



Confidential Questionnaire

Please Fully Complete (even if only one spouse is filing)

Debtor's Name: _____

Co-Debtor's Name: _____

Address: _____

Address: _____

City: _____ MI, Zip: _____

County: _____

Debtor's SS# _____ - _____ - _____ Age: _____

Co-Debtor .SS# _____ - _____ - _____ Age: _____

Home Phone: _____

Debtor's Cell: _____ Debtor's Work: _____

Co-Debtor's Cell: _____ Co-Debtor. Work: _____

Debtor's E-Mail: _____

Co-Debtor's E-Mail: _____

1. **SINGLE MARRIED DIVORCED SEPARATED WIDOWED**

2. How many people are living in your household? _____

3. Have you lived in Michigan the last 180 days? Yes No

4. **HAVE YOU EVER FILED BANKRUPTCY BEFORE?** Yes No

<i>What Chapter?</i>	<i>Date Case Filed</i>	<i>Did You Get a Discharge?</i>	<i>If Yes, List Date of Discharge</i>	<i>If Dismissed, List Date and Reason</i>
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Husband (Male): _____

Wife (Female): _____

OFFICE USE ONLY

Date: _____ JMZ AEM AMB

Emergency: Yes No

FILE BY: _____

FILE AFTER: _____

Reason: _____

523 issues: Yes No Maybe Unknown

707 issues: Yes No Maybe Unknown

Reason: _____

Means Test Required: Yes No

Consumer Debtor Business Debtor

7 / 13 I / J Fed. State

Ref. By: _____

Dependents/Persons You Support Who Are Living With You	
<u>Age</u>	<u>Relationship</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

OFFICE USE ONLY

Notes: _____

ESTIMATED INCOME

ESTIMATED INCOME		Office Use Only										
<p>1. Are you employed? a. Where: _____ b. Job Title: _____ c. How Long Have You Worked There: _____ d. Rate of Pay: \$ _____ per hour / annual Ave. Gross Pay e. How often do you get paid? (before taxes are taken out) Circle One Weekly, Bi Weekly, 2 x month, 1 x month</p>	<p>Yes No \$ _____</p>											
<p>2. Is your spouse employed? a. Where: _____ b. Job Title: _____ c. How Long Have You Worked There: _____ d. Rate of Pay: \$ _____ per hour / annual Ave. Gross Pay e. How often do you get paid? (before taxes are taken out) Circle One Weekly, Bi Weekly, 2 x month, 1 x month</p>	<p>Yes No \$ _____</p>											
<p>3. Do you and/or your spouse receive any of these benefits, if yes, how much per month:</p> <table style="width: 100%; border: none;"> <tr> <td>Unemployment \$ _____ / \$ _____</td> <td>Disability \$ _____ / \$ _____</td> </tr> <tr> <td>Social Security \$ _____ / \$ _____</td> <td>VA Benefits \$ _____ / \$ _____</td> </tr> <tr> <td>Pension \$ _____ / \$ _____</td> <td>Family Assistance \$ _____ / \$ _____</td> </tr> <tr> <td>Child Support \$ _____ / \$ _____</td> <td>Spousal Support \$ _____ / \$ _____</td> </tr> <tr> <td>Other \$ _____ / \$ _____</td> <td></td> </tr> </table>	Unemployment \$ _____ / \$ _____		Disability \$ _____ / \$ _____	Social Security \$ _____ / \$ _____	VA Benefits \$ _____ / \$ _____	Pension \$ _____ / \$ _____	Family Assistance \$ _____ / \$ _____	Child Support \$ _____ / \$ _____	Spousal Support \$ _____ / \$ _____	Other \$ _____ / \$ _____		<p>\$ _____ (Total for Line 3)</p>
Unemployment \$ _____ / \$ _____	Disability \$ _____ / \$ _____											
Social Security \$ _____ / \$ _____	VA Benefits \$ _____ / \$ _____											
Pension \$ _____ / \$ _____	Family Assistance \$ _____ / \$ _____											
Child Support \$ _____ / \$ _____	Spousal Support \$ _____ / \$ _____											
Other \$ _____ / \$ _____												
<p>4. Income or Rents received from a Room Mate or Rental Property.</p>	<p>\$ _____</p>											
<p>5. How much does your business earn each month before expenses:</p>	<p>\$ _____</p>											
<p>6. What is your annual household income from ALL SOURCES before taxes are taken out? (Add #s 1 – 5 here)</p>	<p>\$ _____</p>											
<p>7. Have you received any large sums of money in the last 6 months? When did you receive it? _____ From where: _____</p>	<p>\$ _____</p>											
<p>8. Do you expect your income to increase or decrease by more than 10% in the next 12 months for any reason? <input type="checkbox"/> Yes <input type="checkbox"/> No How Much?</p>	<p>\$ _____</p>											
<p>9. Do you expect to receive any settlement payments, employment buyouts, inheritance, or other sums of money in the next 12 months? How much do you expect to receive? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>\$ _____</p>											
<p>10. Do you, your spouse, or your dependents receive any regular contributions to your household income from any source not listed above? How much?</p>	<p>Yes No \$ _____</p>											
<p>11. Do you regularly contribute to a 401K or other retirement plan? \$ _____ per pay</p>	<p>\$ _____</p>											
<p>12. Are you repaying a 401K loan from your paycheck? How much per pay period: \$ _____ \$ _____</p>	<p>\$ _____</p>											
<p>13. Are your wages being garnished? How Much? \$ _____</p>	<p>Yes No</p>											
<p>14. Do you receive a car allowance through your paycheck? How Much \$ _____</p>	<p>Yes No</p>											
<p>15. What was your household gross income reported on your tax returns last year?</p>	<p>\$ _____</p>											

AVERAGE MONTHLY HOUSEHOLD EXPENSES

What are your estimated average household **MONTHLY** expenses? For example, if you pay \$600 for 6 months of car insurance, you would list \$100 per month average payment. Try to be as accurate as possible. We need this information to properly evaluate your situation. But please, don't agonize over the figures here. This just gives us a rough idea of where you are financially. You will have a chance to make corrections later. **DO NOT INCLUDE EXPENSES RELATED TO A BUSINESS.**

HOUSING EXPENSES:

Rent Payment _____
 1st Mortgage payment or mobile
 home payment _____
 2nd Mortgage/ Equity Loan _____
 3rd Mortgage/ Equity Loan _____
 Association Fees _____
 Lot Rent Payment _____

Are real estate taxes Included in your mortgage
 Yes No

Is your homeowners insurance Included in your mortgage
 Yes No

UTILITIES

Electricity _____
 Gas _____
 Water _____
 Telephone (land line) _____
 Cell Phone _____
 Verizon AT&T Sprint MetroPC Nextel
 Cable/ Internet _____
 Wow Comcast Direct TV Ameritech Dish
 Trash Pick Up _____
 Security / Alarm Service _____

BASIC NEEDS

Home maintenance _____
 Food _____
 Clothing _____
 Laundry (dry cleaning, soap) _____
 Medical expenses NOT paid
 By insurance (Co Pays, glasses) _____
 Dental expenses / braces _____

TRANSPORTATION

Public Transportation _____
 Gasoline for All Vehicles _____
 Auto Registration (per month) _____

INSTALLMENT PAYMENTS

Vehicle 1 Buy / Lease _____
 Vehicle 2 Buy / Lease _____
 Vehicle 3 Buy / Lease _____
 Vehicle 4 Buy / Lease _____

INSURANCE (NOT deducted from pay)

Mortgage Insurance (not paid with mortgage) _____
 Renter's Insurance _____
 Life Insurance _____
 Health Insurance _____
 Disability Insurance _____
 Automobile Insurance _____
 Other Insurance _____

TAXES

IRS/State of MI payments _____
 Property Taxes _____

OTHER EXPENSES

Alimony or Child Support _____
 Support someone Outside your home _____
 College tuition / Books _____
 Private school tuition for minors _____
 School expenses (books / supplies) _____
 Children's activities _____
 School lunches _____
 Diapers / formula _____
 Physical therapy / Therapist _____
 Prescriptions (out of pocket) _____
 Personal care Items _____
 Pet supplies/food/vet _____
 Newspapers, magazines, books _____
 Storage fees _____
 Lawn care / snow removal _____
 Rent to own furniture _____
 Student loans _____
 Probation fees / restitution _____
 Recreation _____
 Union dues _____
 Licensing fees _____
 Tools of the trade _____
 Business development _____
 Rental property mortgage / expenses _____
 Expenses for Operation of Business _____
 Other _____

Please list the approximate TOTAL amount that you owe for each category of debt? Estimates are fine, once you retain us we will obtain your credit report and you will have an opportunity to add specific creditors before your case is filed.

DO NOT LIST MONTHLY PAYMENTS IN THIS SECTION

Credit Cards & Store Charges:	\$ _____	Child Support Arrearages:	\$ _____
Personal Loans:	\$ _____	Alimony Spousal Arrearages:	\$ _____
Medical Bills:	\$ _____	IRS Tax Obligations:	\$ _____
Debts to Family:	\$ _____	Student Loans:	\$ _____
Judgments:	\$ _____	Court Ordered Fines / Restitution:	\$ _____
Utilities:	\$ _____	Bad Checks:	\$ _____
Repossessed Vehicles:	\$ _____		
401K Loans:	\$ _____		
Business Debt:	\$ _____		
Other:	\$ _____		

Part A. REAL PROPERTY (LAND) Do you own, are you buying or part owner in an Real Property (home, cottage, vacant land)? **Do not include property here that is deeded to a corporation you own.** Yes No

<p>Residence / Home</p> <p>\$ _____ Original Purchase Price Date of Purchase: _____</p> <p>\$ _____ Fair Market Value of Home</p> <p>\$ _____ 1st Mortgage Balance (Amt. Owing)</p> <p>Name of Mortgage Company: _____</p> <p>\$ _____ 2nd Mortgage/Equity Line Balance Name of Mortgage Company: _____</p> <p>\$ _____ 3rd Mortgage/Equity Line Balance Name of Mortgage Company: _____</p> <p>Available Equity \$ _____</p> <p>Are you current on the mortgages? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Is there a foreclosure sale pending? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Identify all co-owners or persons listed on the deed: _____ _____</p> <p>Date Last Refinanced: _____</p>	<p>Other Real Property: Cottage / Other Real Property</p> <p>\$ _____ Original Purchase Price Date of Purchase: _____</p> <p>\$ _____ Fair Market Value of Home</p> <p>\$ _____ 1st Mortgage Balance (Amt. Owing)</p> <p>Name of Mortgage Company: _____</p> <p>\$ _____ 2nd Mortgage/Equity Line Balance Name of Mortgage Company: _____</p> <p>\$ _____ 3rd Mortgage/Equity Line Balance Name of Mortgage Company: _____</p> <p>Available Equity \$ _____</p> <p>Are you current on the mortgages? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Is there a foreclosure sale pending? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Identify all co-owners or persons listed on the deed: _____ _____</p> <p>Date Last Refinanced: _____</p>
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Are you on the deed to anyone else's property, i.e. your parents' home or cottage? Yes No

OFFICE USE ONLY

Notes: _____

Part B. Personal Property (Schedule B)

For each type of property listed below, indicate whether you own any property of that category, and, if you do, fill in the remaining information. For property acquired for personal or family use. Use garage sale values, not what you paid for it. Do not list property owned by your business.

Type of Personal Property	Office Use Only
<p>1. Cash on hand \$ _____</p> <p>2. Do you have accounts such as checking, savings, CDs money market accounts at any bank or credit union? Account 1. Name of Financial Institution: _____ Type of Account: _____ Names on account: _____ Approximate Balance \$ _____ Account 2. Name of Financial Institution: _____ Type of Account: _____ Names on account: _____ Approximate Balance \$ _____</p> <p>3. Security deposits held by utility companies, landlord Name of party holding security deposit: _____ Name of party holding security deposit: _____</p> <p>4. Household goods (value of your furniture, appliances etc if you sold it all at a garage sale): Do you own any original art work, first edition books or records? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>5. Do you own any furs and/or jewelry, watches, rings? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>6. Do you own sports, photographic, hobby equipment, or firearms? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>7. Do you have any interest in insurance policies? Circle those that apply Term Whole Life Variable</p> <p>8. Do you own any Annuities: Husband \$ _____ Wife \$ _____ <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>9. Do you own or have an interest in an education IRA, (529 plan) as defined in 26 USC § 530(b)(1)? <input type="checkbox"/> Yes <input type="checkbox"/> No _____</p> <p>10. Do you own or entitled to a pension or profit sharing? Husband \$ _____ Wife \$ _____</p> <p>11. Do you own an IRA? Husband \$ _____ Wife \$ _____</p> <p>12. Do you own any stocks, bonds or mutual funds? Husband \$ _____ Wife \$ _____</p> <p>13. Do you have any ownership interest in a corporation or limited liability company? If yes, if you sold it, what could you sell your interest for? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of the corporation or LLC: _____ Description of your interest: _____ Does the corporation or LLC own any equipment, inventory, or real property? <input type="checkbox"/> Yes <input type="checkbox"/> No _____ Did you personally guarantee any loans for the corporation or LLC? <input type="checkbox"/> Yes <input type="checkbox"/> No How Much? \$ _____</p> <p>14. Do you have any ownership interest in a partnership or joint venture? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, if you sold it, how much could you sell your interest for? \$ _____ Name of the partnership or joint venture: _____ Description of your interest: _____ Does the partnership or joint venture own any equipment, inventory, or real property? <input type="checkbox"/> Yes <input type="checkbox"/> No _____ Did you personally guarantee any loans for the partnership or joint venture? <input type="checkbox"/> Yes <input type="checkbox"/> No How Much? \$ _____</p> <p>15. Do you own any bonds, i.e. savings bonds, treasury bonds, etc.? <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____</p> <p>16. Does anyone owe you any money? Who: _____</p> <p>17. Does anyone owe you alimony or child support? Husband _____ Wife <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>18. Did you receive a tax refund in the last 12 months and/or did anyone repay any money owed to</p>	

Type of Personal Property

Office Use Only

- you? Type of payment: _____ When received: _____
19. Can you claim any ownership rights to any property that you are not on the title? Yes No

20. Do you have an equitable, future interest, or interest in a life estate? Yes No
21. Are you going to receive a tax refund next year (Q20)? Yes No \$ _____
22. Can you sue anyone for anything now or in the future (Q20)? Yes No

23. Do you have a claim against your employer or for workers compensation (Q20)? Yes No
24. Do you own or have an interest in any patents, copyrights, trademarks or other intellectual property? _____
25. Do you own or have an interest in any franchises or licenses? _____
26. Do you own or have any interest in automobiles, trucks, trailers, or other vehicles & accessories? Yes No
- Vehicle 1. Make: _____ Model: _____ Year: _____ Value: _____ Bal. Owed: _____
Lender/Leasing Co. _____ Owner: _____
- Vehicle 2. Make: _____ Model: _____ Year: _____ Value: _____ Bal. Owed: _____
Lender/Leasing Co. _____ Owner: _____
- Vehicle 3. Make: _____ Model: _____ Year: _____ Value: _____ Bal. Owed: _____
Lender/Leasing Co. _____ Owner: _____
- Vehicle 4. Make: _____ Model: _____ Year: _____ Value: _____ Bal. Owed: _____
Lender/Leasing Co. _____ Owner: _____
29. Do you own boats, motors or accessories? Yes No
- Boat 1. Make: _____ Model: _____ Year: _____ Value: _____ Mo. Payment: _____
Lender/Leasing Co. _____ Owner: _____
- Boat 2. Make: _____ Model: _____ Year: _____ Value: _____ Mo. Payment: _____
Lender/Leasing Co. _____ Owner: _____
30. Do you own any four wheelers, snow mobiles, jet ski or other recreational vehicle? Yes No
- Type 1. Make: _____ Model: _____ Year: _____ Value: _____ Mo. Payment: _____
Lender/Leasing Co. _____ Owner: _____
- Type 2. Make: _____ Model: _____ Year: _____ Value: _____ Mo. Payment: _____
Lender/Leasing Co. _____ Owner: _____
31. Do you own any aircraft or accessories? Yes No
32. Do you own any office equipment, supplies, used in a business? (Do not include equipment owned by your company) _____
33. Do you own any machinery, fixtures, tools used in your trade? (Do not include items owned by your company) _____
34. Do you own any inventory? (Do not include items owned by your company) Yes No
35. Do you own any pets? _____
36. Do you own any crops, growing or harvested? Yes No
37. Do you own any farming equipment and/or implements? Yes No
38. Do you own any farm supplies, chemicals, feed? Yes No
39. Do you own or have an interest in any personal property of any kind what so ever? Yes No

QUESTIONS REGARDING YOUR FINANCIAL AFFAIRS

Office Use Only

- 1. Were more than half your debts incurred for business purposes? Yes No
- 2. Have you taken any cash advances from any credit card or other financial institution within the last 6 months? When? _____ How Much \$ _____
From where? _____ Yes No
- 3. Have you used your credit cards in the last 6 months? _____ Yes No
- 4. Have you purchased any luxury goods in the last 90 days? _____ Yes No
- 5. In the last 3 years, have you paid any IRS taxes by a credit card or other type of loan? _____ Yes No
- 6. Have any on of your debts been incurred by fraud, i.e. have you lied about your financial status or made other misrepresentations to obtain credit? Yes No
- 7. Do you owe or can you be sued for intentional injuries you caused to others or property? These debts may not be dischargeable. Yes No

8. Are you listed on anyone else's bank account or financial accounts? Yes No

- Account 1. Name of Financial Institution: _____ Type of Account: _____
Names on account: _____ Approximate Balance \$ _____
- Account 2. Name of Financial Institution: _____ Type of Account: _____
Names on account: _____ Approximate Balance \$ _____
- Account 3. Name of Financial Institution: _____ Type of Account: _____
Names on account: _____ Approximate Balance \$ _____
- Account 4. Name of Financial Institution: _____ Type of Account: _____

- 9. Do you expect to receive an inheritance or life insurance proceeds in the next year? _____ Yes No
- 10. Have you sued anyone in the last 5 years or are you currently involved in a law suit? If yes, why: _____ Yes No
- 11. Have you been injured at work, in a car accident, or a slip and fall incident in the last 6 years? _____ Yes No
- 12. Are you currently receiving medical care for an injury? _____ Yes No
- 13. Are you expecting to receive a monetary settlement for a judgment of divorce or other court proceeding? _____ Yes No

14. Is anyone holding property that belongs to you? Yes No
EXAMPLE: your parents have a vehicle in their name because you did not have good credit but it's your car and you make the payments.
What are the items? _____
Name of person holding it? _____

15. State the gross amount of income you and your spouse have received from employment, trade or from operation of business received during last 2 years.
Husband: YTD _____ Last Year: _____ 2 Years Ago: _____
Wife: YTD _____ Last Year: _____ 2 Years Ago: _____

16. State the gross amount of income you and your spouse have received sources

other than from employment, trade or from operation of business received during last 2 years.

Husband: YTD _____ Last Year: _____ 2 Years Ago: _____

Wife: YTD _____ Last Year: _____ 2 Years Ago: _____

17. Have you paid any creditors, credit cards, mortgage payments, etc. more than \$600 in the last 90 days? Yes No
Name of Creditor: _____ Dates & Amts Pd. _____
Name of Creditor: _____ Dates & Amts Pd. _____
Name of Creditor: _____ Dates & Amts Pd. _____
Name of Creditor: _____ Dates & Amts Pd. _____
18. Have you transferred any money or property to family members and/or friends in the last 6 years? This includes paying friends and family members back money you borrowed. If yes, then list who you paid, how much & when: _____

19. List all law suits and administrative proceedings that you were a party within **one year**. Identify plaintiff, case number, court. Yes No

20. Have you had any property or paychecks garnished, seized, or attached under any legal proceeding within the last year? Please list creditor, date and amount. Yes No

21. Have you had any repossessions, foreclosures or returns within one year? Identify creditor, date of repo, foreclosure or return, description & value of property. Yes No

22. Have you assigned property for the benefit of creditors? Identify creditor, date of assignment, description & value of property Yes No

23. Have you made charitable contributions or given gifts of more than \$200 in the last year? Please list. Yes No

24. Have you sold or transferred any property within the last 2 years? Yes No

25. Have you transferred any property to a self settled trust within the last 10 years? Yes No

26. Have you closed any financial accounts within the last year? Yes No

27. Do you have any Safety Deposit Boxes? If yes, where: _____ Yes No
28. Have you received a set off for a debt in the last 90 days? _____ Yes No
29. Are you holding any property for another person? _____ Yes No

PLEASE BRING THE FOLLOWING DOCUMENTS WITH YOU

It is extremely important that you gather the following paperwork and bring it with you when we discuss your bankruptcy case or go to court on the matter. These documents allow the professionals at Sterling Bankruptcy Center to evaluate your situation and many of these documents are required to prepare your case and required by the court. Bringing them with you to your consultation will help us help you more effectively. If possible, bring copies of the documents with you, otherwise originals are fine.

- Driver's license or state issued I.D.
- Social Security card (or other document with your Social Security number on it)
- Your tax returns for the past 2 years.
- Recent pay stub for a typical pay period (we will eventually need the last 6 mos. pay stubs)
- Titles for all vehicles that you own, including boats, mobile homes, and motorcycles.
- If you are leasing a car, you do not have an ownership interest and therefore do not have title.
- If you cannot find your title, you must go to the Secretary of State and get a duplicate title in time for your court hearing. If you cannot get one in time, you will most definitely have to come back for another hearing.
- If you own or are buying a house or rental property, you must bring the following list of items.
- Recorded Deed (warranty or quit claim) or land contract
- Recorded mortgage(s) for all real property you own or are buying
- Mortgage balance statement (the amount of money you owe)
- Property tax bill (SEV) that shows assessed value
- Divorce judgments and property settlements
- Pension plan documents if you have a pension or 401K
- Stock and bond certificates (if you own these items)
- Past 6 months Bank account Statements for all accounts
- Copies of complaints, judgments, and/or garnishments
- Letters from attorneys or collection agencies
- Check book and check register

If You Own A Business, Please Also Bring:

- 6 months of all business bank statements
- Commercial lease
- Business loan documents including personal guarantees
- Shareholder / Operating Agreement
- Titles to all vehicles owned by the business
- Recent Profit and Loss Statement
- Recent Balance Sheet
- Recorded Deeds to all properties owned by the business
- Recorded mortgages to all properties owned by the business
- Itemized list of all inventory and/or assets owned by the business

If you have questions or concerns about these documents, please contact me today. I can help you understand the importance of gathering these documents and how to obtain copies if necessary. I look forward to speaking with you about your bankruptcy case.

We are a Debt Relief Agency helping people file for bankruptcy relief under the Bankruptcy Code. Let us help you decide if bankruptcy is right for you.