough, and if you have any questions, you can give us a call at (209) 267 - 1381 or send us an email by going to our website, www.mikemcenroe.com and clicking on the Contact Us link at the top of the page.

If there are some issues that seem urgent or questions that you need to have answered immediately just fill out what you can and bring it in along with whatever other items from the Checklist on the last page that you can gather and we'll go from there.

I. Personal Information.

- a. Please enter your name as it appears on your Social Security Card

Your Name: _____ Spouse's Name: _____

b. Residence Address: _____

c. Mailing Address:
(If different from residence) _____

c. Phone Number: _____ Cell Phone: _____

d. Email address: _____

How did you hear about us? _____

2. What is your age? You: _____ Spouse: _____

3. Marital Status : () Married () Divorced () Single, never married

Divorce Date (if applicable): _____

- 4. Have you filed for bankruptcy in the last 8 years, or had a bankruptcy petition dismissed in the last 6 months? () Yes () No If Yes, which chapter? _____
- 5. Have you lived in California for at least three years? () Yes () No
- 6. Are you current on your federal taxes? () Yes () No State Taxes? () Yes () No
- 7. How many dependents do you list on your tax return? _____
- 8. Do you have child support or alimony obligations? () Yes () No Are they Current? () Yes () No
- 9. Do you have a student loan? () Yes () No
- 10. What is your total credit card debt? \$ _____.
- 11. Have you taken cash advances, or made credit card purchases in the last 90 days? () Yes () No
- 12. Please list the year make and model of your car(s) including whether they are diesel, if they have an extra cab, or super cab, etc. etc. Go to <http://www.kbb.com> to get an estimated 'private party' value.

| Year | Make, Model, & Mileage | Estimated Value | How much you owe |
|------|------------------------|-----------------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |

- a. Do you owe on any other items (such as a boat, RV, quad, or motorcycles)? If so, please list the items, what you owe on each item, and their current fair market values. To get the estimated value you can go to www.nada.com to get the estimated 'private party' values of the items.

| Year | Make & Model | Estimated Value | How much you owe |
|------|--------------|-----------------|------------------|
| | | | |
| | | | |
| | | | |

- 13. Have you had to return any property to a creditor, had anything repossessed? () Yes () No

If so, what was returned or repossessed? _____

On what date? _____

14. Do you have any judgments against you or wage garnishments? () Yes () No
If so, please bring in any paperwork related to the matter, such as notices, court orders, or anything else relevant to the matter.

15. Do you own any Real Property () YES () NO

Instructions: Under the description of property, indicate the acreage if it is open land, if it is a home indicate how many bedrooms and the address of the property. You can go to <http://www.zillow.com> to get a rough estimate of the value of your home or property.

| Description & Address of Property | Value of property | Amount owed on property. | Name of Cosigner or Joint owner. |
|-----------------------------------|-------------------|---|----------------------------------|
| | \$ | 1 st Mortgage: \$ _____ 2 nd Mortgage \$ _____ | |
| | \$ | 1 st Mortgage \$ _____ 2 nd Mortgage \$ _____ | |

16. Have you received a notice of default? () Yes () No

If so, on what date? _____

17. Have you owned a business in the last 6 years? () Yes () No

If so, are your debts primarily from the operation of the business? In other words, are more than 50% of your total debt related to your business? () Yes () No

18. Have you had an accountant in the last two years? () Yes () No

BANK ACCOUNTS

Please list all of your bank accounts. This includes any and *all* bank accounts on which your spouse or yourself are named. For example, if you have a joint account with your child or a relative, it must be listed.

| Name of Bank & Type of account | Amount |
|--------------------------------|--------|
| | \$ |
| | \$ |
| | \$ |

19. Have you closed a bank account in the last year? () YES () NO

If so, please fill out the table on the next page.

| Name of Bank & Type of account | Date Closed |
|--------------------------------|-------------|
| | |
| | |
| | |

20. Has a Bank taken funds from your account? () YES () NO

If so, which bank? _____

Do you participate in a retirement or investment plan such either through your employer, or through a personal IRA or other retirement fund?

| Name of Institution | Type of Plan | Name of Beneficiary | Current Balance | Do you have any loans against the plan? |
|---------------------|--------------|---------------------|-----------------|---|
| | | | \$ | () Yes () No |
| | | | \$ | () Yes () No |

21. DO YOU HAVE A SAFE DEPOSIT BOX? () YES () NO

a. If so, where is it located? _____

Your Budget

Table of Income

Instructions: If you're married, you'll need to fill out both columns in the table below, if you're living with another person and they contribute to your household expenses, then their contribution should be entered into the field which reads "other income."

| Income | You | Your Spouse |
|---|-----|-------------|
| 1. Monthly gross wages, salary, and commissions: (Prorate if not paid monthly) | | |
| 2. Estimate monthly overtime: | | |
| 3. SUBTOTAL: | | |
| 4. LESS PAYROLL DEDUCTIONS: a. Payroll taxes and social security: b. Insurance: c. Union dues: d. Other (Specify: | | |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | | |
| 6. TOTAL NET MONTHLY TAKE HOME PAY: | | |
| 7. Regular income from operation of business or profession or farm: | | |
| 8. Income from real property | | |
| 9. Interest and dividends: | | |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's dependents: | | |
| 11. Social security or government assistance of any kind (Specify): | | |
| 12. Pension or retirement income | | |
| 13. Other monthly income (Specify): | | |
| 14. Subtotal of lines 7 through 13: | | |
| 15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14) | | |

Table of Expenses

Does your spouse live in a different house? () YES () NO

| Expenses | Amounts |
|--|---|
| 1. Monthly rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? b. Is property insurance included? | \$ _____ a. () YES () NO b. () YES () NO |
| 2. Utilities: a. Electricity and gas or propane: b. Water and sewer c. Telephone (land line + cell phone) d. Other _____. | a. \$ _____ b. \$ _____ c. \$ _____ d. \$ _____ |
| 3. Home maintenance (repairs and upkeep) | \$ _____ |
| 4. Food (including eating out) | \$ _____ |
| 5. Clothing | \$ _____ |
| 6. Laundry and dry cleaning | \$ _____ |
| 7. Medical and dental expenses (include co-pays and deductions) | \$ _____ |
| 8. Transportation (gas, maintenance, or public transit, but not car payments) | \$ _____ |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ _____ |
| 10. Charitable contributions | \$ _____ |
| 11. Insurance (not deducted from wages or included in mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other | a. \$ _____ b. \$ _____ c. \$ _____ d. \$ _____ e. \$ _____ |
| 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) | \$ _____ |
| 13. Installment payments: a. Auto b. Other c. Other | a. \$ _____ b. \$ _____ c. \$ _____ |
| 14. Alimony, maintenance, and support paid to others | \$ _____ |
| 15. Payments for support of additional dependents not living at your home | \$ _____ |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ _____ |
| 17. Other: _____ | \$ _____ |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$ _____ |

STATEMENT OF MONTHLY NET INCOME

- a. Average monthly income from line 15 from Table of Income above \$ _____
- b. Average monthly expenses from Line 18 of Table of Expenses above \$ _____
- c. Monthly net income (a. minus b.) \$ _____

Your Occupation: _____ Name of Your Employer: _____

How long employed? _____

Spouse's Occupation: _____ Name of Spouse's Employer: _____

How long employed? _____

Do you anticipate any substantial increase or decrease in income in the coming year? () YES () NO

If so, please briefly explain:

CURRENT GROSS MONTHLY INCOME

INSTRUCTIONS: The values entered for income should be your **GROSS** monthly income. Gross income means your total income before any deductions and expenses. Please include **gross** wages and salary, **gross** receipts from running your business, income from rental property, interest, dividends, and royalties, pension or retirement income, contributions to household expenses such as child or spousal support, unemployment compensation, and disability payments.

Each of these entries should be your actual gross income for the months indicated, rather than your average monthly income. These figures will be necessary for your "means test" which we can explain when you come in.

| | Your Income | Spouse's Income |
|------------------|-------------|-----------------|
| Six months Ago | \$ _____ | \$ _____ |
| Five Months Ago | \$ _____ | \$ _____ |
| Four Months Ago | \$ _____ | \$ _____ |
| Three Months Ago | \$ _____ | \$ _____ |
| Two Months Ago | \$ _____ | \$ _____ |
| Last Month | \$ _____ | \$ _____ |

SIX MONTH TOTAL: \$ _____ \$ _____

Checklist For Your Consultation:

- Last two tax return & any correspondence with IRS.
- A credit report.** Bringing a credit report (or having us print them out for you) will ensure that all of your creditors are listed in the bankruptcy.
You can get a free credit report by going to www.annualcreditreport.com. Request a credit report, **NOT** a credit score (they charge \$15 for the score). The page will ask you for some personal information including your SSN. You will then be prompted to select which credit agency's report you'd like. It is best if you can get all three. You will be required to answer a series of security questions for each report. If this poses a problem for you, or you simply do not wish to print out 100+ pages of material on your printer we can do this for you at the office for a fee of \$50.
- Estimated value of car(s), (truck(s), RV, ATV, or other vehicles and 'toys'. The estimated private party value of such items of property can be found at www.kbb.com or www.nada.com
- Estimated value of the house. If your house has not recently been appraised, you can look up your address on www.zillow.com for a ballpark estimate.
- Three months of bank statements **from all accounts. Including any where your or your spouse's name is on the account.**
- Letters from creditors and collections agencies.
- Documents regarding any suits or judgments against you, wage garnishments and levies.
- Any notice of default or foreclosure.
- Marital settlement agreements and divorce papers (unless you were divorced more than five years ago).
- Copies of your titles or pink slips to your cars, trucks, boats, and recreational vehicles.
- Your Social Security Card.
- Six months of pay stubs.
- Bring in a completed **Free Consultation Questionnaire** or fill out an online **Rapid Import Form**. If you have an urgent situation or are having trouble with the form, you can call us (209) 267 - 1381 and we can make an appointment to go over the matters you need addressed immediately and discuss the information and documents we will need.