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REG MT or FULLMT

CONFIDENTIAL PERSONAL BANKRUPTCY QUESTIONNAIRE

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NAME: First: \_\_\_\_\_ Middle: \_\_\_\_\_ Last: \_\_\_\_\_ Suffix: \_\_\_\_\_

ALL ALIASES IN LAST 8 YEARS: (i.e., Maiden Name, AKA): \_\_\_\_\_

SSN # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ DOB: \_\_\_/\_\_\_/\_\_\_ \*COPY OF YOUR DRIVER'S LICENSE & SOCIAL SECURITY CARD OR W2\*

Address: \_\_\_\_\_ Apt.: \_\_\_\_\_ City: \_\_\_\_\_ Minnesota

Zip: \_\_\_\_\_ - \_\_\_\_\_ County: \_\_\_\_\_ E-mail: \_\_\_\_\_

Telephone: Work:(\_\_\_\_) \_\_\_\_\_, Home:(\_\_\_\_) \_\_\_\_\_, Cell:(\_\_\_\_) \_\_\_\_\_

Have you lived at this address for more than 3 years (CIRCLE)? YES NO

If you haven't lived at your current address for more than three years, what is your previous

address?: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

What dates did you live at this address (approximately)?: \_\_\_/\_\_\_/20\_\_ to \_\_\_/\_\_\_/20\_\_

Marital Status (circle): single/divorced/married/widowed/separated If divorced, date of divorce:\_\_\_/\_\_\_/\_\_\_

ARE YOU FILING WITH YOUR SPOUSE (CIRCLE)? YES /NO: Date of Marriage:\_\_\_/\_\_\_/\_\_\_

SPOUSE NAME: First: \_\_\_\_\_ Middle: \_\_\_\_\_ Last: \_\_\_\_\_ Suffix: \_\_\_\_\_

ALL ALIASES IN LAST 8 YEARS: (i.e., Maiden Name, AKA): \_\_\_\_\_

SSN # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ DOB: \_\_\_/\_\_\_/\_\_\_ COPY OF YOUR DRIVER'S LICENSE & SOCIAL SECURITY CARD OR W2\*

Address: \_\_\_\_\_ Apt.: \_\_\_\_\_ City: \_\_\_\_\_ Minnesota

Zip: \_\_\_\_\_ - \_\_\_\_\_ County: \_\_\_\_\_ E-mail: \_\_\_\_\_

Telephone: Work: (\_\_\_\_) \_\_\_\_\_, Home: (\_\_\_\_) \_\_\_\_\_, Cell: (\_\_\_\_) \_\_\_\_\_

Prior Bankruptcy filed? If yes: State: \_\_\_\_\_ Year \_\_\_\_\_ Chapter?: \_\_\_\_\_

**LIST OF CREDITORS**

MAKE SURE YOU PROVIDE COMPLETE ADDRESSES FOR ALL CREDITORS. IF WE DO NOT HAVE THE CORRECT ADDRESS, THE CREDITOR WILL NOT BE DISCHARGED. **FOR UNSECURED DEBTS (CREDIT CARDS, MEDICAL BILLS, ETC) ATTACHED RECENT BILLS WITH THIS SHEET RATHER THAN FILLING OUT THE BELOW!!!!!!**

**FIRST MORTGAGE:** \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_

Account Number: \_\_\_\_\_ Balance: \_\_\_\_\_

Monthly Payment Amount: \_\_\_\_\_ Interest Rate: \_\_\_\_\_ Fixed or Variable (circle one)

Do you plan to keep paying this debt and keep your house? YES NO (circle one)

**SECOND MORTGAGE:** \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_

Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_

Monthly Payment Amount: \_\_\_\_\_ Interest Rate: \_\_\_\_\_ Fixed or Variable (circle one)

Do you plan to keep paying this debt and keep your house? YES NO (circle one)

**FIRST AUTO LOAN:** \_\_\_\_\_ Year/Make/Model: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_

Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_

Monthly Payment Amount: \_\_\_\_\_ Interest Rate: \_\_\_\_\_ Fixed or Variable (circle one)

Do you plan to keep paying this debt and keep your car? YES NO (circle one)

How many months remain on the loan?: \_\_\_\_\_

**SECOND AUTO LOAN:** \_\_\_\_\_ Year/Make/Model: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_

Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_

Monthly Payment Amount: \_\_\_\_\_ Interest Rate: \_\_\_\_\_ Fixed or Variable (circle one)

Do you plan to keep paying this debt and keep your car? YES NO (circle one)

How many months remain on the loan?: \_\_\_\_\_

**CREDITOR:** \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_  
Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_  
What type of loan is this: \_\_\_\_\_

**CREDITOR:** \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_  
Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_  
What type of loan is this: \_\_\_\_\_

**CREDITOR:** \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_  
Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_  
What type of loan is this: \_\_\_\_\_

**CREDITOR:** \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_  
Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_  
What type of loan is this: \_\_\_\_\_

**CREDITOR:** \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_  
Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_  
What type of loan is this: \_\_\_\_\_

**CREDITOR:** \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_  
Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_  
What type of loan is this: \_\_\_\_\_

**CREDITOR:** \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_  
Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_  
What type of loan is this: \_\_\_\_\_

**CREDITOR:** \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_  
Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_  
What type of loan is this: \_\_\_\_\_

**CREDITOR:** \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_  
Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_  
What type of loan is this: \_\_\_\_\_

**CREDITOR:** \_\_\_\_\_  
Address: \_\_\_\_\_ City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_  
Account Number: \_\_\_\_\_ Balance:\$ \_\_\_\_\_  
What type of loan is this: \_\_\_\_\_

**\*\*\* Use additional paper if you have more unsecured creditors \*\*\***

**PROPERTY INFORMATION**

*Fill in the blanks if you have any of the below property*

Real Property: (i.e. home, cabin, timeshare, or land)

- 1. What?: \_\_\_\_\_ Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_  
Value: \$\_\_\_\_\_ (recent appraised value or what would you sell your house for?)

**Legal Description (e.g., Lot 1, Block 2, Green acre Addition)(look at your deed or mortgage):**

\_\_\_\_\_

- 2. Cash on hand: \$\_\_\_\_\_
- 3. Bank Accounts, including H.S.A.'s (**circle: C** = Checking, **S** = Savings, **J** = Joint Account, **S** = Single Account)

Bank name?: \_\_\_\_\_ Last 4 Digits.: \_\_\_\_\_ Balance: \$\_\_\_\_\_ C S J S

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Bank name?: \_\_\_\_\_ Last 4 Digits.: \_\_\_\_\_ Balance: \$\_\_\_\_\_ C S J S

- 5. Security deposits with public utilities/landlords: \$ \_\_\_\_\_
- 6. Value of Wearing Apparel (clothes & shoes): \$ \_\_\_\_\_ & Spouse \$ \_\_\_\_\_
- 7. Home Furnishings: **MAKE A SEPARATE ITEMIZED LIST OF ALL HOME FURNISHINGS BROKEN DOWN BY ROOM: (EXAMPLE)** bedroom 1: bed- \$25.00, dresser - \$50.00; Bedroom 2: bed- \$25.00, dresser - \$50.00; and so on with living room, kitchen, garage, and any other rooms in the house. **Do not list what you paid for it. List garage sale value. Should be around .20 cents on the dollar.**

- 8. List Furs or Jewelry, with value listed for each: (1) \_\_\_\_\_ \$ \_\_\_\_\_ ;  
(2) \_\_\_\_\_ \$ \_\_\_\_\_ ; (3) \_\_\_\_\_ \$ \_\_\_\_\_ ;  
(4) \_\_\_\_\_ \$ \_\_\_\_\_ ; (5) \_\_\_\_\_ \$ \_\_\_\_\_ .

- 9. Firearms, sports, and other hobby equipment, with value listed for each:  
(1) \_\_\_\_\_ \$ \_\_\_\_\_ ; (2) \_\_\_\_\_ \$ \_\_\_\_\_ ;

10. Electronics (computer, cell phones, etc.) with values: \_\_\_\_\_

11. Interest in insurance policies, annuities, IRA, ERISA, 401 K, 403(b), etc. (circle which one)

Financial Institution: \_\_\_\_\_ Acc't No.: \_\_\_\_\_ Value: \$\_\_\_\_\_

12. Stock interest in any LLCs, INC., Etc...: \_\_\_\_\_ Value: \$ \_\_\_\_\_
13. Interest in partnerships, joint ventures, family cabins, etc...?: \_\_\_\_\_
14. Alimony, maintenance, support payments you are entitled to: \_\_\_\_\_
15. Are you expecting any tax refunds or bonuses? **YES NO** circle (federal / state /property tax /renter's rebate)
16. Auto, truck, trailers, and other vehicles: Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_  
 Value: \$ \_\_\_\_\_ Mileage: \_\_\_\_\_ Title Holder? \_\_\_\_\_ Any Loans? YES NO  
 Second Auto: Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Value: \$ \_\_\_\_\_  
 Mileage: \_\_\_\_\_ Title Holder? \_\_\_\_\_ Any Loans? YES NO
17. Boats, Motors, Snowmobile, ATV's, etc...: \_\_\_\_\_ Value: \$ \_\_\_\_\_

**EMPLOYER & INCOME INFORMATION:**

**\* BRING IN 180 DAYS WORTH OF PAY STUBS FOR BOTH\* How often are you paid?:** \_\_\_\_\_

Your Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_

Work Address: \_\_\_\_\_ How long at current job? \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ - \_\_\_\_\_

Gross income for: 2024 (YTD) \_\_\_\_\_ | 2023 \_\_\_\_\_ | 2022 \_\_\_\_\_

Other income for: 2024 (YTD) \_\_\_\_\_ | 2023 \_\_\_\_\_ | 2022 \_\_\_\_\_

**SPOUSE: \*SEE ABOVE – RECENT PLUS 180 DAYS\* How often are you paid?:** \_\_\_\_\_

Your Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_

Work Address: \_\_\_\_\_ How long at current job? \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ - \_\_\_\_\_

Gross income for: 2024 (YTD) \_\_\_\_\_ | 2023 \_\_\_\_\_ | 2022 \_\_\_\_\_

Other income\* for: 2024 (YTD) \_\_\_\_\_ | 2023 \_\_\_\_\_ | 2022 \_\_\_\_\_

**\*Other income – unemployment, social security, disability payments, non W-2 wages, stock dividends, certificates of deposit interest**

**\*\*\*PLEASE BRING IN 2022 & 2023 FEDERAL AND STATE TAX RETURNS\*\*\***

If you are not required to file tax returns, state your reason why: \_\_\_\_\_

**Any other source of income not listed (social security, pension, child support, alimony, etc.) received each month:**

(1) Describe: \_\_\_\_\_ Monthly Amount: \$ \_\_\_\_\_

(2) Describe: \_\_\_\_\_ Monthly Amount: \$ \_\_\_\_\_

**ESTIMATED MONTHLY LIVING EXPENSES**

Rent or mortgage payment: \$ \_\_\_\_\_ Are you current with your payments? **YES NO**

2nd mortgage/ Lot Rent: \$ \_\_\_\_\_ Are you current with your payments? **YES NO**

Property Taxes and Insurance (if not included in mortgage payment) \$ \_\_\_\_\_ | \$ \_\_\_\_\_

Electric/Natural Gas: \$ \_\_\_\_\_ | Water/Sewer \$ \_\_\_\_\_ | House Phone: \$ \_\_\_\_\_

Cellular Phone (No. \_\_\_\_\_): \$ \_\_\_\_\_ | Garbage: \$ \_\_\_\_\_ | Internet: \$ \_\_\_\_\_ | Cable: \$ \_\_\_\_\_

Day Care \$ \_\_\_\_\_ → Number of Kids: \_\_\_\_\_ | Child Support: \$ \_\_\_\_\_

Car payment: \$ \_\_\_\_\_ | Car Maintenance: \$ \_\_\_\_\_ | 2<sup>nd</sup> Car payment: \$ \_\_\_\_\_

Car insurance: \$ \_\_\_\_\_ | Student Loan Payments: \$ \_\_\_\_\_ | Car Gasoline: \$ \_\_\_\_\_

Health insurance, not taken out of your paycheck: \$ \_\_\_\_\_ Life Insurance, not taken out of your paycheck: \$ \_\_\_\_\_

Other Medical Costs (co-payments, prescriptions, etc.): \$ \_\_\_\_\_ \$ \_\_\_\_\_

Tobacco: \$ \_\_\_\_\_ Other: \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

*Standards amounts allowed by the IRS will be used for food, clothing, and home maintenance.*

**\*\*PLEASE NOTE THAT THE BANKRUPTCY LAWS REQUIRE YOU TO TAKE A CREDIT COUNSELING CLASS. MORE INFORMATION WILL BE PROVIDED TO YOU.**

**List name, age, and relationship for any dependant living with you:**

Age: \_\_\_\_\_ (circle: son, daughter, adult) Age: \_\_\_\_\_ (circle: son, daughter, adult)

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Age: \_\_\_\_\_ (circle: son, daughter, adult) Age: \_\_\_\_\_ (circle: son, daughter, adult)

**For the following questions, “you” refers to both you and your spouse.**

**Have you made any payments to any one unsecured creditors (i.e. credit cards, doctor bills, etc. ) in the last 90 days that exceeded \$600.00?**

**Has anyone garnished your wages or taken anything from you in the last 90 days? If yes, by whom and how much?**

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**Have you made payments, or given away any property to family members (i.e. signed a “quit claim deed” or transferred the title on a vehicle) in the last six (6) years?**

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**Have you closed any financial accounts (i.e. checking account, IRA) in the last year? If so, please list the month and year when the account(s) were closed and the final balance. In the last two years, have you taken any money out of a retirement account (IRA, 401k)?**

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**Have you sold anything (i.e. boat, car, etc...), or given away a security interest in property (i.e., a mortgage, lien on the title) valued over \$200.00 in the last two years? If so, describe.**

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**Have you ever owned your own business in the last 4 years? If so, describe the business, when you last conducted business, and describe what happened to the assets.**

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**If you are paying child support, what is the name, address, and telephone number of the person you are making payments to? If a County Agency is involved, what is their address and name of your case worker?**

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**Have you paid back any loans to family members in the last year? If so, describe.**

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**Does anyone owe you any money (Please note, this includes money or property you are entitled to pursuant to a divorce decree.)? If so, describe.**

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**Have you refinanced your house in the last two years? If so, describe what the money was used for.**

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**Has any property been repossessed or foreclosed in the last year? If so, explain:**

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- **COPY OF LAST 3 MONTHS OF ALL OPEN BANK STATEMENTS**