



NOT YOUR ORDINARY LAW FIRM.
AND PROUD OF IT

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The first step in the bankruptcy process is to fill out this packet and the creditor history sheet. When you finish filling out this information packet, please call and make your appointment for a free consultation.

When you make your appointment, please arrive 15 minutes early to make sure your papers are in order. If it is possible, we will start your appointment early if all the paperwork is correct.

1. I will answer your questions and advise you regarding dealing with your creditors and whether you should file a bankruptcy. Please have a list of questions ready so you feel comfortable with your consultation and getting your questions answered.
2. For my answers and advice to be correct, you will need to fill out the information packet in its entirety. In addition to the personal information form, you will need to bring to your conference the following:
 - a. The most recent paystubs from all sources of employment for this year, including year to date balances. This includes information from Social Security and unemployment.
 - b. THREE MONTHS of bank statements for every bank account you have open.
 - c. The last two years of tax returns, including the W2 or 1099 forms.
 - d. If you operate a business, you should bring in a statement showing income generated by the business in the past six months and a list of monthly expenses in the last six months.
 - e. If you have been involved in lawsuits, divorces, or garnishments in the past year, you should bring the most recent court papers you have received from each.
 - f. If you are involved in a foreclosure, bring a copy of the notices you have received.

IF YOU DO NOT HAVE THESE DOCUMENTS, IT IS VERY POSSIBLE THAT YOU WILL NOT BE SEEN. This consultation is about your finances and a plan – it is very important that you bring your financial paperwork with you to the consultation.

If you cannot make your appointment for any reason, please call to let us know and we will reschedule your appointment. Two “no-call/no-shows” will result in your consultation having a non-refundable \$50 appointment fee which will be applied to your attorney fees.

BASIC INFORMATION – ALL INFORMATION IS REQUIRED.

DEBTOR #1

DEBTOR #2

Name:	Name:
Other names:	Other names:
SSN:	SSN:
Cell phone: Home phone: Cell carrier (for texting): Email:	Cell phone: Home phone: Cell carrier (for texting): Email:
Mailing Address:	Mailing Address:
Street Address (Currently LIVING):	Street Address (Currently LIVING):
Employer Name, Address, Phone:	Employer Name, Address, Phone:
How long employed:	How long employed:
Occupation:	Occupation:
Pay dates:	Pay dates:
Previous Addresses (3 years) and WHEN:	Previous Addresses (3 years) and WHEN:

COMMON HOUSEHOLD FURNISHINGS/KITCHEN GOODS.

This is not a complete list of what you may have in your home OR in storage. This will help you with valuing your property. Please list the value as what you could sell the items for today on Craigslist or at a yard sale. The replacement/insurance value is irrelevant to the current condition of your property. (For examples, I have purchased a dresser at a yard sale for \$25 and clothing is usually 1/10th the price you paid for it.) ALL OF YOUR PROPERTY MATTERS, EVEN IF IT IS NOT WORKING OR VALUABLE.

My house has _____ bedrooms and _____ bathrooms.

Living Room / Family Room

- Couch
- Tables
- Lamps
- Bookcases
- Desks

TOTAL VALUE: _____

Bedrooms

- Beds
- Dressers
- Bedside tables
- Lamps
- Desks

TOTAL VALUE: _____

Kitchen Goods

- Small appliances (mixers, machines, etc.)
- Large appliances (fridge, stove, etc.)
- Utensils and dish/glassware

TOTAL VALUE: _____

Garage

- Tools (hand and electric)
- Appliances – washer, dryer, etc.
- Lawnmowers, snow blower, etc.
- Gardening tools

TOTAL VALUE: _____

- Sports equipment
 - Bicycles, sports equipment, toys
 - Firearms
 - Fishing, camping

TOTAL VALUE: _____

- Hobby Equipment
 - Cameras
 - Scrapbooking materials, machines, etc.
 - Sewing machine

TOTAL VALUE: _____

Other rooms/areas

- Chairs
- Tables
- Storage (boxes, trunks, etc.)

TOTAL VALUE: _____

Electronics

- Televisions
- Gaming systems
- DVD players/VCRs
- Stereos
- Tablets
- Telephones (smartphones)
- Computer/Laptop/Printer

TOTAL VALUE: _____

Clothing/Jewelry

- Clothing
- Uniforms
- Wedding Rings
- Watches

TOTAL VALUE: _____

Collections

- Antiques
- Baseball cards, etc.
- Books of value
- Art of value

TOTAL VALUE: _____

REAL ESTATE, RESIDENCES, AND MOBILE HOMES

IF YOU DO NOT OWN REAL ESTATE, SKIP TO THE NEXT SECTION.

I CURRENTLY OWN THE FOLLOWING REAL ESTATE:

1. ADDRESS _____
2. VALUE OF THE HOME _____
3. COMMUNITY OR SEPARATE PROPERTY _____
4. FIRST MORTGAGE LENDER: _____
 - a. ADDRESS: _____
 - b. AMOUNT OWED: _____
5. SECOND MORTGAGE LENDER: _____
 - a. ADDRESS: _____
 - b. AMOUNT OWED: _____

I CURRENTLY OWN THE FOLLOWING REAL ESTATE:

1. ADDRESS _____
2. VALUE OF THE HOME _____
3. COMMUNITY OR SEPARATE PROPERTY _____
4. FIRST MORTGAGE LENDER: _____
 - a. ADDRESS: _____
 - b. AMOUNT OWED: _____
5. SECOND MORTGAGE LENDER: _____
 - a. ADDRESS: _____
 - b. AMOUNT OWED: _____

I have SOLD the following real property in the last four years:

Address: _____

Sale price: _____ Proceeds: _____

I have SOLD the following real property in the last four years:

Address: _____

Sale price: _____ Proceeds: _____

JUDICIAL LIENS ON YOUR HOME – In the case someone has sued you, there is a very good chance they have attached a lien to your home. Please contact the Spokane County Recorder’s office or a title company to determine if there are more liens on your home than you know. It can be removed in your bankruptcy and is significantly more expensive to do so if you need to reopen your case in a few years when you discover a lien was actually attached at the time of your filing.

SECURED DEBT means that your creditor can take your property from you if you don't pay for it. The result is foreclosure or repossession. Cars, boats, trailers, motorhomes, any property you are *renting to own*, furniture that you are paying over time, even tires. If you did not pay for these items, you would lose them to the lender.

AUTOMOBILES, MOTORCYCLES, MOTORHOMES, DIRT BIKES, TRAILERS, BOATS, BOAT TRAILERS, JET SKIS, AIRPLANES, TRACTORS – anything that requires a registration. *Be specific as possible* and please provide the trade in value from either NADA or Kelley Blue Book. If you cannot find the value on these sites, value it as what you could reasonably get if you had to sell it today on a site like Craigslist.

Year _____ Brand _____ Model _____

Mileage _____ Condition _____ Value _____ Owe _____

Lender _____ Loan Number (last 4 digits) _____

Address: _____ Year Loan taken out: _____

_____ Year Purchased _____

_____ Co-Signer _____

Year _____ Brand _____ Model _____

Mileage _____ Condition _____ Value _____ Owe _____

Lender _____ Loan Number (last 4 digits) _____

Address: _____ Year Loan taken out: _____

_____ Year Purchased _____

_____ Co-Signer _____

Year _____ Brand _____ Model _____

Mileage _____ Condition _____ Value _____ Owe _____

Lender _____ Loan Number (last 4 digits) _____

Address: _____ Year Loan taken out: _____

_____ Year Purchased _____

_____ Co-Signer _____

You must include all items that are titled in your name, whether or not they are in your possession.

1. You must include all "project cars" and a reasonable value. I get that it could be worth a lot more, but sitting in your backyard at this moment, what is it really worth?
2. The value of the car is not what you owe. The value can be found at www.kbb.com. Use the trade-in value.

OTHER COMMON SECURED DEBT: Furniture, jewelry, tires, vacuums.

Lender _____
Items purchased: _____

Loan Number (last 4 digits) _____
Year Loan taken out: _____
Year Purchased _____
Co-Signer _____

Lender _____
Items purchased: _____

Loan Number (last 4 digits) _____
Year Loan taken out: _____
Year Purchased _____
Co-Signer _____

Lender _____
Items purchased: _____

Loan Number (last 4 digits) _____
Year Loan taken out: _____
Year Purchased _____
Co-Signer _____

Lender _____
Items purchased: _____

Loan Number (last 4 digits) _____
Year Loan taken out: _____
Year Purchased _____
Co-Signer _____

STATEMENT OF FINANACIAL AFFAIRS

- 1. Are you currently married? _____
- 2. Have you been married in the last 8 years? _____
- 3. Have you paid any creditor more than \$600 in the last 3 months total?
(example: You paid Chase \$215/month = \$645 = YES. You paid your car \$187/month = \$561 = NO.) This does not include your rent/mortgage/utilities.

I have paid _____ in the last 3 months. _____ total.
 I have paid _____ in the last 3 months. _____ total.
 I have paid _____ in the last 3 months. _____ total.

- 4. Have you paid any family members or friends any money or signed over any property (car, house, etc.) in the last ONE YEAR?
(examples: I have paid my father \$2000.00 for a loan. I signed a car tittle over to my daughter.)

I have paid _____ (name) _____ (amount) in the last year.
 I have paid _____ (name) _____ (amount) in the last year.

I have signed over _____ (property) to _____ (person's name).
 I have signed over _____ (property) to _____ (person's name).

- 5. Have you paid any bill DIRECTLY for family members or friend's BILLS in the last year?

- 6. Have you been involved in any lawsuits in the last year? INCLUDE FAMILY LAW.

- 7. Have you had any property REPOSSESSED, FORECLOSED, or GARNISHED in the last year?

- 8. Did you give any ONE-person gifts that would total more than \$600 in the last 2 years?

- 9. Did you donate to charity/tithe in an amount more than \$600 in the last 2 years? HOW DO YOU PAY THIS (check, cash, ACH)?

10. Have you had losses from fire, theft, death, or gambling in the last year?

11. Have you paid anyone for bankruptcy services in the last year?

12. Have you paid anyone for debt reduction or credit counseling in the last year? How much?

13. Have you sold anything larger than a refrigerator in the last year? What and how much?

14. Have you ever opened a trust account? _____

Have you closed any financial accounts in the last year? (bank, investment, retirement)

15. Do you have a safe deposit box? What is in it?

16. Do you have property stored someplace other than your house? Where and what?

17. Do you have someone else's property at your house? Whose and what?

18. Have you ever received notice of an environmental law violation? (burning, dumping) _____

19. Have you owned or had a connection to a business in the last 4 years? _____

DOMESTIC AND STATUTORY OBLIGATIONS

1. Do you owe tickets/fines/penalties/restitution/LFOs/DOC payments?

a. Tickets:

i. Violation: _____

ii. Amount owed: _____

iii. County of violation: _____

i. Violation: _____

ii. Amount owed: _____

iii. County of violation: _____

i. Violation: _____

ii. Amount owed: _____

iii. County of violation: _____

i. Violation: _____

ii. Amount owed: _____

iii. County of violation: _____

b. Restitution owed: _____

c. Department of Corrections owed: _____

d. Legal Financial Obligations owed: _____

2. Domestic support obligations:

a. Child support paid to _____

i. Address: _____

ii. Amount: _____

b. Child support paid to _____

i. Address: _____

ii. Amount: _____

c. Child support paid to _____

i. Address: _____

ii. Amount: _____

d. Alimony paid to: _____

i. Address: _____

ii. Amount: _____

UNUSUAL PROPERTY THAT MATTERS IN BANKRUPTCY

1. Does anyone owe you any money?
 - a. Child support
 - b. Back taxes
 - c. Back wages
 - d. Lawsuit benefits
 - e. Property settlements
2. Have you seen an attorney in the last 2 years? Why and is the matter resolved?

3. Do you have an annuity or a life insurance policy? Please bring documents.

- a. Life insurance company: _____
- b. Cash value: _____

- a. Life insurance company: _____
- b. Cash value: _____

4. Do you have any retirement plans? Please bring documents.

- a. Investment company: _____
- b. Type of plan: _____
- c. Account balance: _____
- d. LOAN AGAINST THE ACCOUNT: _____

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- b. Type of plan: _____
- c. Account balance: _____
- d. LOAN AGAINST THE ACCOUNT: _____

5. BUSINESS OWNED IN THE LAST SIX YEARS:

- a. Name of Business _____
- b. Machinery equipment, furnishings, etc. used in business: _____

- c. Business purpose: _____
- d. Interest in business: (circle one)

Sole proprietor LLC Corporation Joint Venture Patent

6. Do you have any stocks, bonds, promissory notes, checks you haven't cashed?

7. Do you have any pets/livestock?
- a. PETS (DO NOT MAKE YOU MONEY): _____
 - b. LIVESTOCK (Produces income): _____
8. Do you have any other rights to receive property (things you paid for in advance or are expecting to receive)?
- a. Timeshare: _____
 - b. Death Benefits: _____
 - c. Gym membership: _____
 - d. Burial Plot/Cremation: _____
 - e. Passes (bus, parking, Silverwood, etc.): _____
9. DO YOU OWE STATE OR FEDERAL INCOME TAXES?
- a. Amount owed to IRS for filing years _____ is _____.
 - b. Amount owed to DOR for filing years _____ is _____.
 - c. Amount owed to L&I for filing years _____ is _____.
 - d. Amount owed to Employment Security for filing years _____ is _____.
10. Do you have student loans?
- a. Year taken out: _____
 - b. Amount owed: _____
 - c. Lender: _____
 - d. Current status (deferral, paying, forbearance): _____
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 - b. Amount owed: _____
 - c. Lender: _____
 - d. Current status (deferral, paying, forbearance): _____
 - a. Year taken out: _____
 - b. Amount owed: _____
 - c. Lender: _____
 - d. Current status (deferral, paying, forbearance): _____

HAVE YOU EVER FILED FOR BANKRUPTCY PROTECTION BEFORE?

WHEN:

WHERE:

CHAPTER: