

# Client Questionnaire for Non-Business Debtor

## Section 1 – Basic Information

**\*\*\*\*\* Personal Information \*\*\*\*\***

Full legal name: \_\_\_\_\_

Home phone number: (\_\_\_\_) \_\_\_\_\_ Work phone number: (\_\_\_\_) \_\_\_\_\_

List any other names you have used within the last 8 years.

\_\_\_\_\_

Social Security No.: \_\_\_\_\_

Current Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Since what date have you lived at this address? \_\_\_\_\_

List all addresses at which you have resided in the last 3 years, and list the dates you resided at each one.

Address: \_\_\_\_\_ Date: \_\_\_\_\_ – \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Address: \_\_\_\_\_ Date: \_\_\_\_\_ – \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Address: \_\_\_\_\_ Date: \_\_\_\_\_ – \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Current Mailing address (if different from Street Address)

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Do you own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  No  Yes

(If yes, please attach a list and description of the property)

Debtors who Reside as Tenants of Residential Property

If you rent your home, does a landlord hold judgement against you?  No  Yes

If yes, please provide the name and address of the landlord:

Name: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

**\*\*\*\*\* Spouse Information \*\*\*\*\***

Full legal name: \_\_\_\_\_

Home phone number: (\_\_\_\_) \_\_\_\_\_ Work phone number: (\_\_\_\_) \_\_\_\_\_

List any other names used within the last 8 years.

\_\_\_\_\_

Social Security No.: \_\_\_\_\_

Current Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Since what date have you lived at this address? \_\_\_\_\_

List all addresses in the last 3 years, and list the dates you resided at each one.

Address: \_\_\_\_\_ Date: \_\_\_\_\_ – \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Address: \_\_\_\_\_ Date: \_\_\_\_\_ – \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Address: \_\_\_\_\_ Date: \_\_\_\_\_ – \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

**\*\*\*\*\* PRIOR/PENDING BANKRUPTCY CASES \*\*\*\*\***

List any previous bankruptcy petitions filed in the last 8 years (type of case; date and place of filing):

\_\_\_\_\_

\_\_\_\_\_

Are there any bankruptcy cases pending against you, your business, your spouse, or spouse's business?  No  Yes

If yes, name of debtor: \_\_\_\_\_ Relationship to you: \_\_\_\_\_

Case #: \_\_\_\_\_ Date Filed: \_\_\_\_\_ Judge: \_\_\_\_\_

## Section 2 – Property

### PART A - REAL ESTATE (Schedule A)

For each parcel of real estate (bare land, home, commercial property) that you own or are purchasing, complete each of the following questions. If you own or are purchasing more than one parcel of property, please copy this page before you fill in your answers and complete a separate page for each parcel.

| Address and Description<br>of Property | Date of<br>Purchase | Original<br>Purchase Price | Current<br>market value* |
|--|---------------------|----------------------------|--------------------------|
|  |                     |                            |                          |
|  |                     |                            |                          |

Name and complete mailing address of **1st Mortgage holder**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_ Country: \_\_\_\_\_

Current principal balance on this loan: \_\_\_\_\_

When was this loan taken out?: \_\_\_\_\_ Are payments current?  No  Yes

If no, how far behind? \_\_\_\_\_ Interest rate: \_\_\_\_\_% Monthly payment: \$ \_\_\_\_\_

Does monthly payment include real estate taxes and insurance?  No  Yes

Name and complete mailing address of **2nd Mortgage holder**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_ Country: \_\_\_\_\_

Current principal balance on this loan: \_\_\_\_\_

When was this loan taken out?: \_\_\_\_\_ Are payments current?  No  Yes

If no, how far behind? \_\_\_\_\_ Interest rate: \_\_\_\_\_% Monthly payment: \$ \_\_\_\_\_

Please attach sheet with same information if there is a **3rd Mortgage**.

\*\*\*\*\* Personal Property (Schedule B) \*\*\*\*\*

If you own (or are buying) any of the kinds of assets described below, give your best estimate of the **current value** of each item. "**Current value**" means what an item would sell for at a garage sale; it does **not** mean the price you paid or replacement cost. For cash and bank accounts, indicate the amount that you estimate you will have on hand or in the bank as of the date your bankruptcy petition will be filed with the court.

1. Cash on hand ..... \$ \_\_\_\_\_
2. Checking/Savings Accounts and Certificates of Deposit
  - a. Name of Bank: \_\_\_\_\_ \$ \_\_\_\_\_
  - b. Name of Bank: \_\_\_\_\_ \$ \_\_\_\_\_
  - c. Name of Bank: \_\_\_\_\_ \$ \_\_\_\_\_
  - d. Name of Bank: \_\_\_\_\_ \$ \_\_\_\_\_
3. Deposits held by landlords or utility companies ..... \$ \_\_\_\_\_
4. Household goods & furnishings, including audio, video, and computer equipment \$ \_\_\_\_\_
5. Books, pictures, art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles ..... \$ \_\_\_\_\_
6. Wearing apparel..... \$ \_\_\_\_\_
7. Wedding rings ..... \$ \_\_\_\_\_
8. Furs and other jewelry ..... \$ \_\_\_\_\_
9. Firearms..... \$ \_\_\_\_\_
10. Sports, photographic and other hobby equipment ..... \$ \_\_\_\_\_
11. Annuities ..... \$ \_\_\_\_\_
12. Oklahoma College Savings Plan accounts ..... \$ \_\_\_\_\_
13. IRA, 401k, Keogh, or other pension or profit sharing plan ..... \$ \_\_\_\_\_
14. Stocks and interests in unincorporated businesses ..... \$ \_\_\_\_\_
15. Interests in partnerships and joint ventures ..... \$ \_\_\_\_\_
16. Government or corporate bonds..... \$ \_\_\_\_\_
17. Accounts receivable ..... \$ \_\_\_\_\_
18. Alimony, maintenance, support and property settlements due to you ..... \$ \_\_\_\_\_
19. Tax refunds due to you..... \$ \_\_\_\_\_
20. Equitable and future interests, life estates ..... \$ \_\_\_\_\_
21. Contingent and non-contingent interests in an estate or life insurance ..... \$ \_\_\_\_\_
22. Other contingent and unliquidated claim of any kind..... \$ \_\_\_\_\_
23. Patents, copyrights, and intellectual property ..... \$ \_\_\_\_\_

- 24. License, franchises and general intangibles ..... \$ \_\_\_\_\_
- 25. Customer lists or personal information ..... \$ \_\_\_\_\_
- 26. Aircraft and accessories ..... \$ \_\_\_\_\_
- 27. Office equipment and supplies ..... \$ \_\_\_\_\_
- 28. Business machinery, equipment and fixtures ..... \$ \_\_\_\_\_
- 29. Inventory ..... \$ \_\_\_\_\_
- 30. Animals ..... \$ \_\_\_\_\_
- 31. Crops ..... \$ \_\_\_\_\_
- 32. Farming equipment and implements ..... \$ \_\_\_\_\_
- 33. Farm supplies, chemicals, and feed ..... \$ \_\_\_\_\_
- 34. Other personal property not already listed ..... \$ \_\_\_\_\_

35. Boats, motors, accessories

|                |           |               |             |         |                 |
|----------------|-----------|---------------|-------------|---------|-----------------|
| Yr./Make/Model | Bal. Owed | Current Value | Payment Amt | %Rate   | Mo./Yr.Purchase |
| _____          | _____ \$  | _____ \$      | _____ \$    | _____ % | _____           |

Name, address, and loan number of lien holder:

\_\_\_\_\_

Do you want to: \_\_\_\_\_ KEEP (or) \_\_\_\_\_ SURRENDER this vehicle? (check one)

36. Autos, trucks, trailers, motorcycles and other vehicles, including mobile home

**Vehicle #1**

|                |           |               |             |         |                 |
|----------------|-----------|---------------|-------------|---------|-----------------|
| Yr./Make/Model | Bal. Owed | Current Value | Payment Amt | %Rate   | Mo./Yr.Purchase |
| _____          | _____ \$  | _____ \$      | _____ \$    | _____ % | _____           |

Name, address, and loan number of lien holder:

\_\_\_\_\_

Do you want to: \_\_\_\_\_ KEEP (or) \_\_\_\_\_ SURRENDER this vehicle? (check one)

**Vehicle #2**

|                |           |               |             |         |                 |
|----------------|-----------|---------------|-------------|---------|-----------------|
| Yr./Make/Model | Bal. Owed | Current Value | Payment Amt | %Rate   | Mo./Yr.Purchase |
| _____          | _____ \$  | _____ \$      | _____ \$    | _____ % | _____           |

Name, address, and loan number of lien holder:

\_\_\_\_\_

Do you want to: \_\_\_\_\_ KEEP (or) \_\_\_\_\_ SURRENDER this vehicle? (check one)

**Vehicle #3**

|                |           |               |             |         |                 |
|----------------|-----------|---------------|-------------|---------|-----------------|
| Yr./Make/Model | Bal. Owed | Current Value | Payment Amt | %Rate   | Mo./Yr.Purchase |
| _____          | _____ \$  | _____ \$      | _____ \$    | _____ % | _____           |

Name, address, and loan number of lien holder:

\_\_\_\_\_

Do you want to: \_\_\_\_\_ KEEP (or) \_\_\_\_\_ SURRENDER this vehicle? (check one)

**Vehicle #4**

Yr./Make/Model    Bal. Owed    Current Value    Payment Amt    %Rate Mo./Yr.Purchase  
\_\_\_\_\_    \_\_\_\_\_\$    \_\_\_\_\_\$    \_\_\_\_\_\$    \_\_\_\_\_% \_\_\_\_\_

Name, address, and loan number of lien holder:  
\_\_\_\_\_

Do you want to: \_\_\_\_\_ KEEP (or) \_\_\_\_\_ SURRENDER this vehicle? (check one)

**Section 3 – Debts**

Attach or enclose a copy of the most recent billing statement for each debt you owe, including any auto loans and home mortgages. You only need to fill in the space below if you have not provided a billing statement for one or more debts. If you have attached statements for each debt, skip to the next section and leave this section blank.

**Debt #1**

Creditor Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_ Account #: \_\_\_\_\_

Amount Owed: \$ \_\_\_\_\_ Date Incurred: \_\_\_\_\_

What is Debt for?: \_\_\_\_\_

**Debt #2**

Creditor Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_ Account #: \_\_\_\_\_

Amount Owed: \$ \_\_\_\_\_ Date Incurred: \_\_\_\_\_

What is Debt for?: \_\_\_\_\_

**Debt #3**

Creditor Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_ Account #: \_\_\_\_\_

Amount Owed: \$ \_\_\_\_\_ Date Incurred: \_\_\_\_\_

What is Debt for?: \_\_\_\_\_

(attach a separate sheet if you have more than three creditors for which you don't have statements.)

**\*\*\*\*\* Unexpired Leases and Contracts \*\*\*\*\***

List below and leases or contracts that are still current that you are a party to. Include residential, car, and business leases, and service or business contracts.

| Nature and Description of Contract | Name and Address of Other Parties | Date Contract Expires |
|------------------------------------|-----------------------------------|-----------------------|
|                                    |                                   |                       |
|                                    |                                   |                       |

**Section 4 – Co-Signed Debt**

**Co-Debtor #1**

Co-debtor Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Creditor Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

**Co-Debtor #2**

Co-debtor Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Creditor Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

## Section 5 – Current Income

**Marital Status:**  Married  Single  Divorced  Separated  Widowed

**Dependents:**

Names and ages of any dependents you support (do not list spouse):

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

|  | Husband | Wife |
|--|---------|------|
| Occupation   |         |      |
| Employer Name  |         |      |
| Employer Address   |         |      |
| How long employed?   |         |      |
| Attach paystubs or other proof of income for past 6 months |         |      |
| Self-employment income                                     |         |      |
| Rental income  |         |      |
| Interest or Dividends                                      |         |      |
| Alimony or child support                                   |         |      |
| Social Security  |         |      |
| Retirement income  |         |      |
| Unemployment   |         |      |



## Section 6 – Current Expenses

|  |          |
|--|----------|
| Rent or 1 <sup>st</sup> mortgage .....                               | \$ _____ |
| 2 <sup>nd</sup> mortgage .....                                       | \$ _____ |
| Real Estate taxes (if not included in mortgage) .....                | \$ _____ |
| Homeowner's / Renter's insurance (if not included in mortgage) ..... | \$ _____ |
| Electricity and gas.....   | \$ _____ |
| Water and sewer.....   | \$ _____ |
| Telephone.....   | \$ _____ |
| Cable TV.....  | \$ _____ |
| Garbage.....   | \$ _____ |
| Home repair and maintenance .....                                    | \$ _____ |
| Food .....   | \$ _____ |
| Clothing.....  | \$ _____ |
| Laundry / Dry cleaning .....   | \$ _____ |
| Medical / Dental not covered by insurance.....                       | \$ _____ |
| Gas, oil, maintenance, and license tags for automobiles.....         | \$ _____ |
| Recreation and Entertainment.....                                    | \$ _____ |
| Subscriptions .....  | \$ _____ |
| Church / charitable donations.....                                   | \$ _____ |
| Life / Disability insurance .....                                    | \$ _____ |
| Health insurance .....   | \$ _____ |
| Auto insurance .....   | \$ _____ |
| Vehicle #1 payment .....   | \$ _____ |
| Vehicle #2 payment .....   | \$ _____ |
| Alimony / child support paid .....                                   | \$ _____ |
| Payments for dependent support (not at home) .....                   | \$ _____ |
| Regular expenses from business (attach detailed schedule) .....      | \$ _____ |
| Child care.....  | \$ _____ |
| Gifts for birthdays, Christmas, etc .....                            | \$ _____ |
| Haircuts, personal care expenses .....                               | \$ _____ |
| Pet food and care.....   | \$ _____ |
| Mandatory payroll deductions not already listed.....                 | \$ _____ |
| Court ordered payments not already listed.....                       | \$ _____ |
| Education necessary for continued employment .....                   | \$ _____ |
| Education for physically or mentally challenged child.....           | \$ _____ |
| Other (attach detailed schedule) .....                               | \$ _____ |

## Section 7 – Financial Affairs

Include information about you and spouse, even if you are not filing a joint petition.

1. Income from employment or operation of business:

Husband:

|                    | Amount   | Source |
|--------------------|----------|--------|
| Current year       | \$ _____ | _____  |
| Last calendar year | \$ _____ | _____  |
| Previous year      | \$ _____ | _____  |

Wife:

|                    |          |       |
|--------------------|----------|-------|
| Current year       | \$ _____ | _____ |
| Last calendar year | \$ _____ | _____ |
| Previous year      | \$ _____ | _____ |

2. Income from other than employment or operation of business – such as social security, unemployment, child support, etc., whether taxable or not.

Husband:

|                    | Amount   | Source |
|--------------------|----------|--------|
| Current year       | \$ _____ | _____  |
| Last calendar year | \$ _____ | _____  |
| Previous year      | \$ _____ | _____  |

Wife:

|                    |          |       |
|--------------------|----------|-------|
| Current year       | \$ _____ | _____ |
| Last calendar year | \$ _____ | _____ |
| Previous year      | \$ _____ | _____ |

3. If your debts are primarily consumer debts, list each creditor to whom you paid \$600.00 or more during the past 90 days.

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4. If your debts are **not** primarily consumer debts, list each creditor to whom you paid \$6,225.00 or more during the past 90 days.

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5. List **all** payments you have made to 'insiders' in the past year.  
\*\*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor.\*\*

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6. List **all** payments or property transfers you have made that have benefitted an 'insider.' Include any payment on a debt that is co-signed by an 'insider.'

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7. List all lawsuits, court actions, or administrative proceedings to which you were a party within the past year.

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8. List all property repossessed, garnished, attached, or seized within the past year.

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9. Did any creditor, bank or credit union set off any amount from your accounts in the last 90 days?

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10. Within the past year, was any of your property in the possession of a receiver or creditor?

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11. List all gifts totaling more than \$600.00 to any person during the past 2 years.

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12. List all charitable donations totaling more than \$600.00 made during the past 2 years.

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13. During the past year, did you lose anything due to theft, fire, disaster, or gambling?

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14. List all payments made by you or on your behalf during the past year for consultation about seeking bankruptcy or to a bankruptcy petition preparer.

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15. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

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16. Within the past 2 years, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

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17. Within the past 10 years, did you transfer any property to a self-settled trust of which you are a beneficiary?

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18. Within the past year, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

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19. State where you had a safe deposit box during the past year, and who had access to it.

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20. State all property stored in a storage unit or place other than your home during the past year.

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21. Has the government informed you of potential liability under environmental law?

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22. Have you notified any governmental unit of any release of hazardous material?

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23. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

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24. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

25. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

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### **READ THIS PRIOR TO TURNING IN YOUR COMPLETED QUESTIONNAIRE**

You, as the client, are responsible for the accuracy of the information contained in your answers and in the attachments, if any, to this questionnaire. You must disclose all of your assets, all of your debts, and make accurate statements of your income and expenses. You must also accurately answer all of the questions regarding your financial affairs. If you provide false or incorrect or incomplete information on this questionnaire, your bankruptcy schedules will not be correct. If your bankruptcy schedules are not correct, the relief you are requesting from the Bankruptcy Court may be denied, and you could be charged with a federal crime. Please review your answers once again before turning in your questionnaire and make sure that your answers are accurate and complete.

### **CERTIFICATION BY CLIENT**

I have read the statement above, and hereby certify to the best of my knowledge that all of the information contained in the answers to this questionnaire, and any attachments thereto, is accurate and complete.

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Client

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Client