

# *WALLACE LAW OFFICE*

801 E Second Ave., Suite 101, Spokane, WA 99202 (509) 326-3600

Attorneys:  
Anastasia L. Karson  
Elizabeth C. Wallace

Dear Client:

I have enclosed the information you will need for your free initial conference regarding creditors and bankruptcy. Please call the number above to set up a conference at a convenient time. At the conference, I will answer your questions and advise you regarding dealing with your creditors and whether you should file a bankruptcy. In order for my answers and advice to be correct, you will need to fill out the enclosed personal information form. If you have any interest in a home or other real estate, you should fill out the form on the back of the personal information form. In addition to the personal information form, you will need to bring the following to our conference:

1. The **most recent pay stubs** from **all employers** for whom you have worked this year **showing year-to-date income**;
2. Your **most recent income tax return with the W-2 forms**;
3. If you operate a **business**, you should bring in a statement showing income generated by the business in the past 6 months and a list of monthly business expenses in the past 6 months.
4. If you have been involved in any **lawsuits, divorces, or garnishments** in the past year, you should bring the most recent court papers you received from each case.
5. If you are involved in a **foreclosure**, bring a copy of the notices you have received.

I also enclose the following; (1) a two sided page describing the services I provide, the attorney fees, and the importance of bringing you income information to the initial conference; and (2) two pages containing notices required by the new bankruptcy law. These notices are poorly drafted and confusing, so do not be concerned if there is anything you do not understand in them. Everything in these notices will be covered and explained at your free initial consultation.

Sincerely,

Anastasia L. Karson  
Elizabeth C. Wallace  
Enc.

Have you been married in the last 8 years? \_\_\_\_\_ If yes:  
 Do you have any financial obligations with your former spouse?

Ex-Spouse(s) name: \_\_\_\_\_

**PERSONAL INFORMATION FORM**

	<u>Unmarried Person or Husband</u>	<u>Wife</u>
Full Name	_____	_____
Social Security:	_____ - _____ - _____	_____ - _____ - _____
Other names used past 8 yrs:	_____	_____
Home Phone:	(    ) _____	(    ) _____
Work Phone:	(    ) _____	(    ) _____
Mailing Address	_____	_____
City, State & Zip	_____	_____
Street Address	_____	_____
City, State & Zip	_____	_____
Occupation	_____	_____
Current Employer	_____	_____
How long have you worked there?	_____	_____

**OTHER ADDRESSES IN 2007-2010**

Address	City	State	Name Used	From	To
_____	_____	_____	_____	January, 200__	_____, 200__
_____	_____	_____	_____	_____, 200__	_____, 200__
_____	_____	_____	_____	_____, 200__	_____, 200__

Do you live alone?  Yes  No.

**CHILDREN & OTHER PERSONS LIVING IN YOUR HOUSEHOLD (Do not include yourself)**

Name	Age	Relationship	Is This Person:		
			Elderly	Chronically Ill	Disabled
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**CHILDREN & OTHER IMMEDIATE FAMILY MEMBERS LIVING ELSEWHERE YOU HELP TO SUPPORT**

Name	Age	Relationship	Amount You Pay	Is This Person:		
				Elderly	Chronically Ill	Disabled
_____	_____	_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Have you filed for bankruptcy before?  Yes  No.

If yes:  Chapter 7, or  Chapter 13.

Date of filing: \_\_\_\_\_

Place of filing: \_\_\_\_\_

Were you granted a discharge?  Yes  No.

REAL ESTATE, RESIDENCES, AND MOBILE HOMES

I/We own no interest in any real estate, residence or mobile home, and I/we have no leases or options to purchase any real estate or residence.

I/We own an interest in the following residence or real estate:

1. **First Property:** Address: \_\_\_\_\_  
This is  Community Property or  Separate Property of \_\_\_\_\_  
Value of this Property (what is could be sold for): \$ \_\_\_\_\_  
This value is based on  an appraisal in 200\_\_  Comparable sales  Other \_\_\_\_\_  
First Mortgage Company Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Amount Owed: \$ \_\_\_\_\_ Year Loan Taken Out or Last Refinanced: \_\_\_\_\_  
Cosigner, If Any: \_\_\_\_\_ Last 4 digits of Account Number, If Any: \_\_\_\_\_  
Second Mortgage Company Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Amount Owed: \$ \_\_\_\_\_ Year Loan Taken Out or Last Refinanced: \_\_\_\_\_  
Cosigner, If Any: \_\_\_\_\_ Last 4 digits of Account Number, If Any: \_\_\_\_\_  
Are you current?  Yes,  No. If not, how far are you behind? \_\_\_\_\_
  
2. **Second Property:** Address: \_\_\_\_\_  
This is  Community Property or  Separate Property of \_\_\_\_\_  
Value of this Property (what is could be sold for): \$ \_\_\_\_\_  
This value is based on  an appraisal in 200\_\_  Comparable sales  Other \_\_\_\_\_  
First Mortgage Company Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Amount Owed: \$ \_\_\_\_\_ Year Loan Taken Out or Last Refinanced: \_\_\_\_\_  
Cosigner, If Any: \_\_\_\_\_ Last 4 digits of Account Number, If Any: \_\_\_\_\_  
Second Mortgage Company Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Amount Owed: \$ \_\_\_\_\_ Year Loan Taken Out or Last Refinanced: \_\_\_\_\_  
Cosigner, If Any: \_\_\_\_\_ Last 4 digits of Account Number, If Any: \_\_\_\_\_  
Are you current?  Yes,  No. If not, how far are you behind? \_\_\_\_\_
  
3. **Third Property:** Address: \_\_\_\_\_  
This is  Community Property or  Separate Property of \_\_\_\_\_  
Value of this Property (what is could be sold for): \$ \_\_\_\_\_  
This value is based on  an appraisal in 200\_\_  Comparable sales  Other \_\_\_\_\_  
First Mortgage Company Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Amount Owed: \$ \_\_\_\_\_ Year Loan Taken Out or Last Refinanced: \_\_\_\_\_  
Cosigner, If Any: \_\_\_\_\_ Last 4 digits of Account Number, If Any: \_\_\_\_\_  
Second Mortgage Company Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Amount Owed: \$ \_\_\_\_\_ Year Loan Taken Out or Last Refinanced: \_\_\_\_\_  
Cosigner, If Any: \_\_\_\_\_ Last 4 digits of Account Number, If Any: \_\_\_\_\_  
Are you current?  Yes,  No. If not, how far are you behind? \_\_\_\_\_

# YOUR MONTHLY INCOME

**W-2 FORMS AND PAYCHECK STUBS : You MUST bring your W-2 form for last year and a current representative paycheck stub to your conference with the attorney.**

The law requires that all the figures be **MONTHLY** averages. If you are not sure, you should put down your best estimate. If you are not paid monthly, convert each pay stub amount to a monthly amount as follows:

- If you are paid WEEKLY, multiply ALL amounts on your pay stub by 4.35
- If you are paid EVERY TWO WEEKS multiply ALL amount on your stub by 2.17
- If you are paid SEMI-MONTHLY, multiply ALL amounts on your pay stub by 2

## 1. MONTHLY EMPLOYMENT INCOME & DEDUCTIONS

	HIS INCOME	HER INCOME
Monthly gross wages, salary, and commissions .....	\$ _____	\$ _____
Monthly 2nd job/overtime income expected, if not included above..	\$ _____	\$ _____
Payroll tax and social security (FICA) deducted monthly.. .....	\$ _____	\$ _____
Insurance deducted monthly .....	\$ _____	\$ _____
Union dues deducted monthly .....	\$ _____	\$ _____
Voluntary Retirement/401(k) contribution deducted monthly .....	\$ _____	\$ _____
Required Retirement/401(k) contribution deducted monthly .....	\$ _____	\$ _____
Retirement loan payment deducted monthly .....	\$ _____	\$ _____
Other (describe) _____	\$ _____	\$ _____
Other (describe) _____	\$ _____	\$ _____
Net Employment Income: .....	\$ _____	\$ _____
Total Income for Husband and Wife \$ _____		

## 2. MONTHLY BUSINESS/PROFESSION/FARM INCOME & EXPENSES

Monthly gross income from business or profession or farm.....	\$ _____	\$ _____
Monthly business expenses (describe) _____	\$ _____	\$ _____
Net Business/Profession/Farm Income: .....	\$ _____	\$ _____
Total Business/profession/farm Income for Husband and Wife \$ _____		

**Bring a copy of your most recent Profit & Loss Statement to your conference**

## 3. OTHER MONTHLY INCOME

<u>Rent</u> or other income from real estate received monthly .....	\$ _____	\$ _____
<u>Child Support</u> or <u>Alimony</u> received monthly .....	\$ _____	\$ _____
<u>Social Security</u> or other <u>government</u> payments .....	\$ _____	\$ _____
<u>Pension</u> or <u>Retirement</u> payments received monthly .....	\$ _____	\$ _____
<u>Unemployment</u> compensation received monthly .....	\$ _____	\$ _____
Total earnings or other income of Children or other Dependents.....	\$ _____	\$ _____
Other (describe) _____	\$ _____	\$ _____
Total Other Monthly Income for Husband and Wife \$ _____		

## 4. EXPECTED CHANGES IN INCOME IN THE NEXT YEAR: \_\_\_\_\_

TOTAL NET MONTHLY INCOME FROM PREVIOUS PAGE: \$ \_\_\_\_\_

## MONTHLY BUDGET EXPENSES

If you are married and living together, combine your expenses into a single column - do not put half in each column.

MY/OUR HOME (Principal place of residence)	ONE HOME	2ND HOME (If Separated)
RENT OR FIRST MORTGAGE (include mobile home lot rent).....	\$ _____	\$ _____
Are real estate taxes included in the payment? <u>  </u> Yes <u>  </u> No		
Is property insurance included in the payment? <u>  </u> Yes <u>  </u> No		
SECOND MORTGAGE .....	\$ _____	\$ _____
THIRD MORTGAGE .....	\$ _____	\$ _____
FOURTH MORTGAGE .....	\$ _____	\$ _____
MONTHLY UTILITIES:		
Electricity and heating fuel .....	\$ _____	\$ _____
Water and sewer.....	\$ _____	\$ _____
Telephone (include cell phones).....	\$ _____	\$ _____
Cable .....	\$ _____	\$ _____
Other (specify) _____	\$ _____	\$ _____
HOME MAINTENANCE AND REPAIR (MONTHLY AVERAGE)	\$ _____	\$ _____
 <u>OTHER REAL ESTATE OR MOBILE HOME I/WE OWN</u>		
FIRST MORTGAGE (include mobile home lot rent).....	\$ _____	\$ _____
Are real estate taxes included in the payment? <u>  </u> Yes <u>  </u> No		
Is property insurance included in the payment? <u>  </u> Yes <u>  </u> No		
SECOND MORTGAGE .....	\$ _____	\$ _____
 <u>PERSONAL EXPENSES, INSURANCE, AND OTHER TAXES</u>		
FOOD .....	\$ _____	\$ _____
CLOTHING/APPAREL (Purchase of New Clothes).....	\$ _____	\$ _____
LAUNDRY & DRY CLEANING .....		\$ _____
	\$ _____	
MEDICAL & DENTAL EXPENSES EXPECTED MONTHLY .....	\$ _____	\$ _____
TRANSPORTATION (include gas & repairs but not car payments) .....	\$ _____	\$ _____
RECREATION (clubs, entertainment, newspapers, magazines, etc.) .....	\$ _____	\$ _____
CHARITABLE CONTRIBUTIONS (your regular monthly gift) .....	\$ _____	\$ _____
INSURANCE (not deducted from wages or included in mortgage)		
Homeowners or renters .....	\$ _____	\$ _____
Life .....	\$ _____	\$ _____
Health .....	\$ _____	\$ _____
Auto .....	\$ _____	\$ _____
Other (specify) _____	\$ _____	\$ _____
TAXES not deducted from wages or included in home mortgage payment - Include back tax payments here - type of tax: _____	\$ _____	\$ _____
 <u>CREDITORS WITH COLLATERAL (INCLUDE CAR &amp; TRUCK PAYMENTS)</u>		
Creditor: _____ Collateral: _____	\$ _____	\$ _____
Creditor: _____ Collateral: _____	\$ _____	\$ _____
Creditor: _____ Collateral: _____	\$ _____	\$ _____
Creditor: _____ Collateral: _____	\$ _____	\$ _____
 <u>OTHER MONTHLY EXPENSES</u>		
ALIMONY, MAINTENANCE, & CHILD SUPPORT PAID TO OTHERS	\$ _____	\$ _____
PAYMENTS FOR SUPPORT OF ADDITIONAL DEPENDENTS NOT LIVING IN MY/OUR HOME .....	\$ _____	\$ _____
DAY CARE PAID MONTHLY.....	\$ _____	\$ _____
STUDENT LOAN PAYMENTS (include payments to start within a year)	\$ _____	\$ _____
TRAFFIC TICKETS, FINES AND RESTITUTION.....	\$ _____	\$ _____
HOUSEKEEPING SUPPLIES .....	\$ _____	\$ _____
PERSONAL CARE (Pet Care).....	\$ _____	\$ _____
OTHER: _____	\$ _____	\$ _____
OTHER: _____	\$ _____	\$ _____
 TOTAL OF ALL MONTHLY EXPENSES: \$ _____		

**INCOME TAXES YOU OWE THE IRS**

1. Amounts owed to IRS for calendar year 2006 and before: \$ \_\_\_\_\_ Which Years? \_\_\_\_\_  
This is [ ] Personal Income Tax [ ] Payroll Taxes Other Persons Liable, If any:

2. Amounts owed to IRS for past 3 years: \$ \_\_\_\_\_ for 2007; \$ \_\_\_\_\_ for 2008; \$ \_\_\_\_\_  
for 2008 This is [ ] Personal Income Tax [ ] Payroll Taxes Other Persons Liable, If any:  
\_\_\_\_\_

**STATE TAXES YOU OWE**

1. State: \_\_\_\_\_ Amounts owed for calendar year 2003 and before: \$ \_\_\_\_\_  
Which Years? \_\_\_\_\_

Amounts owed for calendar years 2004 to present: \$ \_\_\_\_\_ Which Years? \_\_\_\_\_  
Type of Tax: [ ] Dept. Revenue (sales/B&O) [ ] Labor & Indust. [ ] Employment Sec [ ]  
Other: \_\_\_\_\_

2. State: \_\_\_\_\_ Amounts owed for calendar year 2003 and before: \$ \_\_\_\_\_  
Which Years? \_\_\_\_\_ Amounts owed for calendar years 2004 to present: \$ \_\_\_\_\_  
Which Years? \_\_\_\_\_  
Type of Tax: [ ] Dept. Revenue (sales/B&O) [ ] Labor & Indust. [ ] Employment Sec [ ]  
Other: \_\_\_\_\_

**STUDENT LOANS                      AMOUNT OWED   | DATES OF LOANS | COSIGNERS**

Dept of Education/Direct Loans.. \$ \_\_\_\_\_  
Sallie Mae . . . . . \$ \_\_\_\_\_  
NW Educ. Financial Asst. . . . . \$ \_\_\_\_\_  
Other: \_\_\_\_\_ \$ \_\_\_\_\_  
Address of other lender: \_\_\_\_\_  
Other: \_\_\_\_\_ \$ \_\_\_\_\_  
Address of other lender: \_\_\_\_\_

**TICKETS, FINES, RESTITUTION                      | AMOUNT OWED    YEAR                      TICKET , FINE, OR RESTITUTION |**

\_\_\_\_\_ County Superior Court . . \$ \_\_\_\_\_  
\_\_\_\_\_ County District Court . . \$ \_\_\_\_\_  
\_\_\_\_\_ County Municipal Court . . \$ \_\_\_\_\_  
  
Department of Corrections . . . . . \$ \_\_\_\_\_  
  
Other: \_\_\_\_\_ \$ \_\_\_\_\_

**CHILD SUPPORT THAT YOU PAY**

Other Parent's Name: \_\_\_\_\_ Address: \_\_\_\_\_  
AMOUNT \$ \_\_\_\_\_

Other Parent's Name: \_\_\_\_\_ Address: \_\_\_\_\_  
AMOUNT \$ \_\_\_\_\_

**ALIMONY THAT YOU PAY**

Recipient's Name: \_\_\_\_\_ Address: \_\_\_\_\_  
AMOUNT \$ \_\_\_\_\_

RETIREMENT LOANS	AMOUNT   DATE	PAYMENT ADDRESS
Plan Name: _____	\$ _____	_____
Plan Name: _____	\$ _____	_____
Name: _____		Date: _____, 200__

## 1SAVING YOUR PROPERTY

HOW THOROUGH MUST I BE? You must list *all* your property in this section. You will lose any property you do not list in this section. In order for you to be allowed to keep the property, you must describe it in detail in this section.

WHAT PROPERTY CAN I KEEP? According to the bankruptcy laws, you are entitled to keep a sufficient amount of "exempt" property to allow you a fresh start. The allowable exemptions are too complex to set out here. The attorney will review your list of property and explain the exemptions to you at the conference. This is why it is important that you make a complete list of your property.

WHAT ABOUT VALUES? The value of each piece of property is very important because the value determines whether or not you are allowed to keep it for your fresh start. The "value of the property is what you could realistically sell the item for in its current condition (ex: yard sale, Craigslist). The value of real estate is established by a recent appraisal or recent sales of similar real estate. The value of vehicles and other personal property is determined by Blue Book value or the amount paid for similar vehicles in recent sales.

HIDING PROPERTY You cannot protect property by putting it in someone else's name or not listing it in this section. Hiding property is a crime and will probably result in the loss of the property. If you list ALL your property in this section, I can usually help you save all of it.

DAMAGE & INJURY CLAIMS If you have been in an accident or have been the victim of malpractice or have been otherwise harmed by the actions of another, you have a claim against that person or company *even if you have not yet filed a lawsuit or made a demand for compensation*. Your claim is a type of property and must be listed in this section or you will lose it. List the claim under "Amounts Owed to Us" on page 5, and I will discuss it with you.

FUTURE INHERITANCES / LIFE INSURANCE If you become entitled to any inheritance or life insurance proceeds within 180 days after we file your petition, your petition must be amended to claim it as an exemption. If the value is too great to fit within one of the exemptions, the court may use the excess value to pay creditors. You have a duty to notify the attorney of any inheritance or life insurance to which you become entitled within 180 days after we file your petition.

JOINT OWNERSHIP If you are married, we will assume that all the property you list is community property unless you write in the margin that the particular property is the separate property of the husband or the wife. If you own property jointly with any other persons, be sure to make a note of this in the margin next to the joint property.

AUTOMOBILES, TRUCKS, TRAILERS, AIRCRAFT, AND OTHER VEHICLES

- I/We have no automobiles, trucks, trailers or other vehicles.
- I/We have the following vehicles:

1. Year: \_\_\_\_\_ Make/Model: \_\_\_\_\_

Value: \$ \_\_\_\_\_

Loan Company Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Last 4 digits of Act Number: \_\_\_\_\_

Year Loan Was Taken Out: \_\_\_\_\_ Cosigner, If Any: \_\_\_\_\_

2. Year: \_\_\_\_\_ Make/Model: \_\_\_\_\_

Value: \$ \_\_\_\_\_

Loan Company Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Last 4 digits of Act Number: \_\_\_\_\_

Year Loan Was Taken Out: \_\_\_\_\_ Cosigner, If Any: \_\_\_\_\_

<u>3. Year &amp; Make of All Other Vehicles</u>	<u>Value</u>	<u>Amount Owed</u>	<u>Loan Company</u>
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____

BOATS, MOTORS, AND THEIR ACCESSORIES

- I/We have no boats, motors or accessories.
- I/We have the following boats, motors, or accessories:

1. Year: \_\_\_\_\_ Make/Model: \_\_\_\_\_

Value: \$ \_\_\_\_\_

Loan Company Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Last 4 digits of Act Number: \_\_\_\_\_

Year Loan Was Taken Out: \_\_\_\_\_ Cosigner, If Any: \_\_\_\_\_

2. Year: \_\_\_\_\_ Make/Model: \_\_\_\_\_

Value: \$ \_\_\_\_\_

Loan Company Name: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Last 4 digits of Act Number: \_\_\_\_\_

Year Loan Was Taken Out: \_\_\_\_\_ Cosigner, If Any: \_\_\_\_\_

CASH ON HAND (MONEY IN YOUR POCKETS - NOT IN YOUR BANK ACCOUNTS)

- I/We have the following amount of cash on hand: \$ \_\_\_\_\_

BANK ACCOUNTS, DEPOSITS WITH SAVINGS & LOANS, CREDIT UNIONS, ETC.

- I/We have no bank accounts (including checking and saving), credit union accounts, certificates of deposit, or other shares or ownership interests in any banks, savings and loans, credit unions, or other institutions.
- I/We have the following such accounts or ownership interests:

NAME OF BANK, CREDIT UNION, ETC.	(Last 4 Digits of Acct #)	AMOUNT ON DEPOSIT
_____	(_____)	\$ _____
_____	(_____)	\$ _____
_____	(_____)	\$ _____

Do you have a credit card, line of credit, or other account that you owe your bank?

[ ] Yes, [ ] No.

SECURITY DEPOSITS WITH UTILITIES, TELEPHONE, LANDLORDS, ETC.

- I/We have no deposits with utilities, telephone, landlords, etc.

- I/We have the following such deposits:

NAME OF PERSON OR COMPANY HOLDING DEPOSIT	AMOUNT OF DEPOSIT
_____	\$ _____

HOUSEHOLD GOODS, FURNISHINGS, AUDIO, VIDEO, COMPUTER EQUIPMENT

My/Our household goods, supplies, and furnishings, including audio video and computer equipment, are worth approximately \$ \_\_\_\_\_

COLLECTIONS OF BOOKS, ART, STAMPS, PICTURES, COINS, TAPES, DISCS, ETC.

- I/We have no such collections.
- I/We have a collection of \_\_\_\_\_  
located at \_\_\_\_\_  
This collection is worth approximately: \$ \_\_\_\_\_

WEARING APPAREL

My/Our used clothes, coats, etc., are worth approximately \$ \_\_\_\_\_

JEWELRY AND FURS

- I/We have no furs or jewelry.
- I/We have JEWELRY worth approximately \$ \_\_\_\_\_ and FURS worth approximately: \$ \_\_\_\_\_

FIREARMS, SPORTS, PHOTOGRAPHIC, AND HOBBY EQUIPMENT

- I/We have no firearms, sports, photographic, or hobby equipment.
- I/We have \_\_\_\_\_  
located at \_\_\_\_\_  
These are worth approximately: \$ \_\_\_\_\_

AMOUNTS OWED TO US - TAX REFUNDS, BACK CHILD SUPPORT, INJURY CLAIMS, ALIMONY, LAWSUITS, DISABILITY BENEFITS, PROPERTY SETTLEMENTS, MALPRACTICE CLAIMS, ETC.

- I/We have no such claims for amounts owing to me/us which are disputed or are not in a specific dollar amount.
- I/We have the following such claims:

Type of Claim: \_\_\_\_\_

Against Who: \_\_\_\_\_

What is the greatest amount you might receive from this claim: \$ \_\_\_\_\_

Type of Claim: \_\_\_\_\_

Against Who: \_\_\_\_\_

What is the greatest amount you might receive from this claim: \$ \_\_\_\_\_

### ANNUITIES AND INSURANCE POLICIES

- I/We have no annuities or insurance policies which have a cash surrender/refund value.
- I/We have the following annuities or insurance policies which have a cash surrender value: \_\_\_\_\_  
Description: \_\_\_\_\_  
Cash Surrender or Refund Value: \$ \_\_\_\_\_

### RETIREMENT PLANS: PENSIONS, PROFIT SHARING, IRAs, 401(k)s, DEFERRED COMPENSATION Etc.

- I/We have no pensions, profit sharing plans, IRAs, or 401(k), Deferred Compensation, etc.
- I/We have the following retirement benefits:

Type of Plan : \_\_\_\_\_ with (company): \_\_\_\_\_

Value: \$ \_\_\_\_\_

Type of Plan : \_\_\_\_\_ with (company): \_\_\_\_\_

Value: \$ \_\_\_\_\_

### BUSINESSES, PATENTS, COPYRIGHTS, FRANCHISES, ETC. - PAST 6 YEARS

- I/We have had no ownership interest in any business, partnership, corporation, joint venture, patent, copyright, or franchise in the past 6 years.
- I/We have had an interest in the following in the past 6 years:
  - Sole Proprietorship    Partnership    Corporation    LLC
  - Joint Venture    Patent    Copyright    Franchise

Business Name: \_\_\_\_\_

Type of business: \_\_\_\_\_

Date Business Started: \_\_\_\_\_

Date Business Terminated: \_\_\_\_\_

Machinery equipment, furnishings or tools used in the business: \_\_\_\_\_

Value: \$ \_\_\_\_\_

Vehicles used in business: \_\_\_\_\_

Value: \$ \_\_\_\_\_

Inventory: \_\_\_\_\_

Value: \$ \_\_\_\_\_ Receivables: \$ \_\_\_\_\_

Loan Company: \_\_\_\_\_ Amount Owed: \$ \_\_\_\_\_

Address: \_\_\_\_\_

Year Loan Was Taken Out: \_\_\_\_\_

Cosigner, If Any: \_\_\_\_\_

STOCKS, BONDS, PROMISSORY NOTES, CHECKS

- I/We have no stocks, government bonds, corporate bonds, promissory notes, checks or business interests other than those listed above.
- I/We have the following other such stocks, bonds, promissory notes, checks or business interests:

Description: \_\_\_\_\_

Value: \$ \_\_\_\_\_

Location: \_\_\_\_\_

LIVESTOCK, POULTRY, PETS AND OTHER ANIMALS

- I/We have no livestock, poultry, pets or other animals.
- I/We have the following animals:

Description: \_\_\_\_\_

Value: \$ \_\_\_\_\_

Location: \_\_\_\_\_

ALL OTHER PROPERTY AND RIGHTS TO RECEIVE PROPERTY.

- I/We have no other property or rights to receive property from trusts, estates, death benefit plans, powers of appointment.

- I/We have the following additional property or right to receive property:

Description: \_\_\_\_\_

Value: \$ \_\_\_\_\_

# WALLACE LAW OFFICE



A BANKRUPTCY LEGAL SERVICE PROVIDED BY:

***ANASTASIA L. KARSON and ELIZABETH C. WALLACE***  
ATTORNEYS AT LAW

801 E. Second Ave, Suite 101  
Spokane, WA 99202  
(509) 326-3600

**NEW BANKRUPTCY LAW:** The new bankruptcy law is full of traps that can result in dismissal of your case or penalties against you. Only a skilled bankruptcy lawyer can assure that you do not fall into any of these traps. Wallace Law Office of Spokane is operated by Anastasia L. Karson, and Elizabeth C. Wallace, attorneys who focus on bankruptcy and divorce law.

**ATTORNEYS:** Every client has a personal conference with an attorney to get his or her questions answered. There is no charge for your initial conference with the attorney. Only attorney's are able to provide you legal advice.

**LOW FEES:** You have the benefit of having a lawyer handle your bankruptcy at a fraction of what you would normally pay.

**COURT APPEARANCES:** You do not have to go to court alone! An attorney from our office will attend your meeting of creditors with you at no additional charge if it is held in Spokane.

**KEEPING YOUR PROPERTY:** The bankruptcy law allows you to keep a sufficient amount of specific types of property to give you a "fresh start" in life. As your attorneys, we will explain how you can keep the maximum amount of your property allowed by the law.

**REAFFIRMATION AGREEMENTS:** The Bankruptcy Code requires that all debts that are secured by collateral (this is usually a car loan, a credit agreement to pay for tires, home appliances, etc.) be listed on your Statement of Intention. On your Statement, you must indicate whether you wish to **reaffirm, redeem, or surrender** the property securing the debt. If you redeem the property, you pay the full value of the collateral (NOT the amount owing the creditor if it is more than the value of the collateral) to the creditor in one lump sum. If you surrender the collateral, you will have to produce the collateral and return it to the creditor; however, you will no longer be personally liable for the debt secured by that collateral. If you reaffirm the debt, you will still owe the FULL AMOUNT you reaffirm even after the

bankruptcy is discharged, and you will have to continue to make the monthly payments you schedule in the reaffirmation agreement.

If you are reaffirming the debt, an agreement will be sent to our office by your creditor. If you are represented by an attorney in your bankruptcy, you *must* have an attorney certify your ability or inability to make payments on the agreement. The attorney will review the agreement, certify your intentions and your ability to pay, and prepare it for submission to the court. The court must approve all reaffirmation agreements.

The fee for the preparation and review of the document(s) is **\$100.00**. This must be paid in cash or money order, and is due before the attorney will prepare the agreement.

**STOPPING HARASSMENT:** Stop those nasty telephone calls! As soon as you have met with the attorney and paid our fee, you can refer your creditors to us.

**FOR YOUR FREE INITIAL BANKRUPTCY CONSULTATION CALL:** (509) 326-3600

## ATTORNEY FEE

Your initial conference with the attorney is **free as long as you have filled out this questionnaire in its entirety**. If you decide to file, the following are the fees. You will be rescheduled if you do not fill out the questionnaire.

**Chapter 7 (fresh start):** The attorney fee for a Chapter 7 is \$400 for Washington cases, and \$550 for Idaho cases. Once you have paid the attorney fee, you can begin referring your creditors to us and we will begin reparation of your case. Most clients want to stop the nasty phone calls right away, so they bring the attorney fee to the conference. The attorney fee has to be paid in cash or a money order.

**Chapter 13 (wage earner):** The initial retainer for a Chapter 13 is \$450 for Washington cases, and \$550 for Idaho cases. There are more attorney fees in a Chapter 13, but the remainder can usually be paid through the plan after the case is filed.

**Pay Stubs, W-2 Forms, Income Tax Returns, and Business Income and Expense Statements:** In order to answer your questions and advise you regarding your rights, the attorney will have to do detailed calculations at the initial conference regarding your income. These calculations cannot be done without copies of your income information. Consequently, you must bring copies of: (1) the **most recent pay stubs** from **all employers** for whom you have worked this year **showing year-to-date income**, (2) all **W-2** forms for last year, and (3) your **most recent income tax return** to the conference. If you operate a **business**, you will need to bring in a statement showing income generated by the business in each of the past 6 months and a list of monthly business expenses. If you do not have copies of these at the conference, there will be an additional \$25 fee for completing the calculations later.

## LAWSUITS, GARNISHMENTS, EVICTIONS & REPOSSESSIONS

In order for the attorney to properly protect you and your property, it will be necessary to review the court documents you have received regarding all lawsuits, garnishments, evictions, or repossessions. You will need to bring copies of these court papers to your initial conference.

## CREDITORS

The attorney will explain which obligations are terminated by the bankruptcy, and you will be given a form on which to list the information regarding your creditors.

## SOME OF THE REASONS TO RETAIN AN ATTORNEY

The left column below shows some (not all) of the documents you will be required to file or deliver as part of your bankruptcy. The right column shows the penalties for not complying.

<p>11 USC § 521(a)(1): <b>You must file:</b></p> <ol style="list-style-type: none"> <li>1. List of creditors</li> <li>2. Schedule of assets &amp; liabilities</li> <li>3. Schedule of current income and expenditures</li> <li>4. Statement of Financial Affairs</li> <li>5. Certification of receipt of 11 USC § 342(b) notice, if any</li> <li>6. Copies of all pay stubs for past 60 days</li> <li>7. Itemized means income test</li> <li>8. Statement of expected income increases</li> </ol>	<p><b>Dismissal:</b> Failure to file all these documents will result in dismissal of your case 45 days after it is filed unless you file a separate motion to get another 45 days.</p>
<p>11 USC § 521(i) 11 USC § 521(b) &amp; (c): <b>You must file:</b></p> <ol style="list-style-type: none"> <li>1. Certificate from credit counseling agency</li> <li>2. Debt repayment plan if one was developed</li> <li>3. Record of any Educational IRA</li> </ol>	<p><b>Denial of Protection:</b> If you do not complete the credit briefing, you do not qualify for bankruptcy protection. 11 USC § 109(h)</p>
<p>11 USC § 521(e): <b>You must deliver</b>, at least 7 days before your meeting of creditors, a copy of your tax return for last year to the bankruptcy trustee and to any creditor who timely requests one.</p>	<p><b>Dismissal:</b> You can substitute a transcript for the return, but your case will be dismissed if one or the other is not provided on time.</p>