

CLIENT CHECKLIST

Before mailing the attached Questionnaire and documents back to us, review this checklist to make sure that you have included everything.

When mailing back the Questionnaire, please send:

- _____ The attached 9-page Bankruptcy Questionnaire/worksheet.
- _____ All pay stubs for the past **six months**. (This can include a print out from your employer for each pay period for the past six months. If you do not receive pay stubs because you are self employed or paid in cash, then some evidence of your pay for each month for the past six months (Quick Books report, bank statements, etc.). **Please note that W-2s do NOT serve as a substitute for your pay stubs over the past six months.** We need the actual pay stubs. This is perhaps the most critical piece of information we need before we can effectively advise you of your options, so spend sufficient time tracking this information. If you absolutely cannot obtain them for the past six months, then gather as much information as you can, but at a minimum, obtain information for the past three months).
- _____ Your most recent unsecured debt statements for all of your credit cards, medical bills, and other unsecured debt. (Remember to just send the statement. The envelope and promotional material can be discarded.) A credit report in addition to your debt statements will be very helpful.
- _____ Last year's tax return (State and Federal, including W-2).
- _____ Attorney Fee Contract

If we are scheduled to meet in person, remember to bring the following to that meeting. However, if our next meeting is scheduled by telephone conference call, please include the following in this mailing back to us:

- _____ Loan statements or a copy of a payment book coupon for all secured debt.
- _____ Legal descriptions and location of real estate.
- _____ Information/quarterly statements relating to annuities, life insurance policies, IRA's, 401k's, Keogh or other pension or profit sharing plans, stocks, bonds, divorce decrees, alimony, maintenance, support, child support, and property settlements.
- _____ Copies of promissory notes, loan agreements, security agreements and mortgages for all secured debts **that are in default**. (You do NOT need to bring these if you are current on these loans).

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BANKRUPTCY QUESTIONNAIRE

Date: _____

1. Full Legal Name: _____

3. DOB: _____ SSN: _____

4. Spouse's Full Legal name: _____

5. Spouse's DOB: _____ SSN: _____

6. Marital status: _____

8. Address: _____

(City, State Zip)

9. Names and ages of dependents living at home:

10. Is this a joint or solo petition? _____

11. Have either you or your spouse:

a. Filed bankruptcy in the past 8 years? _____

b. Used a different name? _____
if yes, please list: _____

c. Lived at a different address within the past 3 years? _____
List all prior residences within the past 3 years, and the date between which you lived at each residence:

d. Have either you or your spouse served in the military in the past 10 years? _____ If so, was any of your debt incurred while in the military? _____

12. List the address of any real estate (including your homestead/personal residence) that either you or your spouse own:

What year did you first purchase a house? _____ Have you owned a home continuously since this date? _____ Does any debt pre-date this purchase? _____ If so, which ones?

13. Do either of you owe any back taxes to the IRS or Iowa Department of Revenue? If so, what years?

14. Do either of you have any unpaid student loans (provide details of lender's name, address, balance, monthly payment):

15. To assist both of us with organization, please make a list below of the names of each creditor you have (secured, unsecured, mortgage, credit card, medical, utility, lender, friends, family, etc). Names and dates only. (You need not write down addresses, account numbers or balances. Use additional sheet if necessary.)

<u>Creditor Name</u>	<u>Year(s) debt was incurred</u>	<u>Creditor Name</u>	<u>Year(s) debt was incurred</u>	<u>Creditor Name</u>	<u>Year(s) debt was incurred</u>
1.		6.		11.	
2.		7.		12.	
3.		8.		13.	
4.		9.		14.	
5.		10.		15.	

2. Phone Numbers:

Home: _____

Cell: _____

Work: _____

E-mail: _____

7. How were you referred to Kevin Ahrenholz?

___ Internet / Search engine used: _____

___ Dex Yellow pages

___ Yellow Book Yellow Pages

___ Dexknows.com website

___ Yellowbook.com website

___ TotalBankruptcy web site

___ Used Beecher Law Firm before

___ Debt counselor: _____

___ Another attorney: _____

___ Friend/Family: _____

___ Other Yellow pages: _____

___ Other: _____

Business Owners

(To be completed only by persons who have owned or operated a business within the past 6 years)

Have you owned or operated a business in the past 6 years? (y/n) _____

If "yes", please provide the following information, *if no, disregard the rest of this page:*

1. Name of business _____ Tax ID # _____
2. Type of business (corporation, partnership, sole proprietorship, LLC) _____
3. Attorney for business _____
4. Accountant's name _____
5. Bookkeeper's name _____
6. Names of owners of business and percentage of ownership _____
7. Dates business began and ended _____
8. Goods or services provided by business _____
9. Lending institution or bank for the business _____
10. Have any financial statements ever been prepared for the business? To whom provided? _____

11. Any Audits conducted on business? By whom and when? _____

12. Any inventories conducted on the business? By whom and when? _____

Obtain the following information for initial meeting:

13. Current inventory list
14. Current equipment list (items and fair market value) and a list of all other business assets.
15. Current accounts Receivable (names and amounts)
16. Current accounts payable (names, addresses and amounts)
17. Business and individual tax returns for the last 3 years with all supporting schedules and depreciation schedules
18. Compensation paid to you, your family members and other business owners from the business over the past year (including dates and amount paid).
19. List of payments to all your business creditors from the business accounts over the last 90 days (including amounts paid, dates of payment and to what the payment related to).
20. List of each secured creditor, the item(s) secured by the loan, and copies of the loan paper work including promissory notes and security instruments.
21. Itemized list and amounts of all dividends, income draws, and personal expenses paid to you or on your behalf from business accounts or assets for the past 6 months.
22. Business accounts, account numbers, balances.

SECURED DEBT WORKSHEET

This document is called a "Secured Debt Worksheet." It asks you to list all of the loans you have that are secured by some piece of property. For example, your home loan is secured by your home through what is called a "mortgage" or "real estate contract." Your car loan may be secured by your car. These are different than your credit card debts which are not secured by any property. We call these types of debts "unsecured" debts.

The worksheet applies only to "secured debts" as they have been described above. Please do your best to answer the questions provided. There is a separate section for each secured loan. If you do not have any secured loans, leave the worksheet blank. There is enough room (front and back) to fill in information for three (3) secured loans. Please feel free to use additional sheets of paper if you have more than three secured loans.

LOAN # 1

Loan Company Name: _____ Account Number: _____ Date of Loan: _____

Address of Creditor: _____

Original Loan Amount: _____ Interest Rate: _____ Years to repay: _____

Monthly Payment Amount: _____ Payment due date (each month): _____

Payoff (balance of loan): _____ Date last payment was made: _____

Number of missed payments that have not been made up: _____

Purpose of the loan (for example, to purchase a home, auto, furniture): _____

Assets secured by the loan (what did you put up as collateral for the loan): _____

Do you want to pay this loan back and keep the assets secured by it ("reaffirm"), or do you want to give back the assets and stop paying on the loan ("surrender")? _____

Did you purchase any insurance with the loan (like credit life, disability, mortgage insurance) _____.
(y/n)

Are you in default on the loan? _____. (If not, you may skip the rest of these questions). If so, how many months are you behind? _____. What is the total amount of back payments, interest, late charges and penalties you owe to bring this loan current? _____. Have you received confirmation from your creditor that this amount will bring the loan current? _____. If so, when? _____. Contact person at company? _____

**** If you are in default or behind in any payments on a particular secured debt, please bring all loan documents to your initial appointment, such as promissory notes, deeds, mortgages, security agreements, payment books, invoices, monthly statements, recent letters from the creditor, and closing documents. If you are not in default on the loan, please just bring the payment book, or a copy of one of the payment coupons or payment invoices/monthly statements.**

LOAN # 2 (The remainder of the worksheet is an abbreviated version of page 1. If you need more explanation on any given question, review the corresponding question in the "Loan #1" section above for clarification).

Loan Company Name: _____ Account Number: _____ Date of Loan: _____

Address of Creditor: _____

Original Loan Amount: _____ Interest Rate: _____ Years to repay: _____

Monthly Payment Amount: _____ Payment due date (each month): _____

Payoff (balance of loan): _____ Date last payment was made: _____

Number of missed payments that have not been made up: ____ Contact person at company: _____
(name and #)

Purpose of the loan (for example, to purchase a home, auto, furniture): _____

Assets secured by the loan (what did you put up as collateral for the loan): _____

Do you want to pay this loan back and keep the assets secured by it, or do you want to give back the assets and stop paying on the loan? _____.

Did you purchase any insurance with the loan (like credit life, disability, mortgage insurance)? _____
(y/n)

Are you in default on the loan? _____. (If not, you may skip the rest of these questions). If so, how many months are you behind? _____. What is the total amount of back payments, interest, late charges and penalties you owe to bring this loan current? _____. Have you received confirmation from your creditor that this amount will bring the loan current? _____. If so, when? _____.

LOAN # 3

Loan Company Name: _____ Account Number: _____ Date of Loan: _____

Address of Creditor: _____

Original Loan Amount: _____ Interest Rate: _____ Years to repay: _____

Monthly Payment Amount: _____ Payment due date: _____ Payoff: _____

Date of last payment: _____ # of missed payments: _____ Purpose of the loan: _____

Assets secured by the loan: _____ Reaffirm loan or surrender assets? _____

Did you purchase any insurance with the loan? _____ Contact person at company: _____

Are you in default on the loan? _____. (If not, you may skip the rest of these questions). If so, how many months are you behind? _____. What is the total amount of back payments, interest, late charges and penalties you owe to bring this loan current? _____. Have you received confirmation from your creditor that this amount will bring the loan current? _____. If so, when? _____.

Personal Property List

Please indicate if you own any of the following by entering a "x" or "√" next to the item.

- | | |
|---|---|
| 1. Checking Accounts _____ | 12. Camcorder _____ |
| 2. Savings Accounts _____ | 13. Lawnmower _____ |
| 3. Certificates of Deposit (CDs) _____ | 14. Snowblower _____ |
| 4. Stocks, mutual funds _____ | 15. Flatware, silverware & cutlery _____ |
| 5. Bonds _____ | 16. Cooking utensils _____ |
| 6. Brokerage account _____ | 17. Hand tools _____ |
| 7. Life Insurance _____ | 18. Washer and dryer _____ |
| 8. Annuities _____ | 19. Microwave _____ |
| 9. Qualified Retirement Plans _____ | 20. Stove and oven _____ |
| 10. IRA, Keogh, Pension, 401k _____ | 21. Dishwasher _____ |
| 11. Jewelry _____ | 22. Vacation house, trailer or lot _____ |
| 23. Automobiles, trucks, trailers, and other vehicles _____ | 27. Office equipment, furnishings, & supplies _____ |
| 24. Boats, motors and accessories _____ | 28. Jet skis, waverunner, water toy _____ |
| 25. ATVs, snowmobiles, motorcycles _____ | 29. 4-wheeler; 3-wheeler; motorbike, go-cart, motorized toy of any kind _____ |
| 26. Aircraft and accessories _____ | 30. Camper, trailer, motorhome, R.V. _____ |

Please enter the number of items you own of the below items. If none (0), leave it blank.

- | | |
|--------------------------------|--|
| 31. Beds or Bedroom sets _____ | 38. Stereos _____ |
| 32. Living room sets _____ | 39. Computers _____ |
| 33. Dining room sets _____ | 40. Firearms _____ |
| 34. Televisions _____ | 41. Furs _____ |
| 35. CD players _____ | 42. Refrigerators _____ |
| 36. DVD players _____ | 43. Dressers, chest of drawers, cedar chests _____ |
| 37. VCRs _____ | |

Do you have (answer "yes" or leave blank if "no"):

- | | |
|---|-------|
| 44. Interest in partnerships or joint ventures | _____ |
| 45. Patents, copyrights, and other intellectual property, licenses, franchises or other intangibles | _____ |
| 46. Machinery, fixtures, equipment, or supplies used in business | _____ |
| 47. Inventory | _____ |
| 48. Income producing animals | _____ |
| 49. Crops-growing or harvested | _____ |
| 50. Farming equipment, implements, supplies, chemicals or feed | _____ |
| 51. Do you have a claim against anyone for any reason (i.e. insurance benefits, collection of a debt, personal injury, workers compensation, beneficiary of a trust or estate?) | _____ |
| 52. Are you currently serving as a Trustee or Executor of an estate or trust? | _____ |
| 53. Do you expect to inherit any assets within the next year? | _____ |
| 54. Have you paid any creditor more than \$600 within the last 90 days? | _____ |
| 55. Have you taken any cash advances or charged anything on a credit card within the last 90 days? | _____ |
| 55a. If "yes" to the last question, how much money have you charged, taken in the form of cash advances or balance transfers within the past 90 days? | _____ |

- 56. Have you paid or repaid any money to a family member, friend or business partner in the last year? _____
 - 57. Have you been a party to any lawsuit, garnishment, levy, execution, attachment, repossession, foreclosure, return, assignment or receivership within the past year? _____
 - 58. Do you have any judgments against you? (The Judgment Lien can be released at an additional charge of \$275 per lien.) _____
 - 59. Have you made any gifts to charity, churches, family or friends of more than \$100 in the last year? _____
 - 60. Have any bank or brokerage accounts been closed in the last year? _____
 - 61. Have you had a safe deposit box in the last year? _____
 - 62. Are you in possession of any property that belongs to someone else? _____
 - 63. Are you a beneficiary to any trust or estate? _____
 - 64. Are you a party to any contracts or leases (i.e., car, apartment, cell phone, office equipment)? _____
 - 65. Do you have any co-debtors or co-signers on any debts you have (other than your spouse)? _____
 - 66. Are you behind on any rent/house payments? _____
 - 67. Have you transferred any assets to a trust in your lifetime? _____
 - 68. Are you receiving money from a past lawsuit or structured settlement? _____
- _____
- 69. Are you receiving any money/benefits from an annuity? _____
 - 70. Have you lived outside of Iowa during the past 3 years? _____
 - 71. Have you sold, traded, or given away any assets (property, money, etc.) within the last 2 years? _____
If yes, please list all assets transferred within 2 years: _____

Please provide the following information about the vehicle(s) you own:

Vehicle #1

Year: _____ Make: _____ Model: _____ Miles: _____
Name of owner(s) on title: _____ Condition of vehicle: _____

Vehicle #2

Year: _____ Make: _____ Model: _____ Miles: _____
Name of owner(s) on title: _____ Condition of vehicle: _____

Vehicle #3

Year: _____ Make: _____ Model: _____ Miles: _____
Name of owner(s) on title: _____ Condition of vehicle: _____

List any other personal property you own that is not listed:

- 1. _____ 3. _____
- 2. _____ 4. _____

If you rent or lease property, please provide the name and address of your landlord, amount of the monthly rent and security deposit:

If you have bank accounts, brokerage or stock accounts, annuities, investments, or qualified retirement plans such as IRA's or 401(k)'s, please complete the following for each account (use additional paper if necessary):

Checking Account:

1. bank/company: _____ Account # _____ Account balance: _____
titleholder (husband, wife, joint): _____; beneficiary _____

Savings Account:

2. bank/company: _____ Account # _____ Account balance: _____
titleholder (husband, wife, joint): _____; beneficiary _____

Other (IRA, 401(k), etc.):

3. Type of account: _____ bank/company: _____ Account # _____
Account balance: _____ titleholder (husband, wife, joint); beneficiary _____

THIS MAY BE THE MOST IMPORTANT EXERCISE YOU PERFORM, so take time to complete it accurately. It will determine whether you are eligible for bankruptcy, and if so, whether you are eligible for a Chapter 7 or a Chapter 13 bankruptcy. It is extremely important. Take time to determine what your average monthly expenses are for each expense category by examining your checkbook and credit card statements. Please add expense categories that I have not included in the worksheet if they apply to your situation. An accurate expense budget is crucial to a successful bankruptcy filing. Make sure you include ALL of your expenditures. If you leave some out, or UNDER estimate certain expenses, it will hurt you in your bankruptcy proceedings. Better to err on the side of including too many expenses, and overestimating your expenses, than it is to forget to include expenses. I can always eliminate expenses that are too high or that are not permitted, but I have to know about all of them in order to best represent you.

Monthly Average Expenditures

- | | |
|--|--|
| 1. Rent or Mortgage payment: _____ Real estate taxes included? _____ Property insurance included? _____ | |
| 2. Electricity and heating fuel: _____ | 7. Household supplies (i.e. cleaning supplies, toiletries, Target / Wal-Mart): _____ |
| 3. Water and Sewer: _____ | 8. Food (at home and dining out for entire family): _____ |
| 4. Telephone and cell phone: _____ | 9. Clothing (you and your family / dependants): _____ |
| 5. Cable, garbage collection, and internet: _____ | 10. Laundry and dry cleaning: _____ |
| 6. Home repairs, upkeep, lawn care snow removal (monthly average): _____ | |
| 11. Medical and dental expenses, Optometry and health aids (aside from insurance premiums, i.e. monthly out-of-pocket expenses and co-payments, NOT premium payments): _____ | |
| 12. Health insurance premiums deducted from pay check: _____ | |
| 13. Health insurance premiums paid out of pocket (not deducted from pay stub, or paid by employer): _____ | |
| 14. Gasoline, oil changes, auto maintenance, public transportation: _____ | |
| 15. Recreation, clubs and entertainment, movies, subscriptions: _____ | |
| 16. Cigarettes: _____ | |
| 17. Charitable contributions / Church tithes: _____ | 24. Monthly car payments: _____ |
| 18. Homeowners or renters insurance: _____ | 25. Monthly payment plans for other taxes or back taxes (IRS, Dept. of Revenue): _____ |
| 19. Life Insurance: _____ | 26. Monthly student loan payments: _____ |
| 20. Health Insurance: _____ | 27. Monthly child support payments: _____ |
| 21. Auto Insurance: _____ | 28. Monthly alimony payments: _____ |
| 22. Other Insurance: _____ | |
| 23. Real Estate taxes (monthly average): _____ | |
| 29. Child care: _____ | |
| 30. Pet expenses: _____ | |
| 31. Bank fees / license, registration fees, misc. fees: _____ | |
| 32. School, school lunches, and extra curricular expenses for children: _____ | |
| 33. Personal grooming (haircuts, supplies): _____ | |
| 34. Monthly unsecured debt (estimate) such as credit cards, medical bills, unsecured loans: _____ | |
| 35. Other miscellaneous loan payments: _____ | |
| 36. Other Expenses: _____ | |

TOTAL AVERAGE MONTHLY EXPENSES: _____ (Total of all the above amounts).

Income

(Please send as many pay stubs as you have for the past 6 months with this Questionnaire.)

1. How much is your NET (not Gross) monthly income from wages from all jobs? \$ _____
2. How much is your spouse's net monthly income? \$ _____
3. How much per month do you or your spouse earn from the following sources of income:
 - a. Operation of business or farm: _____
 - b. Rental property/real estate: _____
 - c. Interest or dividends: _____
 - d. Alimony, maintenance, child support _____
 - e. Social Security (SSI, SSDI), unemployment or any other government assistance _____
 - f. Pension or retirement income: _____
 - g. Food Stamps _____
4. Do you or your spouse earn any other monthly income? _____
5. Do you expect any substantial increase or decrease in earnings (by 10% or more) in the next year? _____ If "yes", why?
6. How is your income determined (i.e., hourly wage, yearly salary?) and how much do you earn at that particular rate? (For example: \$7.00/hr or \$15,000/yr). _____
7. How is your spouse's income determined (hourly/yearly)? _____
8. Has either your rate or your spouse's rate of compensation changed within the past six months? _____ Increased or decreased? _____ If "yes", explain how? _____
9. Have either you or your spouse changed jobs, obtained new employment or lost employment within the past 6 months? _____ If "yes", please explain how: _____
10. Employer's name and address: _____
Your Occupation: _____
Length of time employed there: _____
11. Spouse's employer's name and address: _____
Spouse's Occupation: _____
Length of time employed there: _____
12. Total wages/income earned by you this year, year-to-date: _____ . Last year: _____ . The year before last year: _____ (Check your tax returns or W-2's from the last two years to assist with this question.) **Please send copies of your last year's tax return.**
13. Total wages/income earned by your spouse this year, year-to-date: _____ . Last year: _____ . The year before last year: _____ . (Check tax returns or W-2's from the last two years.) **Please send copies of your last year's tax return.**

Life Insurance Information:

Do you have life insurance? _____ Company Name _____
Is the policy Term or Whole Life (Cash Value)? _____ Amt of cash value? _____
Have any loans been taken against it? _____ How much? _____
Date of loan? _____ Name of the Policy Owner? _____
Name of Insured (Person whose life is covered)? _____
Name of Designated Beneficiary? _____
Do you have a Will? _____; Do you have a Living Will / Medical Power of Attorney? _____.

If the designated beneficiary is not your spouse or your child, the cash value of this policy will NOT be a protected asset in bankruptcy. You will lose the cash value to the trustee for the benefit of your creditors. You should change the beneficiary now to name either a spouse or a child (if applicable), or surrender this life insurance policy and discuss how to protect the cash value with your attorney prior to filing bankruptcy.

Taxes, Tax Returns, and Tax Refunds:

Have you filed all required tax returns from years past? _____
If not, what years still need to be filed? _____
Did you receive a tax refund last year? _____. If "yes", how much? \$ _____

If you own real estate, are you current on your real estate taxes for all property owned? _____; If not, how much tax is delinquent? _____; Have they been sold at tax sale? _____; If so, what is your deadline for redeeming the taxes prior to foreclosure? _____.

You may protect up to \$1,000 of tax refunds and accrued wages at the time of filing (\$2,000 for married debtors). If you expect to receive more than that within the next 6 months, you may lose it to the Trustee for the benefit of your creditors. Discuss this with your attorney if you think might become an issue. (Initial here: _____)

Disclaimers: The Beecher Law Firm has disclosed that it is a Debt Relief Agency and has provided me with Federal Disclaimers and Notices, along with information on my options relating to bankruptcy Chapters 7, 11, 12, and 13. I waive my right to sign the enclosed Attorney Fee Contract so that I may explore my options free of charge without any obligations to an attorney or law firm. (Initial here: _____)

Child Support:

Do you pay child support? _____ If so, name and address of ex-spouse(s) who receive(s) it _____

Are your child support payments current? _____
If not, how much back child support do you owe? _____
Do you have any property settlements due and owing from a former spouse? _____

Do you receive child support? _____ If so, name and address of ex-spouse(s) who pay(s) you child support: _____

Does he/she owe you back child support? _____ If so, how much? _____