



INITIAL BANKRUPTCY INTAKE

APPOINTMENT DAY/DATE: _____ TIME: _____

THE NEW BANKRUPTCY LAW: The Bankruptcy law now in effect requires that all individuals filing for bankruptcy go through a means test and document review to determine if they qualify for Chapter 7 (straight bankruptcy) or Chapter 13 (payment plan). Our case evaluation process will help you determine the best course of action to take and help determine if you should file a Chapter 13 payment plan or a Chapter 7 straight bankruptcy. We specialize in chapter 7 bankruptcy and Chapter 13 debt consolidation. We will help you! **Most people will still be eligible to file bankruptcy under the new law** and we will help you resolve your debt issues in the best possible way. **Bankruptcy will still be the best option to cancel or consolidate debt for many people with debt problems.**

APPOINTMENT INFORMATION: A one half hour consultation with this office is free, however such a short time is usually not enough to fully evaluate any given situation. We strongly urge you to have a case evaluation where we analyze your financial situation to determine if you qualify for Chapter 7, Chapter 13 or other help, the typical charge is \$200. We suggest that you bring \$200 (cash or bank money order) with you so that a case evaluation can be done.

Attorney fees vary from case to case and are not quoted before a case is evaluated. Fees will vary depending which chapter is chosen, level of income, how much debt is involved, and whether you own a home, property, vehicles, and any other assets. A portion of fees may be put into a payment plan under Chapter 13 debt consolidation.

CASE EVALUATION: a CASE EVALUATION MEANS THAT WE WILL GO THROUGH MANY DETAILS OF YOUR FINANCES WITH YOU. Plan on spending up to 1 hour (possible more, possibly less) at our office. The \$200 payment will reduce the attorney fee for handling your bankruptcy case since we will be that much more finished with the work and we can advise you about your options, which chapter you should file, property you can keep, and calculate a payment plan for you if appropriate. Chapter 7 can cancel most debts without paying anything. Chapter 13 payment plans dramatically reduce payments, cancel interest, and can pay a portion of the debt (instead of full payment) and is much more reasonable than trying to pay off debts on your own. If you pay us for a case evaluation, there is

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no obligation to file bankruptcy. We sometimes suggest that people who need to get started right away consider bringing additional cash (if possible) to get a case started immediately. That is up to the individual client.

CHECKLIST OF DOCUMENTS AND PREPARING FOR CASE EVALUATION: In order to give you the best advise possible about how to safeguard your assets, property, wages, and vehicles and to protect you from creditors that could take action against you, it is necessary to review documents that pertain to your income, your property, your vehicles and your finances. Please spend some time on the attached checklist and worksheet before you come in. We will help you through this process.

CHECKLIST AND WORKSHEET TO BRING TO OUR OFFICE FOR CASE EVALUATION
Please bring as much of this information as you can so that our analysis of your situation can be as complete as possible!

____ **PICTURE IDENTIFICATION and SOCIAL SECURITY CARD**

____ **WAGE STUBS, PAY RECORDS and ICNOEM RECORDS for the last 2 months showing all income.** We need to copy your most recent pay record and the prior 60 days of pay records in order to file a case and your last FEDERAL INCOME TAX RETURN.

____ **ALL DEBT INFORMATION WITH NAME, ADDRESS, ACCOUNT NUMBER AND APPROXIMATE AMOUNT OWING.** We need **balances owing** on ALL DEBTS, including home mortgages, car loans, and all other debts you owe. We can order a credit report (for a fee) if you retain us to represent you, but you should still bring all debts with you. If we start a case for you, we must include all debts you owe. The list must include all debts, including debts you may want to continue paying (e.g. home and car payments). For car and home loans, we need the pay-off balance (total amount owing at this time) as well as the monthly payment. Bring all LAWSUIT PAPERS, COLLECTION LETTERS, AND STATEMENTS. We can run a credit report (combined from all three agencies) if you file a case with us, but you should also try to get credit reports from all reporting services by going to www.annualcreditreport.com. It is very helpful to have this done before you come in!

CREDITOR NAME:	APPROXIMATE BALANCE:
Name: _____	Balance owing \$ _____
Name: _____	Balance owing \$ _____
Name: _____	Balance owing \$ _____
Name: _____	Balance owing \$ _____
Name: _____	Balance owing \$ _____
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Name: _____	Balance owing \$ _____
Name: _____	Balance owing \$ _____

(attach additional sheets if necessary)

_____ **INCOME CALCULATION** (see note below for calculating average if pay varies)

Average gross income (before deductions) _____ per _____

Average net pay (after deductions) _____ per _____

Spouse or 2nd job:

Average gross income (before deductions) _____ per _____

Average net pay (after deductions) _____ per _____

Other income in household (support, social security, pension, part-time jobs, business, etc): \$ _____ per _____ from what source _____

Does someone else pay your living expenses? How much per month? _____

Year to date gross income from all sources (Jan. 1 to present time): \$ _____

Spouse year to date gross income from all sources (Jan. 1 to present time): \$ _____

Gross income last calendar year (shown on last tax return): \$ _____

_____ **MONTHLY HOUSEHOLD LIVING EXPENSES**

Rent or home mortgage payment.....\$ _____

Lot rent or 2nd mortgage\$ _____

Are real estate taxes included? _____ Is property insurance included? _____

Utilities Electricity and heating fuel..... \$ _____

Water and sewer..... \$ _____

Telephone and cable..... \$ _____

Cell phone, long distance, internet..... \$ _____

Home maintenance (trash, repairs and upkeep - monthly cost)..... \$ _____

Food and grocery items, incl. restaurants, fast food, snacks, lunches, supplies, toiletries, soaps, paper, tobacco, and misc. shopping needs per month..... \$ _____

Clothing (monthly cost)..... \$ _____

Laundry and dry cleaning...(monthly cost)..... \$ _____

Medical, dental expenses (monthly out of pocket expense/copay) \$ _____

Transportation, gas, oil, maintenance (not including car pmts)..... \$ _____

Recreation, sports, clubs, entertainment, newspapers, etc..... \$ _____

Charitable contributions (include church tithing, giving)..... \$ _____

Insurance (monthly cost, not deducted from wages or included in home mortgage payments)

 Homeowner's or renter's (if not incl. in house pmt)..... \$ _____

 Life, health (what you pay, not taken from paycheck)..... \$ _____

 Auto insurance (monthly cost)..... \$ _____

Property taxes (monthly cost if not included in house pmt)..... \$ _____

Car or truck payment (monthly)..... \$ _____

Car or truck payment (monthly)..... \$ _____

Payments for child support or alimony (monthly)..... \$ _____

Daycare/education for children, care for elderly or disabled, etc.... \$ _____

Regular expenses from operation of a business, profession or farm (attach detailed statement)

or other expenses (specify) _____ \$ _____

The following additional documents are helpful to evaluate your case:

_____ **FOR ALL MOTOR VEHICLES** owned or in your name:

(1.) **TITLE CERTIFICATE**

(2.) **If you are paying on a vehicle: VEHICLE PURCHASE AGREEMENT or LEASE.**

We need to know the date of purchase, balance owed, monthly payment and the number of months remaining on the vehicle loan. The sales agreement will have all this information.

(3.) **PROOF OF INSURANCE.**

_____ **IF YOU OWN PROPERTY** or if your name is on property, the **value** of the property is very important and we need to know as much as possible about your property in order to protect it, so bring all of the following:

(1.) **PROPERTY TAX STATEMENT** showing Taxable Value and State Equalized Value (SEV).

(2.) **APPRAISAL** if you have had your property appraised.

(3.) **DEED (Warranty Deed or Quitclaim Deed from the prior owner)** or **TITLE CERTIFICATE** to any **MOBILE OR MODULAR HOME** .

(4.) **All MORTGAGE documents** or land contract.

(5.) Insurance policy showing coverage and proof of insured status.

_____ **IF YOU RENT OR LEASE YOUR RESIDENCE:** Bring your **LEASE.**

_____ **BANK STATEMENTS** your checking and savings bank or credit union accounts and all **401K, IRA OR RETIREMENT PLAN STATEMENTS.**

_____ **DIVORCE JUDGMENT** if you are divorced and **CHILD SUPPORT ORDER** if you pay or receive support.

_____ **INCOME TAX RETURNS and W2 FORMS** for previous **4 YEARS** if available.

All cases require the most recently filed Federal Tax Return.

HOUSEHOLD INCOME CALCULATION of your monthly household income is based on your average income from all sources. If your income does not change, this calculation is fairly easy! A typical pay-stub with year to date info enables us to calculate your average income. If your income fluctuates, we need to figure out the average gross and net. The Bankruptcy Law requires you to calculate the average gross income from the 6 previous calendar months. We will help with these calculations. Add up the prior 6 calendar months of gross income and divide by 6 to determine average gross monthly income. For example if you are filing bankruptcy in July, add gross income received from all sources from January 1 through June 30 and divide by 6. If you file in August, add gross income from all sources from February 1 through July 31 and divide by 6. Do the same calculation for net take home pay. We will help you with these calculations if you bring us your pay and wage stubs for the previous 6 months.

Worksheet: Gross pay (before deductions) received during the 6 prior calendar months ending on the last day of last month from all sources (and for both spouses):

Month 1)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Month 2)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Month 3)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Month 4)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Month 5)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Month 6)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Total amount received \$ _____ divided by 6: \$ _____ =monthly average gross
Spouse if applicable:

Total amount received \$ _____ divided by 6: \$ _____ =monthly average gross

Do the same for net take home pay, after mandatory deductions for taxes, health insurance, dues and required retirement contributions; do not deduct voluntary deductions or debt payments and keep in mind that we can stop most wage garnishments except child support:

Take home pay received for each month:

Month 1)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Month 2)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Month 3)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Month 4)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Month 5)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Month 6)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Total amount received \$ _____ divided by 6: \$ _____ =monthly average net
Spouse if applicable:

Total amount received \$ _____ divided by 6: \$ _____ =monthly average net