

KINGSBURY LAW OFFICES

***Documents required for initial consultation.**

INCOME **INFORMATION.**

a) **If you work for wages.** We need paystubs going back for the last **full** six months of pay. Full months...which means if you meet with us in the middle or end of the month...you don't count the current month as one of the six prior months. This is required for all jobs if you have more than one. If you don't have the stubs then go on line if you have that option or have your payroll person print out a summary for you that shows the pay dates, the gross amount of the check and the withholding for taxes, insurance, etc. *If you are married but plan on filing bankruptcy individually you are required to provide income information for your spouse if you live in household.

b) If you are running a **business** or **self employed:**

If you are involved in any activity that generates \$50 or more in receipts a month then we will need to know what the **gross revenues** have been in the past **full** six months (exclusive of the current month) and we also need to know what the **actual expenses** for the business were for the same period. Finally, for the business or self employment income we will also need an estimate of what you think the **monthly gross income** will be **going forward** and an estimate of what the **monthly expenses going forward.** The last 6 months or even the last year is probably a good indicator as any unless there will be or has been a substantial change. We realize it can be difficult to predict but we must have some sort of reasonable estimate in order to determine whether or not this will work for you.

We will need to know about any other income you may have. Disability, spousal maintenance, child support, rents, etc., etc.

OTHER DOCUMENTS REQUIRED

c) Last year's **tax returns**. We'll need **both** federal and state. Plus bring along the **first two pages of the prior year's return for the federal return only**. If you have not filed your tax returns we can assist you with that.

d) If you own real estate please bring your current **property tax statement** and the **legal description** for your real estate. For the legal description please bring in a copy of your **deed or a mortgage document**. Although the tax statement has a legal description on it is often not accurate so we cannot use those.

e) If you have a **mortgage(s)**..bring a copy of your most recent **statement(s)**. If you are behind on your mortgage/property taxes/association dues, etc., we will need an estimate of how much.

f) Copies of your **vehicle titles** so we can establish ownership.

h) Filled out **Personal Property form**

i) Filled out **Household Budget form**

We'll be going over these forms together. The more complete you are in filling those out the smoother the meeting will go. However, if you don't know how to answer a particular question just put a question mark by it and we will discuss. If it doesn't apply...mark it N/A. We'll be going over everything thoroughly in our meeting with you.

j) **Debt information**. For the meeting it is enough for us to know the approximate amount of the debt and what kind of debt it is. However, do provide anything from the IRS or Minnesota Dept. of Revenue, legal documents like Summons and Complaints, wage garnishment or bank levy notices, foreclosure notices, notice of judgments entered against you, etc. Once you have retained us to file a case we pull a credit report for you.

**KINGSBURY LAW OFFICES
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(952) 432-4388**

CLIENT INTERVIEW SHEET

Name: _____ Occupation: _____

Home Address: _____ Employer Name: _____

_____ How long employed? _____

_____ 2nd job? Yes ___ No ___

Home Phone #: _____ Work # _____

Cell # _____

E-mail contact: _____

Spouse's Name: _____ Occupation: _____

Cell # _____ Employer Name: _____

Work tel. no. _____ How long employed? _____

2nd job? Yes ___ No ___

Husband (or Your) employer address:

Spouse employer address:

Please Circle (where appropriate):

Single-never married / Married, living together / Married, living apart

Live w/domestic partner/significant other / Divorced / Widowed

of children living with you; Please state the age and whether male/female.

Do **all** of your minor children **live** with you? YES NO

Any **other person** dependent on you or live with you? YES NO

If **divorced**, was it within the past **3 years**? YES NO (If yes...provide a copy of decree)

If divorced, is there a **property settlement** still owed/due? YES NO

Have you filed any **prior bankruptcy** cases in the **past 8 years**? YES NO

If yes, when and where?

Have you moved in the **past 3 years**? YES NO If yes, please provide the address(es) on a separate sheet with the month/year to month/year that you lived there.

Do you **own** your **home**? YES NO

If yes, are you **current** on the payments? YES NO

If yes, is the property worth more than what is owed against it? YES NO

Who is **on title/deed** to the property?

Has the property been **appraised** within the past year? YES NO

Do you own any **other properties or timeshares**? YES NO

Are you named on the deed or title of **anyone else's** real estate? (parents' property or family cabin, grandparent's farm, etc.). YES NO

Have you **sold, given away, traded or transferred** to ANYONE anything **worth more than \$1,000** in the past **two (2)** years? YES NO

Have you **sold, given away, traded or transferred anything** to any **RELATIVES OR A GIRLFRIEND/BOYFRIEND/SIGNIFICANT OTHER** anything **worth more than \$1,000** in the past **six (6)** years? YES NO

Have you **paid back money to any relatives** in the past year? YES NO

Have you paid **anyone else's** debt for them in the past **six (6)** years? YES NO

Have you **closed** any financial account (checking, savings, retirement, IRA, stock, mutual fund, etc.) in the past **one (1)** year? YES NO (If yes...provide the name of the bank, the year/month it was closed, the last 4 digits of the acct. # and the final balance).

Is it possible that you may receive any **inheritance, property settlement, or proceeds from life insurance** due to someone who has already passed away or who you think might pass away within the next **six (6)** months? YES NO

Have you inherited anything within the past 3 years? YES NO

Do you have any inherited IRA or other pension accounts? YES NO

Did you or do you own or have any ownership interest in any **business**, including partnerships or self employment, within the last four (4) years? YES NO

Have you or your spouse in the **past two (2)** years received any **income from any other source than wages** including, but not limited to: Unemployment, Child Support, Social Security, Worker's Compensation, Pension liquidations, Rents, Capital Gains, Trust distributions, Inheritances, etc.? YES NO

If yes, what was the source of that income?

Have you **co-signed** on a loan for anyone else? YES NO

Is there **anything of yours** in the **possession or name of someone else**? YES NO

Does **anyone else** pay any of your household or personal bills? YES NO

Is your name on **anyone else's** bank account, real estate or vehicle? YES NO

Are you currently suing or thinking about **suing anyone** or **do you have a claim against anyone** for accident, injury, debt, employment dispute, sexual harassment or any other type of claim of any sort that you might sue on later? YES NO

Have there been any **large purchases** on credit cards for luxury goods or services in the **past 90 days** or have you had **large cash advances** within the **past 70 days**? YES NO

Any other history of large **cash advances** with the past **6 months**? YES NO

Do you **owe** any money from a **property settlement/judgment of divorce**? YES NO

Have you been ordered to pay **child or spousal support**? YES NO

If yes, provide the name, address and tel. no. of the person to who you pay.

Is any support **past due**? YES NO If so, how much? \$_____

Does **anyone** owe you money for **any reason**? YES NO

Have you filed **all** tax returns for prior years? YES NO

If filed late, have the returns been filed for at least the past 2 years? YES NO

Do you **owe** any back taxes? YES NO If yes, what tax periods, who do you owe & how much?

Have you set up a **trust** in the past ten years? YES NO

Do you **receive** any income from a **trust or annuity**? YES NO

Do you have **income** from royalties, gas or mineral rights, copyrights, licenses agreements or patents now or in the future? YES NO

Do you have a **life estate, a remainder interest** or the right to use anyone else's property? YES NO

Have you paid any **single** creditor more than \$600 (in total) over the minimum payments in the past **90 days** besides your **regular** house/car payments? YES NO

Are there any **lawsuits** now pending **against you**? YES NO

Have you participated in a **debt consolidation, debt management or debt elimination program** in the **past year** where you've paid them money? YES NO

Have you had any **losses** in the past **one year** from things like Fire – Theft – Auto Accident or Gambling? YES NO

Have you had anything taken from you by legal process or a voluntary return in the past 12 months? This would include wage garnishments, bank levies, foreclosures and repossession.

YES NO

If yes, please describe what was taken or returned and when. Provide any documentation that you may have.

Are you **separated** or **considering separation or divorce**? YES NO

Are you planning on getting **married** in the near future? YES NO

Are you/your spouse currently expecting a child? YES NO...if so when due? _____

Anything else you think we should be made aware of? _____

What is the most important issue you have right now that you would like to discuss?

Signed

Signed

PERSONAL PROPERTY: You must list all property you own or have any sort of interest in so we can protect it for you. When giving a value provide the “market value”. This is not the “replacement” value or what you'd "like" to get for it. Rather it is what you think you'd get for it if you sold it. You should use conservative yet reasonable values. You must list all of your assets with no exception. Failure to do so could potentially result in both a denial of discharge of your debt as well as forfeiture of the asset. We will go through this list of assets together during the consult. Unless you are informed at that time that you could lose an asset you should **assume that we can protect it for you.** Most people don't lose any property in bankruptcy cases but we need to know what you have so we can properly assess that for you.

1. **Cash on hand** (include money in your wallet/purse/at home/in safe deposit box, etc.). \$ _____

2. **Bank accounts:** Don't forget to provide the account numbers! If more than 4 accounts attach a separate page.

a. Name of bank: _____ (Circle) Checking or Savings / Last 4 digits of **acct #** _____

Whose account? (Circle) husband / wife / joint Average Balance \$ _____

b. Name of bank: _____ (Circle) Checking or Savings / Last 4 digits of **acct #** _____

Whose account? (Circle) husband / wife / joint Average Balance \$ _____

c. Name of bank: _____ (Circle) Checking or Savings / Last 4 digits of **acct #** _____

Whose account? (Circle) husband / wife / joint Average Balance \$ _____

d. Name of bank: _____ (Circle) Checking or Savings / Last 4 digits of **acct #** _____

Whose account? (Circle) husband / wife / joint Average Balance \$ _____

3. **Security deposit/landlord deposit** \$ _____

4. **Household goods/furnishings** (combined value for all furnishings/household goods) \$ _____

a. Lawnmower (Circle one) Push or Lawn Tractor How old? _____ \$ _____

b. Snowblower How old? _____ \$ _____

c. Tools (power or hand tools for household use) \$ _____

d. Computers (Circle) Desktop / Laptop How many? _____ How old? _____ \$ _____

e. Cell phones. What kind? _____ How many? _____ How old? _____ \$ _____

f. Other consumer electronics:

Televisions. What kind/size? _____ How many? _____ How old? _____ \$ _____

Game systems. What kind? _____ How many? _____ How old? _____ \$ _____

Games for above. How many (approximately)? _____ \$ _____

DVD/Blue Ray players. How many? _____ How old? _____ \$ _____

5. **Collections** (include art, dolls, antiques, figurines, coin stamps, sports cards, cd's/dvd's etc.) \$ _____

Describe _____

6. **Clothing** (for you and spouse if applicable in a joint case...not children's clothing) \$ _____

7. **Furs:** Describe _____ \$ _____

8. **Wife's jewelry:** Wedding ring (resale value...not replacement) \$ _____

Engagement ring \$ _____

Watch(es) \$ _____

Other jewelry of significant value—describe _____ \$ _____

Total value costume jewelry or that of insignificant value \$ _____

9. **Husband's Jewelry:** Wedding ring (resale value...not replacement) \$ _____

Watch(es) \$ _____

Other jewelry of significant value—describe _____ \$ _____

10. **Firearms** (make, model & caliber and whether a rifle, pistol or shotgun). Give an estimated value for each.

11. **Sports/hobby or photographic equipment:** (describe) _____ \$ _____

12. **Life Insurance policy:** Cash value policies only...no term policies (they have no cash value) \$ _____

13. **Trusts** *Provide a copy of any trusts that either benefit you or that you have set up in the past 10 years.

14. **Annuity** *Provide a copy of the annuity. \$ _____

15. **Husband's (or Your) pension** (Circle) IRA / 401K / 403B / MSRS / PERA / Other \$ _____

16. **Wife's pension** (Circle) IRA / 401K / 403B / MSRS / PERA / Other \$ _____

17. **Educational IRAs** (529 or 530 plans for children's education) How many plans? _____ \$ _____

18. **Business Interests:** Name of business _____

(Circle) Corporation / LLC / Partnership / Sole Proprietorship What percent owned? _____%

19. **Government or Corporate Stocks or Bonds** Describe _____

20. **Does anyone owe you any money for any reason?** Describe _____

21. **Do you receive maintenance or child support?** Describe _____

22. **Tax Refunds: Will you be entitled to any for past years or this tax year when you file your return?**

What tax years? _____ How much? \$ _____ Circle: Federal / State / Property tax / Renter's Credit

23. **Office equipment, business equipment/tools or machinery** \$ _____

Describe _____

24. **Pets or animals** Describe: _____

25. **Lawsuits or claims you may have:** (examples; personal injury, worker's comp wrongful termination, etc.)

Describe _____

26. **Real Estate:** *Provide a **legal description** for your real estate from a deed or mortgage document. We also need the most recent property tax statement for each property. ***If more than one property attach separate sheet.**

Homestead: Estimated Value \$ _____ Tax Assessed Value \$ _____ (top number--the higher one)

1st mortgage balance owed \$ _____ Name of mortgage company _____

2nd mortgage balance owed \$ _____ Name of mortgage company _____

27. **Vehicles:** Circle below whether husband, wife, or both are on the **title**. For the value you should check www.kellybluebook.com. Use the private party sale value. Consult your lender for balance owed, number of months left on the loan and the interest rate. Note the mileage. Bring a copy of the title with you.

a. Year _____ Make _____ Model _____

Joint / Husband / Wife Mileage _____ Fair Market Value \$ _____

Lender _____ Balance Owed\$ _____

Interest rate _____% Monthly payment \$ _____

Number of months left on the loan? _____ Is this a lease? (circle) Yes / No

b. Year _____ Make _____ Model _____

Joint / Husband / Wife Mileage _____ Fair Market Value \$ _____

Lender _____ Balance Owed\$ _____

Interest rate _____% Monthly payment \$ _____

Number of months left on the loan? _____ Is this a lease? (circle) Yes / No

*If more than 2 vehicles owned provide the information as requested above for each and attach as a separate sheet.

28. **Recreational vehicles/equipment:**(Boats/motors/trailers, snowmobiles, motorcycles, jet-skis,ATVs, etc.)

Year _____ Make _____ Model _____ Value \$ _____

Year _____ Make _____ Model _____ Value \$ _____

Indicate below whose names these are registered/titled in and whether there are any loans owed on them.

29. **Any other asset not already listed:** (including but not limited to things like timeshare interests, seasonal campground space, season tickets for sports teams, unused airline tickets, pre-paid vacation packages, pre-paid credit cards or gift cards, health savings accounts, patents, copyrights, trademarks, mineral rights, airplanes, oil wells, gold or diamond mines, stands of timber, crops in the field, herds of cattle, etc., etc.) Describe below and give a value for each.

HOUSEHOLD BUDGET--MONTHLY

Rent or mortgage per month \$ _____

Second mortgage or home equity line of credit \$ _____

Association dues or fees \$ _____

If not included above:

Real estate taxes (monthly amount)if not escrowed \$ _____

Property, homeowner's or renter's insurance if not escrowed (monthly) \$ _____

Home maintenance, repair and upkeep expenses \$ _____

Average monthly utilities

Electricity, heat, natural gas, propane, etc. \$ _____

Water, sewer, garbage collection (monthly...not quarterly) \$ _____

Telephone, cell phone, Internet, satellite, and cable services \$ _____

Water softener rental and/or salt \$ _____

Food and housekeeping supplies (includes cleaning & paper products) \$ _____

Childcare and children's education costs (include lunches/activities, etc.) \$ _____

Clothing purchases, laundry and dry cleaning expense \$ _____

Medical & Dental expense (out of pocket only... **no old bills,**
just regular anticipated per month moving forward—include over the
counter remedies, co-pays for office visits and pharmacy, etc.) \$ _____

Transportation (gas, maintenance, tires, tabs, bus fare, etc.) \$ _____

CASH only...charitable contributions and religious donations \$ _____

Insurance monthly premiums--**out of pocket only**...no payroll deduction premiums.

Life insurance Please circle Term / Whole life / Universal \$ _____

Health insurance (remember..do not include any deducted from wages) \$ _____

Auto/truck insurance \$ _____

Other insurance (describe) _____ \$ _____

Taxes (do not list payroll withholding here...only self employment taxes

or payments to taxing authorities for past due taxes) \$ _____

Auto payment.....Vehicle 1 \$ _____

Auto payment.....Vehicle 2 \$ _____

Student loans (how many **months** left to pay? _____) \$ _____ (monthly pymt)

Alimony, maintenance or child support NOT deducted from paycheck \$ _____

Other payments made to support others who do not live with you \$ _____

Explain:

Other miscellaneous payments or expenses.

Pet care, grooming, food and vet bills \$ _____

Professional licenses and education that you pay \$ _____

Eyecare, eyewear, contacts and solution \$ _____

Orthodontics/braces (how many months left to pay? _____) \$ _____

Infant needs....diapers, formula, wipes, etc. \$ _____

Professional fees not reimbursed for education/licensing, etc. \$ _____

On a separate piece of paper please describe any other monthly payments you make on a regular basis. Do **not** include credit card bills, old medical bills, payment for loans with friends or relatives unless there is a signed promissory note and/or security agreement. Note too that this is a bankruptcy budget for "necessary and reasonable" living expenses. This can mean that not everything you pay out every month will be considered a legitimate expenditure under the circumstances. Examples of things we cannot include are payments for recreational properties, timeshares, boats, campers, motor homes, snowmobiles, ATV's or other similar equipment, college tuition or expenses, second homes, vacation expenses, etc.