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2010 Chapter 7 Bankruptcy Questionnaire



13817 North 19th Ave., Phoenix, AZ 85023-6105
602-896-9020 Off. 602-896-1411 Fax.
DiscountDivorce@msn.com
DiscountDivorceAZ.com
Rev. 06/24/2010

Instructions:

Completed this questionnaire with as much know information as possible.

After completing the questionnaire make an in office appointment.

Office Phone: 602-896-9020

Monday thru Thursday 9:00 am –12:30pm 1:30pm – 5:00pm
Friday 9:00 am –12:30pm

Office location:

13817 North 19th Ave., Phoenix, AZ 85023-6105 (Northeast corner of Thunderbird Rd. & 19th Ave., Dairy Queen's ® parking lot)

What to bring to your appointment:

1. This questionnaire.
2. A copy of any law suits you have been served with.
3. A photo ID, such as a driver's license.
4. A copy of your credit report if you do not know who all your creditors are.
We recommend using Avantage Plus Credit Reporting, Inc., 7998 West Thunderbird Road, Ste. 109, Peoria, AZ 85381, 623-889-8999
5. Payment: \$199. We accept all forms of payment except personal checks.

How to complete this questionnaire:

1. Please print legibly, our office must be able to read this document to accurately complete your documents.
2. Should you need additional space please make extra copies of this questionnaire and attach additional pages as needed.
3. Please do not send/bring us your creditor statements. We can not read the statements for you, you must complete the creditor section of the questionnaire or attach a credit report.
4. As you complete this questionnaire if you have questions please call our office we would be happy to help you.

Below is a list of recommended documents that *may* provide information to help you complete this questionnaire. These documents are NOT need at your appointment.

1. Deeds, mortgages, homesteads, title insurance policies and contracts on your home or other real property.
2. Auto titles or registration.
3. Any papers relating to past bankruptcies and wage earner's plan.
4. Copies of tax returns for the past three (3) years, employer history for the last three (3) years. Last two (2) paystubs.
5. Payment books, contracts, and letters relating to your debts.
6. All legal papers (for example, summons, complaints, notices of attachments and executions, etc.)
7. Copy of your credit report w/o scores. We recommend:

Note: In order to do a Chapter 7 Bankruptcy the **Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA)** requires a **Credit Counseling Certificate**, a Certificate of Exigent Circumstances, or Application to Waive Credit Counseling Requirement. A Credit Counseling Certificate may be obtained from any of the following **Credit Counseling Agencies Approved Pursuant to 11 U.S.C. § 111**; Note: Once documents are filed with the Court this certificate **MUST** be filed within five (5) days.

For more info go to: www.DiscountDivorceAz.com

For more credit counselors & counseling information visit www.usdoj.gov/ust

For legal advice we recommend calling the Arizona Bar Assoc. Attorney Referral Service at 602-257-4434 or www.LawerFinders.org

Note: If you own a business (are a shareholder/partner/are on the board of directors/etc), have made payments for credit counseling, filed prior bankruptcy, paid an attorney, or any other unusual situation please inform us at the time of your appointment)



_____ Con _____ Intv _____ Doc Prep

Chapter 7 Bankruptcy-Personal Non-Business for 2010 bankruptcy filings

An Arizona Legal Document Company
Discount Divorce & Bankruptcy
PO Box 83463
Phoenix, AZ 85071-3463

602-896-9020 Office 602-896-1411 Fax
DiscountDivorce@msn.com

HOW DID YOU HEAR ABOUT US?

- Web Site
 Yellow Pages
 Referred by Someone
 Other _____

YOUR FULL NAME:			
<small>FIRST</small>	<small>MIDDLE</small>	<small>LAST</small>	
Address	City	State	Zip
Home Phone No ()	Work Phone No ()		
Social Security No.:	Age:	Date of Birth: (mm/dd/yy)	
E-Mail:	Cell Phone/ pager ()		

OTHER'S INFORMATION (COMPLETE ONLY IF FILING JOINT BANKRUPTCY)

SPOUSE'S FULL NAME:			
<small>FIRST</small>	<small>MIDDLE</small>	<small>LAST</small>	
Address	City	State	Zip
Home Phone No ()	Work Phone No ()		
Social Security No.:	Age:	Date of Birth: (mm/dd/yy)	
E-Mail:	Cell Phone/ pager ()		

Marital Status:

- Unmarried.
 Married, not filing jointly because of legal separation or living apart.
 Married, not filing jointly but not living in separate households. (non-qualifiing spouse)
 Married, filing jointly

Have you lived in Arizona for a least 180 days? Yes No

Have you filed for a chapter 7 bankruptcy within the last 8 years? ... Yes No

How many minor child do you support? _____

Do Not write in this box. For office use only.

- 1 Earner \$42,628
 2 People \$56,894
 3 People \$62,066
 4 People \$69,452
 5 People \$76,352
 6 People \$83,252
 7 People \$90,152
 8 People \$97,052

Add \$6,900 for each additional. Presumption **does not** arise. Presumption **does** arise.

Arizona's means test as of 11/01/09

Personal Property (Cont)

Column A	Quantity	Value	Column B	Quantity	Value	Column C	Quantity	Value
Sofa		\$	Computers		\$	Stoves		\$
Chairs			Barbecue grills			Washer		
Lamps			Sets of pots and pans			Dryer		
Tables			Sets of dishes			Beds		
Stereo equipment			Sets of flatware			Small appliances		
Television sets			Microwaves					
DVD players			Freezers					
Desks			Refrigerators					
	Total Column A	\$		Total Column B	\$		Total Column C	\$
Grand Total of A, B & C	\$		Staff Note: Allowable exemption \$4,000 ARS §33-1123					

Automobiles, trucks, trailers, and other vehicles <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured _____ List Year, Make, and Model (vehicle 1) Mileage _____ VIN Automobiles, trucks, trailers, and other vehicles <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	Market value \$ Minus Loan amount \$ Equals Equity \$	\$5,000 Single person One automobile \$10,000 Married persons \$10,000 if disabled ARS §33-1125(8)
_____ List Year, Make, and Model (vehicle 2) Mileage _____ VIN Automobiles, trucks, trailers, and other vehicles <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	Market value \$ Minus Loan amount \$ Equals Equity \$	
Retirement Benefits – <i>If more than one account use additional paper.</i> Name: Address: Account #:	\$	ARS §33-1126 (A) (1) / \$20,000 Arizona Retirement ARS §38-792 / 100% Police Pension ARS §9-931 / 100% Firemen Pension ARS §9-968 / 100% IRA ARS §33-1126(C)
Interests in whole life insurance policies (Name of insurance company of each policy and itemize, surrender or refund values of each). Name: Address: Policy #:	\$	ARS §33-1126 (A) (1) / \$20,000

Secured property

Definition: secured property is any property in which the creditor can repossess or foreclose on.

Instructions: Please give a complete description of each. Check whether you wish to retain the property or surrender the property back to the creditor.

None

<input type="checkbox"/> Retain	Description of Property	Account No.:
<input type="checkbox"/> Surrender		Creditor's name:
<input type="checkbox"/> Retain	Description of Property	Creditor's address:
<input type="checkbox"/> Surrender		Amount owed: \$
<input type="checkbox"/> Retain	Description of Property	Is there a co-debtor/co-signer? <input type="checkbox"/> yes <input type="checkbox"/> no
<input type="checkbox"/> Surrender		Account No.:
<input type="checkbox"/> Retain	Description of Property	Creditor's name:
<input type="checkbox"/> Surrender		Creditor's address:
<input type="checkbox"/> Retain	Description of Property	Amount owed: \$
<input type="checkbox"/> Surrender		Is there a co-debtor/co-signer? <input type="checkbox"/> yes <input type="checkbox"/> no
<input type="checkbox"/> Retain	Description of Property	Account No.:
<input type="checkbox"/> Surrender		Creditor's name:
<input type="checkbox"/> Retain	Description of Property	Creditor's address:
<input type="checkbox"/> Surrender		Amount owed: \$
<input type="checkbox"/> Retain	Description of Property	Is there a co-debtor/co-signer? <input type="checkbox"/> yes <input type="checkbox"/> no
<input type="checkbox"/> Surrender		Account No.:
<input type="checkbox"/> Retain	Description of Property	Creditor's name:
<input type="checkbox"/> Surrender		Creditor's address:
<input type="checkbox"/> Retain	Description of Property	Amount owed: \$
<input type="checkbox"/> Surrender		Is there a co-debtor/co-signer? <input type="checkbox"/> yes <input type="checkbox"/> no

Taxes owing itemized by type of tax and taxing authority.

None

To the United States (Federal) – Address, account number, and year(s) owed	\$
To any state - Address, account number, and year(s) owed	\$
To any other taxing authority - Address, account number, and year(s) owed	\$

Current & Outstanding Leases

None

Name of creditor or Landlord:

Address of creditor or Landlord:

If this is a lease for real property, what is address of property:

Co-Debtor (within the last 6 year)

List all persons that have co-signed loans with you for a loan in the last **six (6) years** that is still active.

List name, address of co-debtor and name and address of creditor. None

Name of co-debtor:

Address of co-debtor:

Please note next to each creditor which debt has a co-signer/co-debtor

Income

Your Employment Information

Occupation: _____ Name of Current Employer: _____

How long have you been employed with your current employer? _____ Yrs. or _____ Months if less than 1 yr.

Address of Current Employer: _____ Street City State Zip

Ages of minor child(ren) you support if any:

Child #1. _____ Child #3. _____ Child #5. _____

Child #2. _____ Child #4. _____ Child #6. _____

Spouse's Employment Information

If filing jointly.

Occupation: _____ Name of Current Employer: _____

How long have you been employed with your current employer? _____ Yrs. or _____ Months if less than 1 yr.

Address of Current Employer: _____ Street City State Zip

Income (cont)
Round off to the nearest whole dollar

Income:(estimate of average monthly income) current monthly gross wage, salary, and commissions	Debtor	Spouse If filing jointly
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$	\$
2. Estimated monthly overtime		
3. Sub Total	\$	\$
4. Less payroll deductions		
a. Taxes and social security		
b. Insurance		
c. Union dues		
d. And other (specify)		
5. Sub total of payroll deductions	\$	\$
6. Total net monthly take-home pay	\$	\$
7. Regular income from operations of businesses or professional or farm (attached detailed statement)		
8. Income from real property		
9. Interest and dividends		
10. Alimony, maintenance or support payments payable to Debtor for the debtors use or that of dependence listed above		
11. Social security or other government assistance (specify)		
12. Pension or retirement income		
13. Other monthly income (specify)		
14. SUBTOTAL OF LINES 7 THROUGH 13	\$	\$
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$	\$
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$	

Expenses

Round up to the nearest whole dollar

1. Rent or home mortgage payment <i>(include lot rented for mobile home)</i>	\$
2. Utilities: A. Electricity and heating fuel.....	\$
B. Water and sewer.....	\$
C. Telephone.....	\$
D. Other.....	\$
3. Home maintenance (repairs and upkeep).....	\$
4. Food.....	\$
5. Clothing.....	\$
6. Laundry and dry cleaning.....	\$
7. Medical and dental expenses.....	\$
8. Transportation (not including car payment).....	\$
9. Recreation, clubs and entertainment, newspaper, magazine, etc.....	\$
10. Charitable contributions.....	\$
11. Insurance	
A. Homeowners or renter's.....	\$
B. Life.....	\$
C. Health.....	\$
D. Auto.....	\$
E. Other.....	\$
12. Child Support or Alimony paid to another	\$
13. AVERAGE MONTHLY EXPENSES (Total lines 1-12).	\$

What amount of income have you received so far this year and during each of the other 2 calendar years? Employment or operation of a business <input type="checkbox"/> None		
Your Income	Your Spouse's Income	
\$	\$	Year to Date for this year (2010)
\$	\$	Last Year Annual Income (2009)
\$	\$	Previous Year Annual Income (2008)

What amount of income have you received so far this year and during each of the other 2 calendar years? Pension or Social Security <input type="checkbox"/> None		
Your Income	Your Spouse's Income	
\$	\$	Year to Date for this year (2010)
\$	\$	Last Year Annual Income (2009)
\$	\$	Previous Year Annual Income (2008)

Employment history: (from 2008 through 2010)

Your Employer's Name	Your Employer's Address	Start Date	End Date
Spouse's Employer's Name	Spouse's Employer's Address	Start Date	End Date

SUITS, EXECUTIONS, AND ATTACHMENTS. (within the last year)

All suits and administrative proceedings to which the debtor is or was a party within **one (1) year** immediately preceding the filing of this bankruptcy case.

Attach a copy of the summons or petition in the legal matter in which you are involved.

None

REPOSSESSIONS AND RETURNS (within the last year)

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one (1) year** immediately preceding the commencement of this case. None

Name of creditor: Address of creditor: Account number:	Description of property that was repossessed or foreclosed on: Value of property \$ Date of repossession or foreclosure:
Name of creditor: Address of creditor: Account number:	Description of property that was repossessed or foreclosed on: Value of property \$ Date of repossession or foreclosure:

CLOSED BANK ACCOUNTS (within the last year).

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. <input type="checkbox"/> None	
Name of bank: Address of bank: Account number:	Date of Closing of Account and amount in account at the time of closing

Prior address and aliases or former/maiden names (within the last 2 years)

If you have moved within the **two (2) years** list all premises which you occupied during that period, a joint petition is filed, report also any separate address of your spouse. Also, if you go by any aliases or you had your maiden name or former married name changed within the last **two (2) years**.

Address	Dates of occupancy (mm/yy)	Name used if different from current name
<input type="checkbox"/> None		

Former spouse of spouse not living with you: Where you previously married or are you currently married and not residing with your current spouse in any of the following states within the last **eight (8) years**? Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin Yes No

If yes, what is your spouse your not living with or former-spouse's:

_____.
Name (First, MI, Last)

Street Address

City, State, Zip

Do you have a Last Will and Testament?

Yes No

Reasons you should have a will

1. **Family Burden** — Without a Will, you may be placing an unnecessary burden on your loved ones. At your death, they will have to handle your personal affairs. Without a Will, this job is much more difficult. A Will is an act of compassion for those you leave behind.

2. **Later May Be Too Late** — If you fail to get your Will now, you may never get around to it. Death, or mental incapacity, may strike at any time, leaving you no opportunity for planning your affairs. When it comes to getting your Will prepared, there is no time like the present. Best of all, once you get it done, you will have the peace of mind of knowing that you have placed your personal affairs in order. Also, Discount Divorce is giving you 50% off our regular price this month.

3. **Family Protection** — Your Will is a critical tool for making sure your spouse and your children will be provided for properly. They may need the assets in your estate to preserve their customary lifestyle. Without a Will, your assets may be delayed, or even prevented, from reaching those who most need them. A Will helps ensure that your wishes will be carried out.

4. **Family Harmony** — A thoughtful Will reduces the risk of dissension among your surviving loved ones. There are many heart wrenching stories about brothers and sisters who fought and argued over their inheritance. Your properly prepared Will helps prevent this unnecessary discord.

5. **Providing for Special Needs** — Some children are much better able to care for themselves than others. For example, you may wish to leave more to your handicapped son than to your daughter, who is a successful physician. Many families have some children who will need more of the inheritance than the others. These important decisions can be implemented only if you have a Will.

Are you paying child support?

Yes No

If you are when was the last time you had it adjusted?

Ask us to give you a free consultation on child support modification and do a FREE child support calculation.

Special
Last Will & Testament



50% Off Regular Price
Now \$59

Document preparation fees must be paid in full to use a coupon.
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Special
Child Support Modification



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* Price is for document preparation only and does not include court cost or process service if required