

**Complete All Questions.** If you and your spouse are not living together, and there is no possibility that your spouse will file bankruptcy along with you, you don't have to answer the questions about your spouse.

**1. Name and Residence Information:**

- A.** Your full name: \_\_\_\_\_  
Your spouse's full name: \_\_\_\_\_
- B.** Your Social Security Number: \_\_\_\_\_  
Your spouse's Social Security Number: \_\_\_\_\_
- C.** Your date of birth and age: \_\_\_\_\_  
Your spouse's date of birth and age: \_\_\_\_\_
- D.** List any other names used by you or your spouse (including maiden name), or other ways you have signed your names to papers and checks during the last eight years:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- E.** Current Address: \_\_\_\_\_  
(Street)
- \_\_\_\_\_
- (City) (County) (Zip Code)

- F.** Telephone Number: \_\_\_\_\_
- G.** List all addresses you have had in the last three years, the dates when you lived there, and the name you used while living there. If you and your spouse are filing bankruptcy together, list addresses for each for the last three years (include street, town, and zip code).

Addresses	Date Moved In	Date Moved Out	Name Used
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

- 2. Prior Bankruptcy:** Have you or your spouse ever been involved before in a bankruptcy (chapter 7, 11, 12, or 13)? YES\_\_\_ NO\_\_\_. If YES, bring *all* papers from the case(s) to our office.

What Chapter?	Date Case Filed	Did You Get a Discharge?	If Yes, List Date of Discharge	If Dismissed, List Date and Reason Why Dismissed
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

3. **Other Bankruptcies:** Have there been any other bankruptcies filed by someone other than you or your spouse to stop a foreclosure on your home? YES \_\_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

4. **Occupation and Income:**

A. Usual type of work: \_\_\_\_\_

B. Name and address of current employer: \_\_\_\_\_

C. Spouse's usual type of work: \_\_\_\_\_

D. Name and address of spouse's current employer: \_\_\_\_\_

E. How long have you been at your current job? \_\_\_\_\_ Your spouse? \_\_\_\_\_

F. List all income received in the last six months by you and your spouse (do not list your spouse's income if you are not filing bankruptcy together and you are legally separated):

*(Bring a copy with you to our office of all pay stubs or other records from your employer of all pay received within the past sixty days.)*

	<i>Income Received</i> (Give gross income)	<i>Source</i> (Names and addresses of employers or specify social security, welfare, unemployment, child support, self-employment, investments, etc.)	<i>By Whom</i> (Self or Spouse)
1 month ago:	_____	_____	_____
2 months ago:	_____	_____	_____
3 months ago:	_____	_____	_____
4 months ago:	_____	_____	_____
5 months ago:	_____	_____	_____
6 months ago:	_____	_____	_____

List all income received so far this year and in the last two years by you or your spouse:

<i>Income Received</i> (Give gross income as reported on tax returns)	<i>Source</i> (Names and addresses of employers or specify social security, welfare, unemployment, child support, self-employment, investments, etc.)	<i>By Whom</i> (Self or spouse)
So far this year:		
Last year:		
Year before last:		

- G.** Have you or your spouse been in business by yourself or with others during the last six years?  
YES \_\_\_\_ NO \_\_\_\_\_. If yes, give the dates, name of the business, its address, and the names of others in business with you or your spouse. \_\_\_\_\_  
\_\_\_\_\_
- H.** Are there any debts from your former business? YES \_\_\_\_ NO \_\_\_\_\_. If YES, list them in questions 32 and 33 and give details here: \_\_\_\_\_  
\_\_\_\_\_
- I.** (1) If you employed anyone (such as regular employees, cleaning people, gardeners, babysitters), do you still owe them wages? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give name and address of employee, dates worked, amount owed, and work done. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- (2) Has anyone given you money to purchase property or services that you were unable to provide?  
YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- J.** Have you ever been on welfare within the past two years? YES \_\_\_\_ NO \_\_\_\_\_. Has anyone in your immediate family? YES \_\_\_\_ NO \_\_\_\_\_. If YES to either question, specify the persons, dates, amounts received, and places (if state welfare, name the state; if local welfare, name the city or county).  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- K.** Have you ever received or been told you have received more money from the government than you were supposed to (such as social security, welfare, unemployment compensation, food stamps, etc.)?  
YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- L.** Do you have any vacation time that is due you from your employer? YES \_\_\_\_ NO \_\_\_\_\_. If YES, how much is due? \_\_\_\_\_

M. Do you have an IRA (including Roth or education IRA) or any other pension plan? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

N. Have you paid or contributed any funds to a tax-exempt tuition program, or purchased any tuition credits or certificates? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

O. Are you the beneficiary of a trust or future interest? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

P. Do you expect to receive more than a small amount of money or property at any time in the near future by way of gift or life insurance proceeds? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

Q. (1) Do you expect to inherit any money or property in the near future? YES \_\_\_\_ NO \_\_\_\_.

If YES, give details: \_\_\_\_\_

(2) Has anyone died and left you anything (including insurance benefits)? YES \_\_\_\_ NO \_\_\_\_.

If YES, give details: \_\_\_\_\_

**5. Taxes: (Bring a copy of your W-2 forms and any tax returns you have filed within the past year with you to our office.)**

A. Have you received any tax refunds this year? YES \_\_\_\_ NO \_\_\_\_\_. State \$ \_\_\_\_\_ Federal \$ \_\_\_\_\_

B. What income tax refunds do you expect to receive this year? State \$ \_\_\_\_\_ Federal \$ \_\_\_\_\_

C. Does this amount include an Earned Income Credit? YES \_\_\_\_ NO \_\_\_\_.

D. Have you already filed for the refund? YES \_\_\_\_ NO \_\_\_\_.

E. When do you expect to receive the tax refund? \_\_\_\_\_

F. Do you know if anyone intends to take or intercept your tax refund? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details. \_\_\_\_\_

G. Did you sign an agreement or refund anticipation loan with a tax preparer to get your refund early?

YES \_\_\_\_ NO \_\_\_\_.

H. (1) Is any other person (such as your spouse) entitled to part of your refund? YES \_\_\_\_ NO \_\_\_\_.

(2) Have you filed income tax returns every year for the last seven years? YES \_\_\_\_ NO \_\_\_\_.

(3) Do you have copies of your income tax returns filed in the last four years? YES \_\_\_\_ NO \_\_\_\_\_. If NO, state the years for which you do not have copies: \_\_\_\_\_

- (4) Do you owe any taxes to the United States? YES \_\_\_\_ NO \_\_\_\_ . If YES, give the name and address of the department or agency to which the tax is owing, the kind of tax that is owing, and the years for which the tax is owing: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- (5) Do you owe any taxes to any states? YES \_\_\_\_ NO \_\_\_\_ . If YES, give the name of the state and the department or agency therein, the address of the department or agency, the kind of tax that is owing, and the years for which the tax is owing: \_\_\_\_\_  
 \_\_\_\_\_
- (6) Do you owe any taxes to a county, district, or city? YES \_\_\_\_ NO \_\_\_\_ . If YES, give the name of the county, district, or city, the kind of tax that is owing, and the years for which the tax is owing: \_\_\_\_\_  
 \_\_\_\_\_
- (7) Besides taxes, do you owe any other money to any branch of the United States Government (e.g., FHA, VA, repossessions or loans, withholding taxes [if you were in business], or money owed Small Business Administration)? YES \_\_\_\_ NO \_\_\_\_ . If YES, give the name of the branch, its address, the amount owing, and why it is owed: \_\_\_\_\_  
 \_\_\_\_\_

## 6. Debts Repaid:

- A. If you have made any payments totaling more than \$600 to a creditor within the last ninety days, give the name of the creditor and the dates and amount of the payments:

<i>Creditor's Name &amp; Address</i>	<i>Is the Creditor a Relative?</i>	<i>Payment Dates</i>	<i>Amount of Payment</i>
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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

***Please make sure to bring any payment books you have with you.***

- B. Have you made any payments within the last year to creditors who are or were insiders (relatives or business partners)? YES \_\_\_\_ NO \_\_\_\_ . If YES, give details: \_\_\_\_\_  
 \_\_\_\_\_

- C. (1) Have you ever had a student loan or cosigned for someone else's student loan? YES \_\_\_\_ NO \_\_\_\_ .

If YES to either question, please state:

(2) Who lent you the money? \_\_\_\_\_

(3) What school was the loan for? \_\_\_\_\_

(4) Did the student finish the course of study at the school? YES \_\_\_\_ NO \_\_\_\_ . If NO, why not? \_\_\_\_\_  
 \_\_\_\_\_

(6) Who is trying to collect the debt? \_\_\_\_\_

(7) How much have you paid on the debt (include any tax refund intercepts)? \_\_\_\_\_

(8) Has anyone else made payments on the debt? YES \_\_\_\_ NO \_\_\_\_ . How much? \$ \_\_\_\_\_

**7. Suits: (Bring in all papers relating to any law suits of any type or for any criminal cases.)**

- A.** Have you ever been sued by any person, company, or organization? YES \_\_\_\_ NO \_\_\_\_\_. If YES, state:

<i>Case Name</i>	<i>Case No.</i>	<i>Court's Name and Address</i>	<i>Type of Case</i>	<i>Result of Case</i>
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- B.** Have any court suits resulted in a lien being placed on your property? YES \_\_\_\_ NO \_\_\_\_.

- C.** Have you ever sued any person, company, or organization? YES \_\_\_\_ NO \_\_\_\_\_. If yes, state:

<i>Case Name</i>	<i>Case No.</i>	<i>Court's Name and Address</i>	<i>Type of Case</i>	<i>Result of Case</i>
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- D.** Do you have any criminal charges or convictions? YES \_\_\_\_ NO \_\_\_\_\_. If yes, state:

<i>Case No.</i>	<i>Court's Name</i>	<i>Charges</i>	<i>Result of Case</i>	<i>Do You Owe Fines, Restitution, or Any Other Money?</i>
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- E.** Have you been involved in any administrative agency cases (unemployment compensation, worker's compensation, etc.) in the past 12 months? YES \_\_\_\_ NO \_\_\_\_\_. If yes, state:

<i>Case Name</i>	<i>Case No.</i>	<i>Agency's Name and Address</i>	<i>Type of Case</i>	<i>Result of Case</i>
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- F.** Do you have any possible reason for suing someone for damage to your property or for injuries to yourself or other members of your family? YES \_\_\_\_ NO \_\_\_\_\_. If YES, who could you sue, how much money is involved, and why could you sue? \_\_\_\_\_

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**8. Garnishment, Attachment, and Sheriff's Sale:**

- A.** Have you ever had any property listed for or sold at a foreclosure, tax sale, or sheriff's sale, or levied upon? YES \_\_\_\_ NO \_\_\_\_\_. If YES, bring any papers concerning those actions to the office and state:

<i>What Property Was Sold or Listed for Sale</i>	<i>Value of Property</i>	<i>Date</i>	<i>Name and Address of Creditor</i>
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- B.** Has money from your pay check or bank account been garnished, or taken or frozen by a creditor, including your bank or credit union, because of a debt? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give the following:

*Name and Address of Creditor*

*Who Received the Money*

*Amount Taken*

*Dates*

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**9. Repossessions and Returns:**

- A.** Have you had any property or merchandise repossessed during the last two years? YES \_\_\_\_ NO \_\_\_\_.

If YES, bring all papers including all letters telling you of the repossession or sale.

*Description of  
Property*

*Month & Year  
of Repossession*

*Who Repossessed Item  
(Name, Address)*

*Value of Property  
When Repossessed*

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- B.** Have you voluntarily returned any property or merchandise to the seller in the past two years?

YES \_\_\_\_ NO \_\_\_\_\_. If YES, state:

*Description of  
Property*

*Month & Year  
of Return to Seller*

*Seller's Name and  
Address*

*Value of Property  
at Time of Return*

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**10. Property of Yours Held by Someone Else:**

- A.** Does any other person have any of your property? (This includes any check you may have given to a payday lender or check cashing service.) YES \_\_\_\_ NO \_\_\_\_\_. If YES, list the following:

*Type of  
Property*

*Value*

*Being Held By  
(Name and Address)*

*Why Is This Person  
Holding the Property?*

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- B.** Have you given or made an assignment of any of your property for the benefit of your creditors or any settlements with your creditors within the past two years? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give the name and address of the creditor and the terms and conditions under which you gave the property to the creditor or made an agreement with the creditor: \_\_\_\_\_

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- C.** Is any of your property in the hands of a court-appointed person (a receiver), or in the hands of a person who is holding it for your benefit and use (a trustee)? If YES, give details: \_\_\_\_\_

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- D.** Is any of your property in the possession of a pawnbroker, storage company or repairman?

YES \_\_\_\_ NO \_\_\_\_\_. If YES, describe and give its value: \_\_\_\_\_

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### 11. Gifts and Transfers:

- A. Have you made sales of property, mortgages, gifts, or transfers of any substantial property or cash within the last four years? YES \_\_\_\_ NO \_\_\_\_ . If YES, give the following:

<i>Name of Person Who Received Property</i>	<i>Description of Property</i>	<i>Month and Year of Gift or Sale</i>	<i>Was Sale or Gift to a Relative?</i>
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- B. Have you used any money from the sale or transfer of any property within the past ten years to purchase or improve your current home, or to pay down the mortgage? YES \_\_\_\_ NO \_\_\_\_ . If YES, give the following:

<i>Description of Property Sold or ____ Transferred</i>	<i>Month and Year</i>	<i>Amount You Got of Sale or Transfer</i>	<i>How Much of This Amount Was Used to Buy or Improve Your Home?</i>
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### 12. Losses:

- A. Did you lose any money as a result of fire, theft, or gambling during the last year?

YES \_\_\_\_ NO \_\_\_\_ . If YES, state the following:

<i>What Caused the Loss?</i>	<i>Value of the Money or Property That Was Lost</i>	<i>Date of the Loss</i>
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- B. Did insurance pay for any part of the loss? YES\_\_ NO\_\_ . If YES, what was date of payment? \_\_\_\_\_  
How much was paid? \$ \_\_\_\_\_

### 13. Payments or Transfers to Attorneys, Credit Counselors, or Debt Consultants:

- A. Give the date, name, and address of any attorney or bankruptcy consultant (petition preparer, typing service, document preparation service, independent paralegal) you have consulted during the past year:

- B. Give the reason for which you consulted the attorney or bankruptcy consultant:

- C. How much did you pay the other attorney or bankruptcy consultant? \$ \_\_\_\_\_
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- D. Give the name and address of any credit counseling agency or debt settlement company you have consulted during the past year and the date when you consulted them: \_\_\_\_\_
- E. Did the agency have you sign up for a plan to repay or settle your debts? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give the amount and terms of the plan (*and bring a copy of the plan with you to our office*): \_\_\_\_\_
- F. How much have you paid the agency or company? \$ \_\_\_\_\_
- G. Have you consulted anyone else about your debts in the past year? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give name, address, and amount(s) paid for the service: \_\_\_\_\_
- H. Did any of your debts result from a refinancing or a consolidation loan? YES \_\_\_\_ NO \_\_\_\_\_. If YES, which ones? \_\_\_\_\_

*Please be sure to bring all papers for these loans with you.*

#### 14. Closed Bank Accounts:

Have you or your spouse had your name on any bank account (such as savings, checking, certificates of deposit) during the past 12 months that is now closed? YES \_\_\_\_ NO \_\_\_\_\_. If YES, state:

<i>Bank's Name and Address</i>	<i>Acct No.</i>	<i>Type of Account (Savings/Checking)</i>	<i>Other Names on Account</i>	<i>Date Closed</i>	<i>Final Balance</i>

#### 15. Safe Deposit Boxes:

Have you or your spouse had a safe deposit box during the last year? YES \_\_\_\_ NO \_\_\_\_\_. If YES, list the name and address of the bank, the name and address of everyone who had access to the box, the contents of the box and, if you no longer have the box, the date it was closed:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

#### 16. Property Held for Another Person:

Do you have any money, property, furniture, etc. that belongs to another person or that you are holding for the benefit of someone else (in trust)? YES \_\_\_\_ NO \_\_\_\_\_. If YES, what is the property, who owns it, and what is it worth? Include name and address of the owners:

<i>Type of Property</i>	<i>Value</i>	<i>Owned By</i>	<i>Address</i>	<i>Relative? (Yes or No)</i>

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At what address are you keeping this property? \_\_\_\_\_

**17. Leases:** Have you had an auto lease, rent-to-own, or rental-purchase transaction in the past four years?

YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

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**18. Cooperatives:** Are you a member of any type of cooperative (housing, food, agricultural, etc.)? If YES, give details:

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**19. Alimony, Child Support, and Property Settlements:**

A. Have you had any previous marriages? YES \_\_\_ NO \_\_\_. If YES, what is the name of your former spouse?

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*Please be sure that any debts from prior marriages which were never paid are listed with your other debts.*

B. Does anybody owe you any money or child support? YES \_\_\_\_ NO \_\_\_\_.

Who? \_\_\_\_\_ How much? \$ \_\_\_\_\_

C. Have you ever been ordered to pay child support? YES \_\_\_\_ NO \_\_\_\_.

Alimony? YES \_\_\_\_ NO \_\_\_\_.

Property Settlement? YES \_\_\_\_ NO \_\_\_\_.

If yes to any question, state:

(1) To whom do you make the payments? \_\_\_\_\_

(2) Are you behind in your payments? \_\_\_\_\_

(3) Are the persons you are required to support this way on welfare? \_\_\_\_\_

(4) Do you have any family court hearings coming up? If YES, explain and give dates:

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D. Do you expect to be involved in a property settlement with your spouse or former spouse in the near future?

YES \_\_\_\_ NO \_\_\_\_.

**20. Accidents and Driver's License:**

A. Have you been involved in a vehicle accident in the last four years? YES \_\_\_\_ NO \_\_\_\_.

B. Has your vehicle been involved in an accident in the last four years? YES \_\_\_\_ NO \_\_\_\_.

C. Have your children ever injured anyone else or their property? YES \_\_\_\_ NO \_\_\_\_.

D. Have you ever lost your driver's license? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details:

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## 21. Cosigners and Debts Incurred for Other People:

- A. Were there any cosigners for you on any of the debts you have listed in these forms?

YES \_\_\_\_ NO \_\_\_\_\_. If YES, give the cosigner's name and address, and which debts were cosigned:

- B. Have you ever been the cosigner on someone else's loan or debt which hasn't been paid off?

YES \_\_\_\_ NO \_\_\_\_\_. If YES, list the following for each debt:

<i>Creditor's Name and Address</i>	<i>Date of Debt</i>	<i>Amount Owing</i>	<i>Name and Address of Person You Cosigned For</i>
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- C. Have you borrowed any money for someone else's benefit? YES \_\_\_\_ NO \_\_\_\_\_. If YES, list the following unless you are sure that loan or debt has been paid:

<i>Creditor's Name and Address</i>	<i>Collection Agent or Attorneys</i>	<i>Date of Debt and Which Spouse Owes</i>	<i>For What?</i>	<i>Current Amount of Claim</i>
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- D. If you put up any of your property as collateral on a debt you cosigned, list the following:

<i>Creditor</i>	<i>Type of Property</i>	<i>How Much the Property Is Worth Now</i>
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## 22. Credit Card and Finance Company Debts:

- A. Have you obtained cash advances of more than \$750 in the last seventy days or used any credit card to purchase more than \$500 worth of goods or services in the last ninety days? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

- B. Have you ever gone over your credit limit on any credit cards? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

- C. If any of your debts listed on this form are owed to finance companies, did you sign an agreement that listed some of your property (such as a second television or VCR) and stated that the property would be security or collateral for the loan? YES \_\_\_\_ NO \_\_\_\_\_. If YES, which ones? \_\_\_\_\_

- D. Do you owe money on a payday loan, auto title loan, or for a check cashing service? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details: \_\_\_\_\_

**23. Evictions:**

**A.** Has your current landlord sued you or brought an eviction suit against you? YES \_\_\_\_ NO \_\_\_\_\_. If YES, state:

<i>Case Name</i>	<i>Case No.</i>	<i>Court's Name and Address</i>	<i>Reason for Suit or Eviction</i>	<i>Result of Case (Eviction Judgment?) or Date of Hearing</i>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**B.** Does your current landlord have an eviction judgment or order against you? YES \_\_\_\_ NO \_\_\_\_\_. If YES, and the eviction is based on your nonpayment of rent, list the following:

*Regular Rent Payment*

*(Specify Monthly, Weekly, Other)*

*When Are Rent Payments Due?*

*Back Rent You Owe*

_____	_____	_____
_____	_____	_____

**C.** Is your landlord planning to bring an eviction suit against you? YES \_\_\_\_ NO \_\_\_\_\_. If YES, give details and state if your landlord is claiming that you have damaged the property or used illegal drugs on the property:

_____
_____

**24. Secured Debts: (*Answer Every Question*).** Do you owe any money for any property or goods which can be repossessed or foreclosed if you fail to make payments? YES \_\_\_ NO \_\_\_. Have you agreed with any creditor that it can take any of your possessions from you, such as your car or your furniture, if you don't keep up with your payments? YES \_\_\_ NO \_\_\_. Do you have any mortgages or liens on your property? YES \_\_\_ NO \_\_\_. For all these debts, give the following information, including the full name and address of the creditor AND the attorney or collection agency.

[illegible]

If the collateral is a home or a car, do you have insurance on the property? YES NO

Is any of the collateral located somewhere other than your home? YES \_\_\_ NO \_\_\_\_ If YES, describe: \_\_\_\_\_

Do you dispute any of these debts? YES            NO           . If yes, which ones?

Do you have an FHA, FmHA (Rural Housing), or VA Mortgage?

