

THE LAW OFFICE OF SCOTT M. HUTCHINSON

**BANKRUPTCY ASSESSMENT FORM**

- Please accurately and fully complete this form prior to your appointment. This will save time at your appointment.
- All information provided will be kept strictly confidential under State Bar rules for lawyers.
- More information will be requested from you at your appointment.
- **ESTIMATE** ANY DOLLAR AMOUNTS, YOU DO **NOT** HAVE TO BE EXACT.  
You can provide us exact numbers later on. ROUND NUMBERS TO THE NEAREST DOLLAR.

**NAME(S):** \_\_\_\_\_ **DATE:** \_\_\_\_\_

1. Have you filed bankruptcy before? (If Yes, what year): \_\_\_\_\_
2. Will you be filing as an Individual or as a Married couple? \_\_\_\_\_
3. When do you want to file? \_\_\_\_\_
4. Main reason(s) for filing bankruptcy: \_\_\_\_\_

5. Are you being Sued? List Creditor names, estimated amounts, and Court: \_\_\_\_\_

6. Any Judgments? List Creditor names and estimated amounts: \_\_\_\_\_

7. Have you been Garnished in the last 12 months? List Creditor names and estimated amounts: \_\_\_\_\_

Any garnishments in the last 90 days ? \_\_\_\_\_

**8. UN-SECURED DEBTS** (\* If you do not have a type of debt below, put "NA" or "/" )

	<u>Amount Owed:</u>	<u>Number of Accounts/Cards:</u>
Credit cards (including retail/dept. store) →	\$ _____	_____
Bank lines of credit →	\$ _____	_____
Overdrawn bank accounts →	\$ _____	_____
Repossessed vehicles →	\$ _____	_____
Professional service debts (e.g. CPA/Lawyer)→	\$ _____	_____
Medical debts →	\$ _____	_____
Friend / Acquaintance personal loans →	\$ _____	_____
Family personal loans →	\$ _____	_____
Pay day / Title loans →	\$ _____	_____
Old Landlord / Apartments →	\$ _____	_____
Past due Utility debts →	\$ _____	_____
Other →	\$ _____	_____
<b><u>THIS Section's SUB-TOTAL \$</u></b>		_____

**9. Non-Dischargeable Debts (Generally)**

**Amount Owed:**

**Number of Accounts/Cards:**

Student loans	→	\$ _____	_____
Court fines/penalties – Parking/Traffic tickets	→	\$ _____	_____
Criminal Restitution	→	\$ _____	_____
Past due Child support	→	\$ _____	_____
Past due Spousal support	→	\$ _____	_____
Other: _____	→	\$ _____	_____
Federal taxes	→	\$ _____	Tax year(s): _____
State taxes	→	\$ _____	Tax year(s): _____

**THIS Section's SUB-TOTAL \$** \_\_\_\_\_

10. Are you paying or receiving spousal or child support? \_\_\_\_\_
11. Have you filed all Federal and State tax returns required? \_\_\_\_\_
12. Have you paid loans back to family or friends in the past two (2) years? \_\_\_\_\_
13. Do you have any co-signers on your Debts? \_\_\_\_\_
14. Have you had a vehicle recently repo'ed? If so, do you want it back? \_\_\_\_\_

**15. HOUSE / CONDO. / LAND** \*\* List additional properties on a separate piece of paper.

Do you own, or are you purchasing, a house, condominium, or land? Yes / No      How many? \_\_\_\_\_

Do you want to Keep or Surrender your house? Keep / Surrender

Market value: \_\_\_\_\_ Market value is based on? \_\_\_\_\_

1<sup>st</sup> Mortgage/Lien total: \$ \_\_\_\_\_; Loan Current? Yes / No ; Amount Behind: \$ \_\_\_\_\_

2<sup>nd</sup> Mortgage/Lien total: \$ \_\_\_\_\_; Loan Current? Yes / No ; Amount Behind: \$ \_\_\_\_\_

3<sup>rd</sup> Mortgage/Lien total: \$ \_\_\_\_\_; Loan Current? Yes / No ; Amount Behind: \$ \_\_\_\_\_

Are you facing Foreclosure? Yes / No      Foreclosure date: \_\_\_\_\_

List any other liens against you property (property taxes /utility / judgment): \_\_\_\_\_

**16. VEHICLES (car, truck, motorcycle, scooter, trailer, boat, ATV, mobile home, RV, tractor, etc.)**

**Fully Owned Vehicles** (i.e., no loan balance) | |

(1) \_\_\_\_\_ Est. Trade-in value: \$ \_\_\_\_\_ | <> | (2) \_\_\_\_\_ Est. Trade-in value: \$ \_\_\_\_\_

Year, Make, Model | | Year, Make, Model

**Vehicles you have LOANS on.**

_____	Est. Loan Balance: \$ _____; Loan Current? Yes / No; Amount Behind: \$ _____
Year, Make, Model	Est. Trade-in value: \$ _____ Circle > Keep / Surrender    Monthly payment \$ _____
_____	Est. Loan Balance: \$ _____; Loan Current? Yes / No; Amount Behind: \$ _____
Year, Make, Model	Est. Trade-in value: \$ _____ Circle > Keep / Surrender    Monthly payment \$ _____
_____	Est. Loan Balance: \$ _____; Loan Current? Yes / No; Amount Behind: \$ _____
Year, Make, Model	Est. Trade-in value: \$ _____ Circle > Keep / Surrender    Monthly payment \$ _____

17. Are you making payments on any other **SECURED** items (**Not** a house or vehicle)? YES / NO

**"Secured" means** if you don't make your payments the creditor can legally take back the item you are buying.

(Examples of secured financed items are: TV, computer, mattress, furniture, jewelry, tires, etc. Typical secured creditors are: Les Schwab, Sears, Aaron's, Best Buy, Jewelry stores, etc.)

>> List **SECURED** Creditor names and estimated amounts owed (Do **Not** list any House or Vehicle loans): \_\_\_\_\_

18. What is the balance today of your bank accounts and cash holdings? \_\_\_\_\_

19. Do you own a business? (If so, describe): \_\_\_\_\_

20. Are you expecting someone to die in the next 7 months and may receive an inheritance or life insurance from it? \_\_\_\_\_

21. Have you transferred anything worth more than \$500 to anyone in the past 2 years? \_\_\_\_\_

22. What is important for you to understand about bankruptcy today? \_\_\_\_\_