

ANN U. BELL, ATTORNEY AT LAW

Ann U. Bell

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Debtor 1: _____

Debtor 2: _____

Date: _____

Chapter: 7 13 NBK None

Fees: _____ + _____

Payment over plan: _____

Notes:

We are a federally designated debt relief agency pursuant to Title 11 of the U.S. Code, to help people file bankruptcy.

Projections are based on information provided. The fee quoted is determined by the amount of work we anticipate based on the information you provided today. Additions to the information provided by you could result in an adjustment of attorney's fees and/or the projected payment to the Trustee. This would be determined at the time the attorney is retained or shortly thereafter.

If you file a Chapter 13, no guarantee is made that the Court will confirm this plan or that the plan will prove affordable. It is represented that this type plan and the resulting treatment afforded by your creditors, has been confirmed in numerous cases handled by this attorney and if payments are made, there would be a retention of everything sought to be retained by you.

The Court may, after examining your monthly income and expenses, determine that your payment should extend for more months, or at a higher amount monthly. Client will be advised if changes from the above are made. Attorney will render best efforts to have a plan, such as the one projected here, confirmed by the Court. A plan cannot exceed 60 months.

I hope you will appreciate the efforts of this office to place as much into writing as possible. This avoids most misunderstandings and allows you and me to concentrate on our respective responsibilities – you to pay your creditors as proposed and me to make best efforts to get your plan confirmed by the Court.

I enjoyed meeting with you. If you have any questions, do not hesitate to get back in touch with me.

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Email: ann@annbelllaw.com

DATE: _____

You are going to be meeting with a bankruptcy attorney shortly. You will not be pressured to make any decisions at this time. Our policy is to treat this meeting as one that will enable you to better understand your options.

PLEASE ANSWER THE FOLLOWING: *If unmarried, simply omit reference to your spouse.*

Your full name _____ Date of Birth ____/____/____

Your spouse's full name _____ Date of Birth ____/____/____

Do your creditors know you by another name? Yes ___ No ___ Name _____

Social Security Number _____ - ____ - _____ Names and ages of dependants: _____

Spouse's Social Security Number _____ - ____ - _____ _____

Your mailing address _____ What county do you live in? _____
(with zip code) _____

Phone numbers: **HOME** _____
(if none, please indicate)

WORK (yourself) _____

WORK (spouse) _____

CELL PHONE _____

Email address, if applicable: _____

May we send updates about your case and the law via email? **YES NO**

Have you been living in South Carolina for the past 4 years? **YES NO** – If not, where did you live before South Carolina and when: (from _____ to _____):

WHERE DID YOU HEAR ABOUT US? (Please circle as many as apply)

Other Attorney

Radio

Television

Client/Friend

Yellow Pages

Newspaper

Consumer Credit Counseling

Internet

INCOME

This includes social security, unemployment, retirement, disability, and withdrawals from retirement plans or 401Ks

YOUR Employment:

Place _____ Take Home Pay \$ _____ Per: wk/2 wks/2X month/month

Do you make contributions to a retirement or 401K? Yes No If yes, how much? _____

Are contributions mandatory? Yes No

Do you owe any money for a loan against your 401K? Yes No If yes, how much? _____

YOUR SPOUSE'S Employment:

Place _____ Take Home Pay \$ _____ Per: wk/2 wks/2X month/month

Do you make contributions to a retirement or 401K? Yes No If yes, how much? _____

Are contributions mandatory? Yes No

Do you owe any money for a loan against your 401K? Yes No If yes, how much? _____

Please list all other sources of income:

Military Retirement \$ _____ Food Stamps \$ _____

Other Retirement \$ _____ VA Education \$ _____

Social Security \$ _____ Unemployment \$ _____

Child Support and/or Alimony \$ _____ Other income \$ _____

Provide details of any bonuses you have gotten in the last year, or that you might receive: _____

Do you pay or owe child support? Yes No Are you current? Yes No

Do you owe any property taxes? Yes No

Has your property been sold by the county for unpaid taxes? Yes No

In the last year, have you received a notice from the tax collector that your property taxes were late? Yes No

ACCOUNT HISTORY

If you answer "yes" to any of the below questions, the attorney will discuss these with you.

Have you paid off any debts/accounts in the last year? Yes No

Have you made any payments higher than \$600 to any creditor in the last six months?

Yes No

Have you paid off or made payments towards any debts *owed to* family or friends in the last year? Yes No

When was the last time you used any credit card? _____ Which one(s)?

VEHICLES

These questions apply if you **own** or are **paying on** a vehicle.

I. Are you making payments on a vehicle to a creditor that is holding title to the vehicle as security for a loan? (If car is paid for, but you took a loan against the title, the questions below apply)

VEHICLE #1

<u>Creditor</u>	<u>Year, Model</u>	<u>Monthly Payment</u>	<u>Are you Current?</u> Yes No	<u>Day of Month Due</u>	<u>Approximate Mileage</u>
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What month and year did you make the first payment? _____
Loan was for _____ MONTHS Payoff on loan \$ _____

VEHICLE #2

<u>Creditor</u>	<u>Year, Model</u>	<u>Monthly Payment</u>	<u>Are you Current?</u> Yes No	<u>Day of Month Due</u>	<u>Approximate Mileage</u>
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What month and year did you make the first payment? _____
Loan was for _____ MONTHS Payoff on loan \$ _____

II. Do you own a vehicle that is paid for with no creditor holding title?

IF YES: Year, Model Mileage Value Title in name of

- 1.
- 2.
- 3.

MISCELLANEOUS INFORMATION

Do you have a checking, savings, or other account with any bank, savings and loan association, or credit union? Yes No In what bank(s)? _____

Do you anticipate, or have you already received, a tax refund for the most recent tax year?

Yes No If yes, how much did you receive: IRS _____ State _____

Have you filed all required tax returns in the past 4 years? Yes No

Do you owe taxes? Yes No

If you have been divorced or separated, did a family court order you to assume responsibility for marital debts incurred during that marriage? Yes No When? _____

Have any of your debts been cosigned or guaranteed by someone other than your current spouse? Yes No If yes, please provide name(s) of cosigner(s) and creditor(s) _____

Do you own any of the following?

Stocks? Yes No

Bonds, including United States Savings Bonds? Yes No

Animals or pets? Yes No

Firearms? Yes No Type _____ Value \$ _____

Boats? Yes No

Books, prints, pictures, stamps, coins, or sports equipment of value? Yes No

IRA/401K/other retirement? Yes No If yes, amount in account \$ _____

Tools? Yes No Please give a general description _____

Does anyone owe you any money you think you can collect?

Do you have any pending lawsuits or right to bring a suit for bodily injuries? Yes No
Please describe: _____

Have you consulted with any attorney about any other matter within the last year? Yes No
Please describe: _____

Other than these items, do you own anything this form did not address? Yes No
Please describe: _____

Have you transferred any assets to friends or family members in the last 12 months? Yes No
If yes, what was transferred and when? _____

Have you ever filed bankruptcy before? Yes No If yes, what state did you file in, what chapter did you file, and what year did you file? _____

OTHER REAL ESTATE OWNED

If you own other real estate, please answer these questions.

Describe and give the location of all other real estate (lot, building/house, land, or burial plot) in which you hold an interest: _____

How is property titled? _____

Purchase price \$ _____ Year purchased _____

Outstanding mortgage balance(s) (if any): _____

Name of mortgage holder(s): _____

Present value of the property \$ _____

MOBILE HOME

If you own a mobile home, please answer these questions. If not, leave blank.

Is this your residence? Yes No

IN WHOSE NAME IS MOBILE HOME TITLED? _____

VALUE OF MOBILE HOME – Estimate present value \$ _____

Do you plan to KEEP or SURRENDER the mobile home? (*circle one*)

If you do not live in the mobile home, do you receive rent for it? Yes No

If yes, how much? \$ _____ per _____

LOAN PAYMENTS: Please list all lienholders and information requested.

	<u>Name of Lienholder</u>	<u>Monthly Payment</u>	<u>Current? (Yes-No)</u>	<u>Months Behind</u>	<u>Best Estimate of Payoff Balance</u>
1 st Lien	_____	_____	_____	_____	_____

TAXES AND/OR INSURANCE INCLUDED? YES NO

2 nd Lien	_____	_____	_____	_____	_____
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MONTHLY BUDGET

Please convert ALL expenses to what you spend on them MONTHLY

EXPENSE	HOW OFTEN DO YOU PAY THIS?	AMOUNT	NOTES
Mortgage or mobile home payment			Include all mortgages in this figure
Rent			
Lot rent			
Property taxes			If mtg doesn't pay
Property insurance			If mtg doesn't pay
Property maintenance (repairs & upkeep)			
Electricity (& heating fuel)			
Water, sewer, trash			
Telephone (include cell)			
Cable			
Groceries, food, lunch money, etc.			
Child care or tuition			
Medical insurance			Taken out of pay?
Medical & dental (visits, prescriptions, etc.)			Monthly average out of pocket
Alimony, child support, court-ordered payments			
Auto/truck payments (total)			
Auto maintenance			
Auto insurance			
Auto taxes			
Auto gas or other transportation costs			
Life insurance			
Clothing			
Laundry/dry cleaning			
Entertainment, newspaper, etc.			
Charitable contributions (church, etc.)			
Union/club dues			
Hair cuts			
Emergency fund, gifts, misc.			

