

BANKRUPTCY INTERVIEW

Income and Means Test:

Disabled Veteran

1. Are you a Disabled Veteran whose debt was incurred during active duty or while performing homeland security activity? Yes / No

Reservist or National Guard Member

2. Are you a Reservist or National Guard member and called to active duty after September 11, 2001 for a period of at least 90 days? Yes / No

a. If yes, did you remain on active duty? Yes / No

b. If yes, were you released from active duty less than 450 days before bankruptcy was filed? Yes / No

c. If yes, list the date released from active duty_____.

3. Are you a Reservist or National Guard member performing homeland defense activity for a period at least 90 days? Yes/No

a. Are you still performing homeland defense? Yes / No

b. Did you perform homeland defense terminating less than 540 days before bankruptcy case was filed? Yes/No

c. If yes, list the date of termination of homeland defense _____

Non-Consumer Debts

4. Are your debts mostly Non-Consumer Debts (see list below)? Yes / No

Non-Consumer Debts include: Most tax debts; business or commercial debts; Insurance liabilities; Mortgages for investment or commercial purposes.

a. Estimate of these debts \$_____

Consumer Debts include: personal, family or household debts; mortgage on your home; medical bills; student loans; credit cards; personal loans; car loans; loans for household goods.

a. Estimate of these debts \$_____

Interview Questions for Means Test

5. How many people in your household (not number of dependents- can include parents, grandparents, friends, or other relatives)? _____

6. Are you married? Yes / No

a. If yes, will you be filing jointly with your spouse? Yes / No

b. If yes, do you and your spouse live in separate households? Yes / No

Your Income

7. Your gross wages, salary and commissions from all jobs (Monthly income)? _____

8. Your gross receipts from operation of business or farm or profession? _____

9. Your gross receipts from real estate? _____

10. Your interest and dividends? _____

11. Alimony or support you receive? _____

12. Social Security or other government assistance you receive (specify)? _____

13. Your income from pension or retirement? _____

14. Your unemployment? _____

15. Your other income? _____

Your Spouse's Income

16. If married:

a. Spouse's gross wages, salary, and commissions from all jobs (monthly) _____

b. Spouse's gross receipts from operation of business or farm or profession? _____

c. Spouse's gross receipts from real estate? _____

d. Spouse's interest and dividends? _____

e. Spouse's alimony or support received? _____

f. Spouse's social security or other government assistance (specify)? _____

g. Spouse's income from pension or retirement? _____

h. Spouse's unemployment? _____

i. Spouse's other income (specify)? _____

17. Describe any changes of more than 10% in any of the above income categories that you anticipate to occur within the year following your bankruptcy. _____

Expenses

18. Brief Discussion on monthly expenses

- a) Do you rent or own? _____
- b) How much is your rent or mortgage? _____
- c) Are you current on your mortgage? _____
- d) Do you have a second mortgage? _____
- e) What is the value of your home? _____
- f) How much do you owe on your home? _____
- g) Do you have a vehicle? Y/N
- h) Value \$ _____
- i) Own free and clear? Yes/No
- j) If you are making payments are you current? Yes/No
- k) What is the value of your vehicle? _____
- l) Do you want to keep the car? Yes/No

Prior Bankruptcy

19. Prior Bankruptcy Case Filed in the Last 8 years? Yes/ no

- a. If yes, date? _____

20. Is there a pending bankruptcy case filed by your spouse, partner or affiliate? Yes/No

- a. If yes, Name of Debtor _____

Eviction

21. Are you in the process of eviction and your landlord has gotten a judgment ordering you to vacate residential property? Yes/No

Reaffirmation

22. Would you like to reaffirm any of your debts? Yes/no

Other

23. Do you have any lawsuits or garnishments pending? Yes/no

24. Have you paid back any friend or relative any monies in the last year?

25. Have you given a gift of money or other value over \$200 in the last year to any one person or entity?

26. Do you have any boats, jet skis, motorcycles or ATVs?

27. Do you have any other assets that we have not already discussed?