

**BANKRUPTCY INTERVIEW SHEET**

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

**YOUR EMAIL ADDRESS:** \_\_\_\_\_

Spouse's Name (if you are married) \_\_\_\_\_

If you are divorced, do you and your spouse still jointly own property or owe debts. Or do you guarantee that she or he doesn't have to pay a debt? If so, please explain what debts or property.

Are you filing jointly? \_\_\_\_\_

State and County you live in: \_\_\_\_\_

You will have a hearing about 4-6 weeks after you file. You must give us your correct address and make certain it is correct on your copy of the bankruptcy. If you do not give us your correct address you may not get notice of your hearing and you may miss your hearing. If you fail to attend your hearing, you will have additional court costs and attorney fees. Additionally, you will have to file for bankruptcy all over again. **DO NOT MISS YOUR HEARING!** The Court will not continue your hearing and your case will be dismissed.

Social Security Numbers:

Husband \_\_\_\_\_

Wife \_\_\_\_\_

TELEPHONE NO: work: \_\_\_\_\_ home: \_\_\_\_\_

1. List the Names and Ages of any Children or Dependents \_\_\_\_\_

2. Name Address and Telephone number of someone in case we have to reach you \_\_\_\_\_

**BUSINESS SECTION**

**(IF YOU DO NOT OWN A BUSINESS, SKIP TO THE NEXT PAGE AND THE PERSONAL SECTION ITEM 3)**

Describe Type? \_\_\_\_\_

Sole Proprietorship \_\_\_ Partnership \_\_\_ Corporation \_\_\_ Other \_\_\_\_\_

A. Business Assets:

Inventory FMV \_\_\_\_\_

Accounts Receivable \_\_\_\_\_

Equipment FMV \_\_\_\_\_

Cash \_\_\_\_\_

Other \_\_\_\_\_

B. Business Debts: If this is a business bankruptcy list the debts on the last pages in the secured or unsecured sections List any Special problems or questions here \_\_\_\_\_

C. Attach any financial information Balance Sheets, Income Statements and Cash Flow Statements

D. Net Profit (Loss) YTD: \_\_\_\_\_  
Net Profit (Loss) Last year \_\_\_\_\_

E. Do you want to liquidate the business by filing a Chapter 7 Bankruptcy? \_\_\_\_\_

F. Do you want to file for Chapter 13 or 11 to request court to give you 3 to 5 years to pay your debts? \_\_\_\_\_ (A Chapter 13 can be used for debt levels up to \$1,250,000).

G. List any transfers from the business to yourself or related persons within the last year that were valued at over \$600.00.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

H. List any payments that were made that were more than the regular payments for services and materials.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I. If you are paid compensation, list it and how you are paid.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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## PERSONAL BANKRUPTCY SECTION

### PERSONAL ASSETS:

A. **DO YOU OWN A HOME OR ANY OTHER REAL PROPERTY?** \_\_\_\_\_

APPROXIMATE VALUE: \_\_\_\_\_ Address of your home \_\_\_\_\_

Who do you jointly own the Home with? \_\_\_\_\_

If you have any second homes or other real property list it's address the value of it and any mortgage on it that you owe:

Name of 1<sup>st</sup> Mortgage \_\_\_\_\_ Amount \_\_\_\_\_

Name of 2<sup>nd</sup> Mortgage \_\_\_\_\_ Amount \_\_\_\_\_

Name of 3<sup>rd</sup> Mortgage \_\_\_\_\_ Amount \_\_\_\_\_

Name of any other lein \_\_\_\_\_ Amount \_\_\_\_\_

**LIST ALL OTHER REAL PROPERTY INTERESTS**

**B. OTHER REAL ESTATE?**

Type of Real Property	Value	Debt on the Property	Mortgage company

**C. LIST ALL OTHER AUTOS, BOATS, JET SKIS, 4 WHEELERS, MOTORCYCLES**

Do you have any of these items or AUTOS: Yes \_\_\_\_\_ No \_\_\_\_\_

- a.) YEAR \_\_\_\_\_ MAKE \_\_\_\_\_ VALUE \_\_\_\_\_  
AMOUNT OF LOAN \_\_\_\_\_
- b.) YEAR \_\_\_\_\_ MAKE \_\_\_\_\_ VALUE \_\_\_\_\_  
AMOUNT OF LOAN \_\_\_\_\_
- c.) YEAR \_\_\_\_\_ MAKE \_\_\_\_\_ VALUE \_\_\_\_\_  
AMOUNT OF LOAN \_\_\_\_\_
- d.) YEAR \_\_\_\_\_ MAKE \_\_\_\_\_ VALUE \_\_\_\_\_  
AMOUNT OF LOAN \_\_\_\_\_

Rooms of Furniture:

Bedrooms	Living Rooms	Dinettes	Tvs
Stereos	Other Items	Value of Your Furniture (normally less than 2000)	

**D. LIST ANY OTHER ASSETS WITH VALUE GREATER THAN \$1,000**

(List the Item its value and the amount of any lien on the item and who that lien is to Include specifically checking and bank accounts even if less than 1000 dollars and the nature of any bank account and where it is

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**E. . List any transfers to yourself or related persons within the last year of items over 600 dollars in value if this was an exchange for something of equal value or payment for services list what services.**

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F. List all Lawsuits or Judicial Proceedings that you are involved in: \_\_\_\_\_

G. Have you been garnished? **Have you had any real or personal property attached by liens?** Have you had any property repossessed or taken away?

H. Have you given anyone a lien on property within a year or has a lien been taken on any of your property within the last year? \_\_\_\_\_

I Have you lost sold or had any property stolen or destroyed within the last year?

J Does anyone have any property that belongs to you or have you given any property away?

K Have you seen any other attorney within the last year? \_\_\_\_\_

Have you filed bankruptcy before if so when and where and what Chapter did you file? \_ **L**

M When did you file your Taxes last and are you due a refund?

N Are you involved in any divorce proceeding if so this may affect your divorce? \_\_\_\_\_

O Do you have any inheritance that you will be getting soon?

4. INCOME \_ NET MONTHLY ("take home pay if employee or "average net profit per month" if self-employed)

HUSBAND \$ \_\_\_\_\_

Name and Address of Employer \_\_\_\_\_

Your Type of Work and Name of Your Position \_\_\_\_\_

WIFE \$ \_\_\_\_\_

Name and Address of Employer \_\_\_\_\_

Your Type of Work and Name of Your Position \_\_\_\_\_

ANY OTHER INCOME List Amount and Type \_\_\_\_\_

\$ \_\_\_\_\_ TOTAL INCOME \$ \_\_\_\_\_

Income earned for the last 2 years

2000 \_\_\_\_\_  
1999 \_\_\_\_\_  
1998 \_\_\_\_\_

If you live in the Eastern District of Kentucky attach the last 2 years of Income taxes last 6 months of bank statements and titles of any vehicles and a copy of your Deed and Mortgage. (The Eastern District is the Lexington Area and Eastern half of the state East of Frankfort and Shelbyville Kentucky).

**A. WHAT ARE YOUR APPROXIMATE MONTHLY LIVING EXPENSES EXCLUDING ANY DEBT YOU WANT TO DISCHARGE IN BANKRUPTCY?**

(i.e., RENT OR MORTGAGE, UTILITIES, FOOD, MEDICAL, AUTO GAS, REPAIR, AND PAYMENTS, CLOTHING, CHILD SUPPORT, INSURANCE, RECREATION)

Rent \_\_\_\_\_  
Taxes \_\_\_\_\_  
Home Maintenance if any \_\_\_\_\_  
Utilities Electric and Gas \_\_\_\_\_  
    Phone \_\_\_\_\_  
    Water \_\_\_\_\_  
    Garbage \_\_\_\_\_  
    Cable \_\_\_\_\_  
Clothing \_\_\_\_\_  
Laundry \_\_\_\_\_  
Food \_\_\_\_\_  
Entertainment \_\_\_\_\_  
Medical \_\_\_\_\_  
Dental \_\_\_\_\_  
Car Payment \_\_\_\_\_  
Car Repair \_\_\_\_\_  
Gasoline \_\_\_\_\_  
Insurance     Life \_\_\_\_\_  
                  Health \_\_\_\_\_  
                  Auto \_\_\_\_\_  
Child Support \_\_\_\_\_  
Alimony Payments \_\_\_\_\_  
Day Care \_\_\_\_\_  
Any Other Expenses List \_\_\_\_\_  
\_\_\_\_\_

TOTAL EXPENSES:             \$ \_\_\_\_\_

NET INCOME:                 \$ \_\_\_\_\_

Income Minus Expenses     \$ \_\_\_\_\_

**NOTE If you have Income greater than your Expenses this is your ability to pay a Chapter 13. DO YOU REALLY WANT TO PAY INTO A CHAPTER 13? If your income is greater**

**than your expenses and you don't want to pay into a Chapter 13 you may want to go back and look at your income and expenses.**

**5. DEBTS:**

A. APPROXIMATE TOTAL AMOUNT OF CREDIT CARD DEBT \_\_\_\_\_

B. APPROXIMATE AMOUNT OF OTHER DEBTS \_\_\_\_\_  
(excluding Real Estate & Auto Loan)

C. TOTAL APPROXIMATE DEBTS \_\_\_\_\_

D. TYPES AND AMOUNTS OF NON DISCHARGEABLE DEBTS indicate these debts here including tax debts and student loan debts. Non Dischargeable Debts include Criminal Acts, Fraud, Drunk Driving Accidents, Child Support, or Alimony? Many of these debts may be discharged anyway if you tell us we can discuss with you how you may be able to get a discharge anyway such as a hardship discharge. Fraud includes if you charged over 1000 dollars within 60 days of filing. Please give the Names Address Amounts and Nature of these Debts. If you charged over 1000 dollars to any creditor within the last 90 days identify the creditor and the Debt. If you have any Judgments against you list that or judgment liens on your home. You must tell us if you have a judgment on your home. You may not know that you have one and you may want to get a title check. During your bankruptcy will be your only chance to remove a judgment or tax lien on your home. Include these debts in your list of debts in your bankruptcy they may be bankruptable anyway and be certain to discuss the possibility of bankrupting any of these debts anyway even if you have been told by other attorneys that you cant bankrupt these debts. If you have any of these list them now for discussion and in the unsecured section of debts at the end as well. Failure to list a debt may cost you extra time court costs and attorney fees to include it later. Also indicate if any finance company has a lien on your household goods. Certain taxes are dischargeable if they are over 2 years old and you filed your returns on time. Talk to us about it the calculation of time is odd. During 2001 2000 and 1999 returns are not dischargeable 1998 is. Taxes can be bankrupted in a 13 but there are rules that must be followed.

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E. STUDENT LOANS: DUE DATE: \_\_\_\_\_ OWE \_\_\_\_\_

To Whom Name Amounts and Addresses If you owe for a student loan talk to us about the possibility of a hardship discharge.

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F. TAX DEBTS: AGENCY \_\_\_\_\_ TAX YEAR \_\_\_\_\_ OWE \_\_\_\_\_

G. ANY JUDGMENT LIEN ON YOUR HOUSE. CREDITOR \_\_\_\_\_  
JUDGMENT DATE \_\_\_\_\_ OWE \_\_\_\_\_

H. Any special Concerns or questions you have place it here and go over it with us \_\_\_\_\_



Address \_\_\_\_\_  
Type of Security \_\_\_\_\_  
Amount \_\_\_\_\_

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Type of Security \_\_\_\_\_  
Amount \_\_\_\_\_

**Unsecured Debts and Debts with cosigners if you need additional pages copy last the last page**

Indicate if the Debt is Cosigned and Indicate if Debt is to Government or for Alimony or Support

Nature of Debt \_\_\_\_\_  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
Amount \_\_\_\_\_

Nature of Debt \_\_\_\_\_  
Name \_\_\_\_\_  
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