

LAW OFFICES OF JAMES E. MISCAVAGE

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Attorney
James E. Miscavage

BANKRUPTCY QUESTIONNAIRE

1. Your name: _____ Age: ____ Date of Birth: _____
Spouse's name: _____ Age: ____ Date of Birth: _____

2. Your Social Security Number: _____
Your spouse's Social Security Number: _____

3. List any other names used by you or your spouse (including maiden name):

4. Current Address: _____

5. Telephone - Home: _____ Work: _____ Cell: _____
E-Mail: _____

6. Have you lived in Pennsylvania within the last two (2) years? YES ____ NO ____
Have you moved within the last three (3) years? YES ____ NO ____
If so, list all addresses and dates you resided there: _____

6a. Prior to the address above, what city did you reside in? _____

7. List everyone who resides at your residence:

<u>NAME</u>	<u>AGE</u>	<u>RELATIONSHIP</u>

8. Do you have a current Pennsylvania Drivers' License? YES ____ NO ____

9. Do you have your Social Security Card? YES ____ NO ____

OCCUPATION AND INCOME

1. Your usual type of work:_____

2. Name of current employer:_____

3. Your spouse's usual type of work:_____

4. Name of spouse's current employer:_____

5. How long were each of you at your current job:

Self:_____ Spouse:_____

6. Do you or your spouse operate a business out of your house?

YES_____ NO_____

A. Gross income for you and/or your spouse:

2013 Yourself:

\$_____

Your Spouse:

\$_____

2014 Yourself:

\$_____

Your Spouse:

\$_____

2015 Yourself:

\$_____ Year to Date

Your Spouse:

\$_____ Year to Date

B. Do you or anyone in your family receive any of the following:

	<u>YES</u>	<u>NO</u>
Unemployment	_____	_____
Social Security Disability	_____	_____
Veteran's Disability	_____	_____
Pension	_____	_____
Social Security	_____	_____

C. Are you expecting a tax refund for 2015?

YES_____ NO_____

D. Have you or your spouse closed any bank accounts during the last (12) months?

YES_____ NO_____

If you answered yes, state why:_____

E. Have you had a safe deposit box during the last (2) two years?

YES_____ NO_____

CONTENTS_____

PROPERTY HELD FOR ANOTHER PERSON

1. Are you holding property for someone else? YES_____ NO_____

2. Does your mother/father/friend or relative have your name on a bank account or on a real estate deed? YES_____ NO_____

3. Have you borrowed from a friend or relative during the past year?

YES_____ NO_____

4. Have you paid back a loan from a friend or relative during the past year?

YES_____ NO_____

5. Have you given away or sold any property to a friend or relative?

YES_____ NO_____

6. Is anyone holding property for you? YES_____ NO_____

YOUR PROPERTY

1. Within the last six months, have you transferred any balances from one credit card to another?

YES_____ NO_____

2. Have you had any property or merchandise repossessed during the last year?

YES_____ NO_____

3. Is your home in or being threatened with foreclosure or Sheriff Sale?

YES _____ NO _____

If yes, explain: _____

4. Did you file a bankruptcy within the last eight years? YES_____ NO_____
- If yes, explain: _____
- _____
5. Have you ever been sued by anyone? YES_____ NO_____
- If so, by whom: _____
6. Are any lawsuits now pending? YES_____ NO_____
- If yes, explain: _____
- _____
7. Does anyone owe you money? YES_____ NO_____
8. Do you have any reason to sue someone for damage to your property or for injuries to yourself or other members of your family? YES_____ NO_____
9. A. Have you withdrawn more than \$550.00 through cash advances from any one credit card within the last 90 days? YES_____ NO_____
- B. Have you purchased goods or services of more than \$550.00 from any one credit card within the last 90 days? YES_____ NO_____
10. Have you been involved in any businesses within the last 5 years?
- YES_____ NO_____
- If yes, explain: _____
- _____
11. Have you refinanced any debts or loans within the last six months?
- YES_____ NO_____
12. Did you lose any property or money as a result of fire, theft, or gambling during the last year? YES_____ NO_____
13. Have you paid any attorney monies for bankruptcy consultations within the last year? YES_____ NO_____
14. Have you filed all income tax returns you are required by law to file?
- YES_____ NO_____
15. Did anyone co-sign for you on any loans? YES_____ NO_____
- If yes, please explain.
- _____
16. Are you a co-signer on someone else's loan? YES_____ NO_____

REAL ESTATE

1. Are you buying or do you own any real estate? YES_____ NO_____
2. Location of all real estate (lot, house, burial plot, residence, timeshare camp site, etc.)

3. For each property listed, indicate:

A. Name(s) on the Deed:_____

B. Mortgage Company (name and address):_____

C. Mortgage Balance: \$_____

D. Purchase Price: \$_____

E. Year Purchased_____

F. Present Market Value: \$_____

G. Is there a home equity loan or second mortgage? YES_____ NO_____

If yes, give name and address of mortgage company and the balance due:

PERSONAL PROPERTY

1. Do you have any accounts in banks, savings and loan associations, or federal credit unions? YES_____ NO_____ If yes, give details:

BANK NAME ACCT. NO. AMT. IN ACCOUNT NAMES ON ACCT.

2. Have you given a security deposit to any landlord, utility or anyone else?

YES_____ NO_____

If yes, amount of deposit: \$_____

3. Do you have any one household good that would sell for more than \$525.00?

YES_____ NO_____

If yes, list here:_____

4. List any guns, sports equipment or exercise equipment owned.

5. List all precious metal and stone jewelry owned: _____

6. Do you have any cars, trucks, mobile homes, boats, trailers, campsites, timeshares or motorcycles? YES _____ NO _____

If so, list each item and give a description:

7. Do you own any life insurance policies?

YES _____ NO _____

Company and Address: _____

8. Do any of the policies have cash surrender value?

YES _____ NO _____

9. Do you have any rights under any pension plan, IRA, 401(k), Roth IRA, profit sharing plan, 403(b) plan or Keogh plan?

YES _____ NO _____

If yes, list and identify: _____

10. Do you expect to receive any money from any insurance company in the near future? YES _____ NO _____

11. Do you own any stocks?

YES _____ NO _____

12. Do you own any bonds (including U.S. Savings Bonds)?

YES _____ NO _____

13. Do you own any machinery, tools or fixtures used in your business or work?

YES _____ NO _____

14. Do you have any animals or pets?

YES _____ NO _____

If yes, describe type of pet: _____

15. Has anyone died and left you money in an estate? YES _____ NO _____

16. Does anyone owe you any money? YES _____ NO _____

If so, whom? _____

17. Do you own anything else not mentioned above? If yes, describe and give value

18. Have you had any previous marriages?

YES _____ NO _____

If yes, what is the name and address of your former spouse? _____

19. Does anyone owe you any alimony or child support?

YES _____ NO _____

20. Is any of your property in the possession of a pawnbroker? YES _____ NO _____

21. Are you the beneficiary of a trust or future interest?

YES _____ NO _____

22. Do you expect to inherit any money or property in the near future?

YES _____ NO _____

A. Has anyone died and left you anything (including insurance benefits)?

YES _____ NO _____

23. Have you been involved in any accidents in the last (2) two years?

YES _____ NO _____

If so, please explain: _____

24. Has your motor vehicle been involved in an accident in the last (2) two years?

YES _____ NO _____

25. Are you involved in a workers' compensation case?

YES _____ NO _____

26. Do you owe any money on a student loan?

YES _____ NO _____

If so, amount owed: \$ _____.

27. Have you ever co-signed anyone else's student loan? YES _____ NO _____

CURRENT MONTHLY INCOME AND CURRENT EXPENDITURES

1. Give estimated income:

- A. Husband gross weekly pay _____
- B. Wife's gross weekly pay _____
- C. Child Support monthly _____
- D. Alimony monthly _____
- E. Social Security or pension monthly _____
- F. Other (specify): _____

2. Give estimated current monthly expenses of family:

- A. Number of people in house/apartment: _____
- B. Rent _____
- C. First Mortgage _____
Second Mortgage _____
- D. Lot rental for trailer _____
- E. Utilities:
 - Electricity (monthly average) _____
 - Heat (monthly average) _____
 - Water _____
 - Telephone _____
 - Cell Phone _____
 - Sewage _____
 - Garbage _____
 - Cable TV _____
 - Internet Connection _____
- F. Food _____
- G. Clothing _____
- H. Laundry and dry cleaning _____
- I. Newspapers, periodicals and books (including school books) _____
- J. Medical and drug expenses _____

K. Insurance (not deducted from wages)

Auto _____

Life _____

Renters _____

L. Car loans

Car No. 1 _____

Car No. 2 _____

M. Car repairs/gas/tires/inspections _____

N. Recreation _____

P. Dues, union, professional, social or otherwise
(if not deducted from wages) _____

O. Alimony, maintenance or support payments _____

P. Other payments for support of dependents not living at home _____

Q. Religious and other charitable contributions _____

R. Child care/baby sitter _____

S. Baby items _____

T. Child support _____

How did you find the attorney?

_____ Referred by _____

_____ Verizon Yellow Pages

_____ Yellow Book

_____ Local Pleasant Hills Phone Book

_____ Live in neighborhood/saw sign

_____ Advertisement. If so, what ad? _____

The first half-hour of the consultation is at no charge. The attorney reserves the right to charge at his hourly rate for time spent in the consultation after the initial half-hour.

YOU SHOULD BRING TO THE CONSULTATION

- 2013 and 2014 tax returns with W-2's
- Pay stubs for the last six months, including the most recent pay stub
- Current bank and credit union statements
- Copies of life insurance policies
- Copies of any lawsuit
- All property taxes due
- Deed(s) and mortgage statement
- Car loan statement(s)
- Current pension, 401(k) plan, profit sharing plan, IRA, or savings plan statements
- Current statements for all credit cards, personal loans and bills
- Car leases or installment contracts/statements
- Information on any loan and payback to your 401(k) plan