Law Office of Thom Cafferty

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Thank you for your inquiry about Bankruptcy services provided by our firm. If you are considering filing a petition for relief, we strongly recommend that you schedule a one-hour consultation with an attorney, where the following information will be discussed:

a. Services available from credit counseling agencies;
b. The types of relief available to you under 4 different chapters of the Bankruptcy Code;
c. Exempt property;
d. Options available for dealing with secured creditors (such as notes that you have on your home or cars); and
e. Bankruptcy procedures, time involved and protections from garnishment, foreclosure, repossession, etc…

The following materials may be completed and returned to enable us to prepare your petition and all required schedules:

a. Questionnaire;
b. Property Information (Schedule “B”);
c. Income and Expenses (Schedules “I” and “J”); and
d. Copy of your free credit report, available from www.annualcreditreport.com.

Additionally, before filing a petition, you must provide the following documents:

a. Credit Counseling Certificate;
b. Copy of your most recently filed federal tax return; and
c. Copies of your paycheck stubs for a minimum of the 60 days immediately before filing a petition.

Once again, thank you for your inquiry. Please call our office if you would like to schedule an appointment.

Sincerely,

Thomas E. Cafferty
(A Debt Relief Agent)

Enclosures

INTAKE QUESTIONNAIRE (rev. 11/09)

1. Full Name: (First)______________ (Middle) ____________ (Last) __________________
2. Your Social Security Number: ________________________
3. Your Date of Birth: ________________

If married, please complete the same information for your spouse

4. Spouse's Name: (First)___________(Middle) ____________ (Last) __________________
5. Your Spouse's Social Security Number: ____________________
6. Your Spouse's Date of Birth: ______________

7. Address:
   Street Number & Name: ____
   City: _________________________ State: ____ Zip Code: __________

7.a. If you have not lived at the above address for the last 3 years, please provide the addresses (and dates) of your previous addresses:

   Dates at this residence: From: ___________ To: ____________________
   Street Number & Name: ____
   City: _________________________ State: ____ Zip Code: __________

8. Telephone Number:

   Home: _______________________
   Work (if I have your permission to call you there): _____________________
   Cell: _________________________

9. Have you ever filed for Bankruptcy before? ________________
   If yes, when and where? ___________________

10. Occupation: ____
    Name and Address of Employer
    Street Number & Name: ____
    City: _________________________ State: ____ Zip Code: __________
    Date that you were hired: ______________________________

If married, please complete the same information for your spouse

11. Spouse's Occupation: ____
    Address of Employer
    Street Number & Name: ____
    City: _________________________ State: ____ Zip Code: __________
    Date that spouse was hired: _____________________________

12. How many persons live with you in your household? Please describe below:

    Relationship: _____________ Age: _______
    Relationship: _____________ Age: _______
    Relationship: _____________ Age: _______

Relationship: ____________ Age: _______
Others (please describe): ____

13. Please list all income received by you so far this year, and in the last two years

Note: **Please provide all pay stubs (forms attached to your paycheck) in the previous 60 days, and continue to provide the stubs until your petition is filed. If your income has gone up or down in the last 6 months, please provide documentation from your employer that will allow us to compute your average income over this period.**

Additionally, please provide a copy of your tax return from the most recent tax year.

Income so far this year: ______________________________
Income last year (see adjusted gross income from tax return): _______________
Income the year before last (see adjusted gross income from tax return):
____

If married, please complete the same information for your spouse

Spouse's income so far this year: ______________________________
Spouse's income last year (see tax returns): ______________________
Spouse's income the year before last: ___________________________

14. Other income and sources

a. State Assistance: ____________________
b. Social Security: ____________________
c. Unemployment: ____________________
d. Worker's Comp: ____________________
e. Trust/Gifts: ____________________
f. Child Support: ____________________
g. Spousal Support: ____________________

15. Income Taxes

a. Past due taxes and amounts:

i. Federal income tax: ________________
ii. State income tax: ________________
iii. Local income tax: ________________
iv. Property tax: ________________

16. Are you or your spouse required to pay child or spousal support? ____________

Amount per month: _______________
Do you owe past due support? _____________________

16.a. If you are required to pay child or spousal support, please provide the name and address of the person receiving these funds:

Name: ____________________________
Address: ____________________________
____

17. Please list the extent and details of your debts. Additionally, provide a copy of your free credit report (see www.annualcreditreport.com). If a creditor and/or debt is listed on your credit report, you are not required to list that debt below.

Creditor's Name (Address)	Acct #	Date & Source of Debt	Balance	My debt/Spouse
Example:				
Big Bank 123 South St Toledo, OH 43604	#12345	2004 Student Loan	$5000	Self

Please take a moment to review your list, and make sure that you haven't overlooked any of the following:

Medical Bills	Credit Cards	Store Charges
Cable Bills	Judgments	Student Loans
Payday loans	Back rent	Tickets/Restitution
Utilities	Telephone	Money loaned by relatives
Co-signed debts		Back taxes

18. Banking Records: Please provide a copy of your most recent monthly statements from your bank, credit union or similar accounts.

19. Retirement Accounts: If you have a retirement account, please provide a copy of your most recent annual or quarterly statement.

20. If you are a tenant (rent your current home or apartment), please provide the name and address of your landlord:

Name: ____________________________
Address: ____________________________
____

20.a. If you gave your landlord a security deposit, please state the amount: $________.

In re ______________________________ Case No. ______________
Debtor (if known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as A.B., a minor child, by John Doe, guardian." Do not include the child's name. See, 11 U.S.C. §112 and Fed.R.Bankr.P 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
			Total ➔	

3 continuation sheets attached

(Report also on Summary of Schedules)

In re ______________________________ Case No. ______________
Debtor (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. #530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. #529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. #521(c); Rule 1007(b)).				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.				
20. Contingent and non-contingent interests in estate of a decedent, death				
			Total ➔	

Sheet number 1 of 3 continuation sheets attached to Schedule B – Personal Property.

(Report also on Summary of Schedules)

In re ______________________________ Case No. ________________
Debtor (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. #101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
			Total ➔	

Sheet number 2 of 3 continuation sheets attached to Schedule B – Personal Property.

(Report also on Summary of Schedules)

In re ______________________________ Case No. ______________
Debtor (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops-growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
			Total ➔	0.00

Sheet number 3 of 3 continuation sheets attached to Schedule B – Personal Property.

(Report also on Summary of Schedules)

In re ______________________________ Case No. ____________________
Debtor (if known)

SCHEDULE I – CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of employer		

INCOME: (Estimate of average monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly).	$	$
2. Estimated monthly overtime	$	$
3. SUBTOTAL	$	$
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	$	$
b. Insurance	$	$
c. Union dues	$	$
d. Other (Specify): ______________	$	$
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$	$
6. TOTAL NET MONTHLY TAKE HOME PAY	$	$
7. Regular income from operation of business or profession or farm (Attach detailed statement.)	$	$
8. Income from real property	$	$
9. Interest and dividends	$	$
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$	$
11. Social Security or other governmental assistance (Specify): ______________	$	$
12. Pension or retirement income	$	$
13. Other monthly income (Specify): ______________	$	$
14. SUBTOTAL OF LINES 7 THROUGH 13	$	$
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14.)	$	$
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	$	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

____

____

In re ______________________________ Case No. ______________________
Debtor (if known)

SCHEDULE J – CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments make bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) $ ________
   a. Are real estate taxes included? ☐-Yes; ☐-No
   b. Is property insurance included? ☐-Yes; ☐-No
2. Utilities:
   a. Electricity and heating fuel $ ________
   b. Water and sewer $ ________
   c. Telephone $ ________
   d. Other: ______________________ $ ________
3. Home maintenance (repairs and upkeep) $ ________
4. Food $ ________
5. Clothing $ ________
6. Laundry and dry cleaning $ ________
7. Medical and dental expenses $ ________
8. Transportation (not including car payments) $ ________
9. Recreation, clubs and entertainment, newspapers, magazines, etc. $ ________
10. Charitable contributions $ ________
11. Insurance (not deducted from wages or included in home mortgage payments)
   a. Homeowner's or renter's $ ________
   b. Life $ ________
   c. Health $ ________
   d. Auto $ ________
   e. Other: ______________________ $ ________
12. Taxes (not deducted from wages or included in home mortgage payments)
   (Specify) ______________________ $ ________
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)
   a. Auto $ ________
   b. Other: ______________________ $ ________
   c. Other: ______________________ $ ________
14. Alimony, maintenance, and support paid to others $ ________
15. Payments for support of additional dependents not living at your home $ ________
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) $ ________
17. Other: ______________________ $ ________
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) $
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

____
____
____

20. STATEMENT OF MONTHLY NET INCOME
   a. Average monthly income from line 15 of Schedule I $ ________
   b. Average monthly expenses from line 18 above $ ________
   c. Monthly net income (a. minus b.) $ ________