



Confidential Questionnaire

Please Fully Complete

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: _____ Ref. By: _____
 Co-Debtor's Cell: _____ Co-Debtor. Work: _____
 Debtor's E-Mail: _____
 Co-Debtor's E-Mail: _____

OFFICE USE ONLY

Date: _____
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

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>
Husband (Male):	_____	_____	_____	_____	_____
Wife: (Female):	_____	_____	_____	_____	_____

OFFICE USE ONLY

Notes: _____

ESTIMATED INCOME

		Office Use Only
1. Are you employed? Where: _____	Yes No	
2. Is your spouse employed? Where: _____	Yes No	
3. How much do you make per pay period before taxes are taken out? a. How often do you get paid? _____	\$ _____	
4. How much does your spouse make per pay period before taxes are taken out? How often does your spouse get paid? _____	\$ _____	
5. How much does your business earn each month before expenses:	\$ _____	
6. Estimated monthly expenses paid out for the operation of your business:	\$ _____	
7. Do you or your spouse receive child or spousal support?	Yes No	
8. How much child or spousal support do you/spouse receive each month?	\$ _____	
9. Do you and/or your spouse receive any of these benefits, if yes, how much per month: Unemployment \$ _____ Disability \$ _____ Social Security \$ _____ VA Benefits \$ _____ Pension \$ _____ Family Assistance \$ _____		
10. What is your annual household income from ALL SOURCES before taxes are taken out? (Add #s 3 – 9 here)	\$ _____	
11. Have you received any large sums of money in the last 6 months? When did you receive it? _____	\$ _____	
12. Do you expect your income to increase or decrease by more than 10% in the next 12 months for any reason?	Yes No	
13. 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?	Yes No \$ _____	
14. Do you, your spouse, or your dependents receive any regular contributions to your household income from any source not listed above? How much?	Yes No \$ _____	
15. Do you regularly contribute to a 401K or other retirement plan? \$ _____	Yes No	
16. Are you repaying a 401K loan from your paycheck? How much per pay period?	Yes No \$ _____	
17. Are your wages being garnished? _____	Yes No	
18. Do you receive a car allowance through your paycheck?	Yes No	
19. What was your household gross income reported on your tax returns last year?	\$ _____	

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.

- | | | | | |
|-----|---|-----|----|-------|
| 1. | Rent or mortgage payment | | | |
| | Are real estate taxes included in payment? | Yes | No | _____ |
| | Are property tax included in payment? | Yes | No | _____ |
| 2. | Second Mortgage / Equity Line Payment | | | _____ |
| 3. | Condo or homeowners association fees | | | _____ |
| 4. | Utilities | | | _____ |
| | Electricity | | | _____ |
| | Heating | | | _____ |
| | Water / Sewage | | | _____ |
| | Cable / Internet | | | _____ |
| | Garbage pick up | | | _____ |
| | Telephone (land line) | | | _____ |
| | Cell Phone | | | _____ |
| | Security System | | | _____ |
| | Other | | | _____ |
| 5. | Home maintenance (repairs and upkeep) | | | _____ |
| 6. | Food (cash you spend on food) | | | _____ |
| 7. | Amount of food stamps you spend | | | _____ |
| 8. | Clothing | | | _____ |
| 9. | Laundry and dry cleaning | | | _____ |
| 10. | Medical and Dental Expenses | | | _____ |
| 11. | Public transportation | | | _____ |
| 12. | Automobile upkeep | | | _____ |
| | Gasoline (How many times do you | | | |
| | fill up the tank and what does it cost each time?) | | | |
| | Debtor # Per Week _____ x \$ _____ | | | _____ |
| | Debtor # Per Week _____ x \$ _____ | | | _____ |
| 13. | Newspapers, magazines, school books, Recreation | | | _____ |
| 14. | Charitable contributions: _____ | | | _____ |
| 15. | Insurance (not deducted from wages) | | | _____ |
| | Homeowner's or renter's | | | _____ |
| | Life | | | _____ |
| | Health | | | _____ |
| | Auto | | | _____ |
| | Disability | | | _____ |
| 16. | Taxes (not deducted from wages | | | |
| | or included in mortgage payment) | | | _____ |
| 17. | Installment payments | | | _____ |
| | Vehicle _____ | | | _____ |
| | Vehicle _____ | | | _____ |
| | Other _____ | | | _____ |
| 18. | Alimony / Spousal Support / Child Support Payments NOT deducted from pay | | | _____ |
| 19. | Payments Supporting Dependents Not Living At Home | | | _____ |
| 20. | Support Paid For Elderly or Disabled | | | _____ |
| 21. | Expenses For Operating Your Business | | | _____ |
| 22. | Other expenses: | | | _____ |
| 23. | Child Care Expenses | | | _____ |

Please list the approximate amount that you owe for each category of debt?

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:	\$ _____		

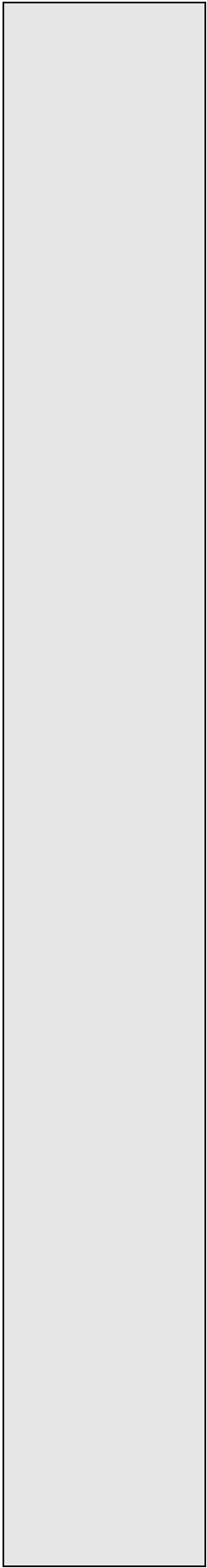
Do You Own or Have an Interest in Any Real Property?		Yes	No
If Yes, please provide the following information.			
Residence / Home		Other Real Property: Cottage / Other Real Property	
\$ _____	Original Purchase Price	\$ _____	Original Purchase Price
	Date of Purchase: _____		Date of Purchase: _____
\$ _____	Fair Market Value of Home	\$ _____	Fair Market Value of Home
\$ _____	1 st Mortgage Balance (Amt. Owing)	\$ _____	1 st Mortgage Balance (Amt. Owing)
\$ _____	2 nd Mortgage/Equity Line Balance	\$ _____	2 nd Mortgage/Equity Line Balance
	Available Equity \$ _____		Available Equity \$ _____
Are you current on the mortgages?	Yes No	Are you current on the mortgages?	Yes No
Is there a foreclosure sale pending?	Yes No	Is there a foreclosure sale pending?	Yes No
Identify all co-owners or persons listed on the deed:		Identify all co-owners or persons listed on the deed:	
_____		_____	
_____		_____	
Date Last Refinanced: _____		Date Last Refinanced: _____	

QUESTIONS REGARDING YOUR FINANCIAL AFFAIRS

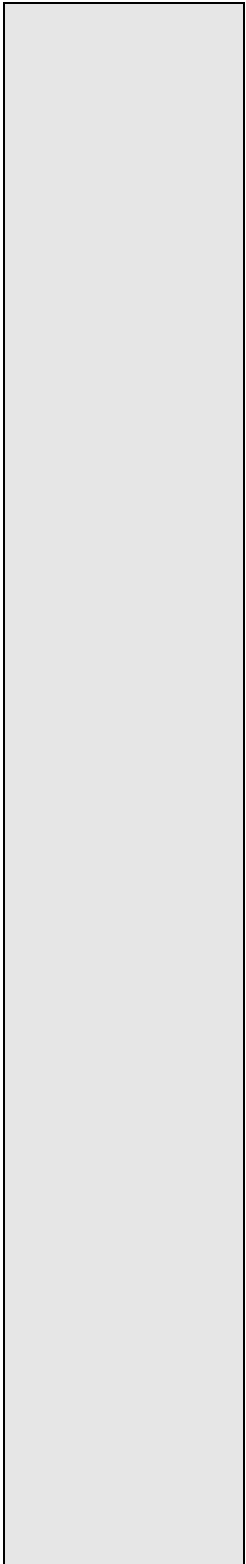
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|--|-----|----|
| 1. Were more than half your debts incurred for business purposes? | Yes | No |
| 2. Have you taken any cash advances from any credit card or other financial institution within the last 6 months? | Yes | No |
| 3. Have you used your 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 |

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|---|-----|----|
| 7. Do you owe for student loans whether directly or based on a guarantee for someone else? These debts are generally non-dischargeable. | Yes | No |
| 8. Do you owe any court ordered restitution? These debts are generally non-dischargeable. | Yes | No |
| 9. Do you owe any alimony, child and/or spousal support? These debts are generally non-dischargeable. | Yes | No |
| 10. Do you owe any monies for income taxes not paid? These debts are generally non-dischargeable. | Yes | No |
| 11. Do you owe for intentional injuries to others? These debts may not be dischargeable. | Yes | No |
| 12. Do you have any debts or obligations that were incurred by your intentional acts? These debts may not be dischargeable. | Yes | No |
| 13. Do you own or have any interest in real property such as a home, rental or vacation property, or vacant land? _____ | Yes | No |
| 14. Do you own or have any interest in automobiles, trucks, trailers, or other vehicles & accessories? | Yes | No |
| 15. Do you have accounts such as checking, savings, CDs money market accounts at any bank or credit union? _____ | Yes | No |
| 16. Have you given a security deposit to any landlord, utility, or anyone else? | Yes | No |
| 17. Does the value of your household items, i.e. stove, refrigerator, televisions, computer, printer, etc., if sold at a garage sale exceed \$8,000.00? | Yes | No |
| 18. Do you own any books, art work, collectables, collections, antiques, stamps, coins or other items of value? | Yes | No |
| 19. Do you own furs or jewelry? | Yes | No |
| 20. Do you own any firearms, sports, photographic or other hobby equipment? | Yes | No |
| 21. Do you own or have any interest in insurance policies? | Yes | No |
| 22. Do you own or have any interest in any annuities? | Yes | No |
| 23. Do you own or have any interest in an education IRA or trust? | Yes | No |
| 24. Do you own or have any interest in any retirement accounts such as IRA's, pensions, profit sharing, KEOGH's? _____ | Yes | No |
| 25. Do you own a business or have any interest in the stock or interest in an incorporated or unincorporated business? _____ | Yes | No |
| 26. Do you own or have an interest in a partnership or joint venture? | Yes | No |
| 27. Do you own or have an interest in any government or corporate bonds, or | | |



- | | | |
|---|-----|----|
| other negotiable or non-negotiable instruments? | Yes | No |
| 28. Does anyone owe you any money? | Yes | No |
| 29. Are you entitled to commissions, wages, or other money from prior employment or work performed in the past but not yet paid? | Yes | No |
| 30. Are you entitled to any alimony, maintenance, child support, or property settlement? | Yes | No |
| 31. Do you have any equitable or future interests, life estates or other interests related to real estate? | Yes | No |
| 32. Do you have an interest in a decedent's estate? | Yes | No |
| 33. Do you have any interest in any contingent or non contingent claims of any nature, including tax refunds, set offs, counter claims, etc.? | Yes | No |
| 34. Do you own or have an interest in any intellectual property, including, without limitation, patents, trademarks, copyrights? | Yes | No |
| 35. Do you own or have an interest in any intangibles such as licenses or franchises? | Yes | No |
| 36. Do you own or have any interest in any customer or client lists? | Yes | No |
| 37. Do you own or have any interest in boats, motors, or related accessories? | Yes | No |
| 38. Do you own or have any interest office equipment, furnishing and supplies? | Yes | No |
| 39. Do you own or have an interest in any machinery, fixtures, equipment, or supplies used in business? | Yes | No |
| 40. Do you own or have an interest in any inventory? | Yes | No |
| 41. Do you own or have an interest in any animals such as pets? | Yes | No |
| 42. Do you own or have an interest in any farm, farming equipment, or related assets? | Yes | No |
| 43. Can you sue anyone? _____ | Yes | No |
| 44. Do you own or have an interest in anything not listed or mentioned above? | 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.

- 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

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
- Deeds to all properties owned by the business (Recorded if you have it)
- 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.