CLIENT QUESTIONNAIRE

Thank you very much for calling The Law Offices of Stephen Marshall for legal assistance relating to your debt problems. We can provide you with the most helpful and accurate advice only if we have a complete and accurate understanding of your current financial situation.

Please fill out this form as completely as possible. Please provide us with emergency phone or address contact information. If you have e-mail, please let us know - this is an excellent way for us to contact you and we can use e-mail to keep you up-to-date with legal topics of interest.

If you don't understand a question, please ask for assistance. We ask that you list each and every financial obligation you have in the "creditor boxes." If you need more space, please use the back or photocopy the page of boxes.

Please also remember to list every creditor to whom you are obligated. This means, for example, that if you have co-signed for your nephew's car loan, that car lien-holder is your creditor. Similarly, you should list debts even if you think the creditor has written off the loan or if you think that someone else may pay the bill in the future (i.e. a medical bill that may be covered by insurance). Please provide us with the correspondence address for each creditor rather than the billing address.

If you have copies of your bills, please bring them with you to our office. We also ask that you bring a paycheck stub or provide payroll information for both you and your spouse. Even if your spouse does not want to participate, we still need to know about your household expenses and income.

One of the most important items of information that you can provide relates to whether a debt is "secured" or "unsecured." A "secured" debt is a debt that is backed by collateral, such as a house, car or even household items. By contrast, an "unsecured" debt is backed only by your signature. Examples of unsecured debts are credit card bills and medical bills. Please note that many finance companies ask you to list household goods at the time you obtain your loan. This usually means that you may have given the finance company a security interest in your property.

Finally, if you have a house or car, you will need a copy of the insurance declarations page – not just the insurance card.

Again, thank you for choosing the Law Offices of Stephen Marshall. We will make every effort to see to it that your experience as our client is a pleasant one. We thank you for allowing us to serve you.

PERSONAL INFORMATION

Emergency Action Alert

Foreclosure?
Repossession?
Wage Garnishment?

Today's date:				
How did you hear abou	t us?			
Your Name (as it appears o	n Soc. Sec. Card):	Date	of Birth:	
Maiden name/fo	rmer names:			
Social Security Number	:: N	Marital status:		
Your address:		Apt. #:	Rent	Own
City:	State: Zip:	County:		
Home phone:	Work phone:	Cell/Beeper:_		
E-Mail address:				
Name and # of s	omeone who could reach yo	ou in an emergency:		
Spouse's Name:	Date of	birth:	_ E-mail:	
Spouse's maider	n/former name:			
Spouse's social s	security number:	Spouse's work p	ohone:	
Spouse's home a	address and home phone (if	different from yours):		

If less than 2 years, please list previous addresses, beginning with the most recent:

	Marital Sta	atus:	
Yours	elf	Spouse	
dren Age	Relationshin	Does child	Child support
1190		live with you?	\$ paid/received
me:			
		Yourself Iren	Age Relationship Does child live with you?

Income & Expenses

	Yourself	Spouse
How often are you paid?		
GROSS PAY PER PAYCHECK		
Payroll deductions:		
- FICA (Soc. Sec.)		
- Federal tax		
- Medicare		
- State tax		
- Insurance		
- Savings/bonds		
- Uniform/union		
- Pension/401(k)		
- 401(k) loan		
- Credit Union savings		
- Credit Union loan		
- Child support		
- Garnishments		
TAKE HOME PAY PER PAYCHECK:		
Other sources of income (please describe)		

Household Expenses

	Household expenses	Attorney's Notes
Rent/mortgage payments		
Electric bill		
Gas bill		
Water/sewer		
Telephone		
Cable TV		
Home maintenance		
Food		
Clothing		
Laundry/dry cleaning		
Medical/dental _		
Gasoline/bus fare		
Entertainment		
Charity/church		
Homeowners/renter's insurance		

Life insurance				
Health insurance (not deducted from pay)				
Auto insurance				
Non-payroll taxes				
Car/truck payment				
Alimony				
Child support paid out				
Child care expenses				
	(for a	attorney's use	 e only)	

Emergency matter	rs			
Are you curren	tly facing a r	nortgage foreclosure:		
If so, how do yo	ou know:			
For what month	is the foreclosu	re scheduled:		
Are you curren	tly facing a <u>v</u>	vehicle repossession:		
If so, who is the	finance compar	ny?		
How far are you	behind?			
Yearly income				
Year	Gross income/year	Where employed?	Spouse's gross income/year	Where was spouse employed?
2023 (year to date)				
2022				
2021				
Tax returns				
Year	Tax returns filed?	If not, why not	Spouse filed tax returns?	If not, why not?
2022				
2021				
2020				
Has the IRS, th filed against yo		ny other taxing entity eve	er advised you th	nat a tax lien has been
Within the last describe:	ten (10) year	rs, have you or your spou	use not filed tax	returns? If so, please

Has a lawsuit ever been filed against you - has a sheriff's deputy ever served a summons upon you?

Lawsuit filed against you by:	Reason for lawsuit & date lawsuit served on you	County where filed	Case number	Status now

Have your wages ever been garnished?

Who is garnishing	When did garnishment begin	How much \$ taken to date	Is garnishment on-going	Who is plaintiff's lawyer?

Have you ever lost a house to a mortgage foreclosure?

Mortgage	Foreclosing law firm	When was	Address of lost property	Status
company/lender		house sold		now

Please identify any real estate that is in your name.

Property address	Date purchased	Purchase price	Value now	Total debt owed on property

Please identify any cars or trucks you own.

Year/make/model of vehicle & mileage	Date purchased	In whose name	Value now	Total debt owed on property

Are you currently involved in a car accident claim, workers' compensation claim or any other claim that may result in money damages payable to you?

Please describe:			

Please identify any bank accounts you own.

Name of bank	Checking/ savings?	In whose name	Current balance	Any other loans or credit cards with this lender?

Please identify any pension, 401(k)or profit-sharing programs in which you participate

Name of financial institution	Type of plan	In whose name	Are you still contributing?	Current balance	Any loans against this plan?

Other assets not yet described (i.e. boats, stocks/bonds, antiques, musical instruments, valuable collections, insurance policies with cash value, guns, sporting equipment, jewelry, etc.)

Asset description	Current value	Who owns this asset?	Has asset been pledged as collateral for a loan?

Have you ever lost a car to repossession?

Car finance company	When was vehicle seized	Vehicle make/model	Have you received notice that you still owe money on vehicle?

		Yes/No	Name of	c	Amount borrow	ed w/in
lone any of the follow	ving		lender/tr	ansieree	last 60 days	
Used credit cards						
Taken cash advances						
Taken out any new loa	ns					
Gave away or sold any worth more than \$600	property					
During the last 2 year done any of the follow		Yes/No	Name of lender/tr	ansferee	Amount	
Sold or transferred real	l property					
Transferred property to relative or business ass						
Repaid money to a frie	end /relative					
Borrowed any money f	from a friend					
Have you ever filed a	Chapter 7 or	a Chapto	er 13 bank	ruptcy before?	•	
Type of bankruptcy (Ch. 7 or Ch. 13	Date filed		case pleted or issed?	When was case closed by Court	Case number	Former BK lawyer
	Date filed	comp	oleted or	case closed	Case number	
	Date filed	comp	oleted or	case closed	Case number	
	Date filed	comp	oleted or	case closed	Case number	
(Ch. 7 or Ch. 13		comp	oleted or issed?	case closed by Court		lawyer
(Ch. 7 or Ch. 13 Personal Statement.	During the cou	comp dism	oleted or issed?	case closed by Court		lawyer
(Ch. 7 or Ch. 13 Personal Statement.	During the cou	comp dism	oleted or issed?	case closed by Court		lawyer
(Ch. 7 or Ch. 13 Personal Statement.	During the cou	comp dism	oleted or issed?	case closed by Court		lawyer
	During the couwn words why	rse of you need	oleted or issed? ur case, you I to file ban	case closed by Court	"why are you filing	lawyer g for bankruptcy
Personal Statement. Please tell us in your o	During the couwn words why	rse of you need	oleted or issed? ur case, you I to file ban	case closed by Court	"why are you filing	lawyer g for bankruptcy

DISCLOSURE CERTIFICATE

I, the undersigned, hereby attest and affirm that all debts, whether joint debts, co-signed debts, claims or lawsuits for collection of debts, whether disputed or not, have been listed on my questionnaire.

I acknowledge that my attorneys rely on the information provided in this questionnaire in order to assist and advise me, and that it is my responsibility to provide my attorneys with a full, complete and accurate financial disclosure. I further agree to update my attorneys with regard to any incomplete information contained herein.

I further acknowledge that in the event a creditor is omitted from any bankruptcy petition filed by my attorneys as a result of an omission on this questionnaire, I will not have the protection of the Bankruptcy Court from actions by that creditor.

Date	Signature		
Date	Signature		

Avoiding Conflicts of Interest

Our law firm has represented many clients in the area over the past several years. In very rare cases, we must decline to accept a case because of a potential conflict of interest with another present or former client. For example, we would not be able to represent you if you are currently engaged in litigation with another of our clients.

	Please advise us as to the following:	
1.	Are you presently married: Spouse's name:	
2.	Has your spouse ever filed a bankruptcy?	
3.	Are you currently involved in a divorce or child custody case?	
	Name of opposing party:	
4.	Have you ever been divorced: Name of former spouse:	_
5.	Have you ever filed a lawsuit against anyone?	
	Name of the other party in this lawsuit:	
6.	Has anyone ever sued you? Who:	
	Why were you sued?:	
7.	Have you ever been to Court for any reason not described above (include criminal charge compensation, social security, eviction, car accident cases, divorce or child support	
	Type of case:	
	Name of opposing party:	
	What happened in this case:	
	Type of case:	
	Name of opposing party:	
	What happened in this case:	

Taxes Due

Internal Revenue So	ervice Account N	umber:
Address:		
		to IRS for tax year:
Return filed?	In whose name:	Installment agreement filed?
Dept. of Revenue	Account N	umber:
Address:		
		to IRS for tax year:
Return filed?	In whose name:	Installment agreement filed?
Other taxes:		Account number:
		Taxes due (total)
In whose name:		Return filed?
Other taxes:		Account number:
Address:		
What type of tax is this?	Tax year:_	Taxes due (total)
In whose name:		Return filed?

Mortgages & Real Estate

First Mortgage:			Acct. #:
Address:		Phone #:	: Total loan payoff: \$
City:	ST:	Zip:	Monthly payment: Does payment
How many months behind are	you?	V	Vhat happened: include ta & insuran
When did you take mortgage o	ut:		When did you buy property:
Address of property:			Is this your residence?
In whose name is loan?		_ Co-signers?_	Who is this person:
How much is property worth in	n a quick s	ale?	Has foreclosure started?
Who is foreclosure attorney?			
Second Mortgage:			Acct. #:
Address:		Phone #:	Total loan payoff: \$
City:	ST:	Zip:	Monthly payment:
How many months behind are	you?	V	Vhat happened:
When did you take mortgage o	ut:		When did you buy property:
Address of property:			Is this your residence?
In whose name is loan?		Co-signers?	Who is this person:
How much is property worth in	ı a quick s	ale?	Has foreclosure started?
Who is foreclosure attorney?			
Home Improvement loan	<u>ı</u> :		Acct. #:
Address:		Phone #:	Total loan payoff: \$
City:	ST:	Zip:	Monthly payment:
When did you take loan out:		Ном	did vou use money?

Cars & Trucks

Vehicle 1 – (year, mal	ke & model)		
Finance/loan compar	ıy:		Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Payoff of loan: \$
How many months be	ehind are you?_		What happened:
In whose name:		Co-signers:_	
Is this a lease or a pu	rchase:		When was vehicle bought:
Vehicle insurance co	mpany:		Ins. Expiration:
Vehicle 2 – (year, mal	ke & model)		
Finance/loan compar	ny:		Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Payoff of loan: \$
How many months be	ehind are you?_		What happened:
In whose name:		Co-signers:_	
Is this a lease or a pu	rchase:		When was vehicle bought:
Vehicle insurance co	mpany:		Ins. Expiration:
Vehicle 3 – (year, mal	ke & model)		
Finance/loan compar	ıy:		Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Payoff of loan: \$
How far behind are y	/ou:I	n whose name:	Co-signers:
Is this a lease or a pu	rchase:		When was vehicle bought:

Leases or continuing contracts

Acct #:
Monthly payment: \$
Remaining months in contract: \$
Co-signers:
Acct #:
Monthly payment: \$
Remaining months in contract: \$
Co-signers:
iture): Acct #:
Monthly payment: \$
Zip: Total loan payoff: \$
Co-signers:
Do you still have it?

Finance Companies and Loan Companies

Finance/loan compa	ny:		Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signer	s:
When did you take of	out loan:		If you pledged household goods, do you
want to surrender co	ollateral and rec	duce or eliminate	e debt?
inance Company	Loan 2 Did	you pledge hou	sehold goods (describe)
Finance/loan compa	ny:		Acet #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signer	s:
When did you take of	out loan:		If you pledged household goods, do you
want to surrender co	ollateral and re	duce or eliminate	e debt?
			sehold goods (describe)Acct #:
Address:			Monthly payment: \$
	ST:	Zip:	Total loan payoff: \$
City:			
		Co-signer	s:

Loans for Jewelry, Gifts & Household Goods

ecured Creditor I	(Describe	items purchase	d)
Finance/loan compar	ny:		Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signer	rs:
When did you take o	out loan:		Do you still have items:
If not, who has them	or what happe	ened to items?_	
Do you want to surr	ender collatera	al and reduce or	eliminate debt?
cured Creditor 2	(Describe	items purchase	d)
Finance/loan compar	ny:		Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signer	rs:
When did you take o	out loan:		Do you still have items:
If not, who has them	or what happe	ened to items?_	
Do you want to surr	ender collatera	al and reduce or	eliminate debt?
cured Creditor 3	(Describe	items purchase	d)
Finance/loan compar	ny:		Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:	Co-si	gners:	When did you take out loan:
Do you still have iter	ms:	If not, what ha	appened to items?
Do you want to surr	ender collatera	ıl and reduce or	· eliminate debt?

Student Loans

Student Loan Creditor 1

Monthly payment: \$ Total loan payoff: \$ s: f school attended: n deferment?: Acct #: Monthly payment: \$ Total loan payoff: \$		
### school attended: ### n deferment?: ### Acct #: ### Monthly payment: \$		
f school attended:n deferment?:Acct #: Monthly payment: \$		
n deferment?: Acct #: Monthly payment: \$		
Acct #: Monthly payment: \$		
Monthly payment: \$		
Monthly payment: \$		
Total loan payoff: \$		
s:		
f school attended:		
n deferment?:		
Monthly payment: \$		
Total loan payoff: \$		
s:		
Did you sign a contract:		
3		

Credit Cards

Credit Card Lender 1: Correspondence Address:			Acct #:		
			Monthly pymt: \$		
City:	ST:	Zip:	Total loan payoff: \$		
In whose name:		Co-signer	s:		
When is the last time	you used this	card?	What did you buy:		
During the last 6 mor	nths, have you	used this card r	more frequently than before		
Collection agency na	me, address, a	acct #:			
Credit Card Lende	r 2:		Acct #:		
Correspondence Add	ress:		Monthly pymt: \$		
City:	ST:	Zip:	Total loan payoff: \$		
In whose name:		Co-signer	s:		
When is the last time	you used this	card?	What did you buy:		
During the last 6 mor	nths, have you	used this card r	more frequently than before		
Collection agency na	me, address, a	acct #:			
Credit Card Lende	r 3:		Acct #:		
Correspondence Add	ress:		Monthly pymt: \$		
City:	ST:	Zip:	Total loan payoff: \$		
In whose name:		Co-signer	s:		
When is the last time	you used this	What did you buy:			
During the last 6 mor	nths, have you	used this card r	more frequently than before		
Collection agency na	me, address. a	acct #:			

Credit Card Lende	r 4:		Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signer	rs:
When is the last time	you used this	s card?	What did you buy:
During the last 6 mor	nths, have you	used this card i	more frequently than before
Collection agency na	me, address,	acct #:	
Credit Card Lende	r 5:		Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signer	rs:
When is the last time you used this card?			What did you buy:
During the last 6 mor	nths, have you	used this card i	more frequently than before
Collection agency na	me, address, a	acct #:	
Credit Card Lende	r 6:		Acct #:
			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signer	rs:
When is the last time	you used this	What did you buy:	
During the last 6 mor	nths, have you	used this card 1	more frequently than before
Collection agency na	me. address :	acct #:	

redit Card Lendo	er 7:		Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signer	s:
When is the last tim	e you used this	What did you buy:	
During the last 6 mc	onths, have you	used this card r	more frequently than before
Collection agency n	ame, address, a	acct #:	
edit Card Lendo	er 8:		Acct #:
			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signer	s:
When is the last tim	e you used this	card?	What did you buy:_
During the last 6 mc	onths, have you	used this card r	more frequently than before
Collection agency n	ame, address, a	acct #:	
edit Card Lendo	er 9:		Acct #:
			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signer	s:
When is the last tim	e you used this	card?	What did you buy:_
During the last 6 mc	onths, have you	used this card r	more frequently than before
Collection agency n	ame, address, a	acct #:	

Medical Bills

Medical provider 1:_			Acct. #:	
Address:			Monthly payment:	
City:	ST:	Zip:	Total balance due:	
In whose name:		Co-signers:		
Do you still use this hea	alth care provider?_		When last used:	
			A	
Medical provider 2:			Acct. #:	
Address:			Monthly payment:	
City:	ST:	Zip:	Total balance due:	
In whose name:		Co-signers:		
Do you still use this hea	alth care provider?	When last used:		
			Acct. #:	
Address:			Monthly payment:	
City:	ST:	Zip:	Total balance due:	
In whose name:		Co-signers:		
Do you still use this hea	alth care provider?		When last used:	
Collection agency name	e, address, acct#			

Medical provider 4:	Acct. #:				
Address:		Monthly payment:			
City: S'	T: Zip:	Total balance due:			
In whose name:	Co-signers:_				
Do you still use this health care p	rovider?	When last used:			
	Collection agency name, address, acct #				
Medical provider 5:		Acct. #:			
Address:		Monthly payment:			
City:S	T:Zip:	Total balance due:			
In whose name:	Co-signers:_				
Do you still use this health care p	Do you still use this health care provider?				
		Acct. #:			
		Monthly payment:			
		Total balance due:			
Do you still use this health care p	rovider?	When last used:			

Other Creditors/Extra space

Pension or 401(k) Loans

Type of investment _			Acct #:		
Address:			Monthly payment: \$		
City:	ST:	Zip:	Total loan payoff: \$		
In whose name:		Co-signer	rs:		
			How long will loan last?		
			Acct #:		
Address:			Monthly payment: \$		
City:	ST:	Zip:	Total loan payoff: \$		
In whose name:		Co-signer	rs:		
What type of debt is this?			What did you buy:		
			Acct #:		
Address:			Monthly payment: \$		
City:	ST:	Zip:	Total loan payoff: \$		
In whose name:		Co-signer	rs:		
What type of debt is t	his?		What did you buy:		
Collection agency nar	ne, address, a	acct #:			
Concetion agency nar	ne, address, a				

Creditor/Lender :			Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signers	s:
What type of debt is the	his?		What did you buy:
Creditor/Lender :			Acct #:
Address:			Monthly payment: \$
City:	ST:	Zip:	Total loan payoff: \$
In whose name:		Co-signers	S:
What type of debt is the	his?		What did you buy:
Collection agency nar	me, address, a	acct #:	
Creditor/Lender :			Acct #:
			Monthly payment: \$
			Total loan payoff: \$
In whose name:		Co-signers	3:
What type of debt is the	his?		What did you buy:
Collection agency nar	ne, address, a	acct #:	

For Attorney's Use Only -Debt Analysis Worksheet

1		
2		
5		
6		
7		
8		
9.		
12		
13		
14		
15		
16		
Total Arrearage:		
Total Secured:	Total unsecured (100%)	_
Total general unsecured:		_
Estimated plan payment:	% Plan.	