

WELCOME TO THE LAW OFFICE OF BOUL & ASSOCIATES, P.C.

Your Name: _____
(First) (Middle) (Last)

Your Spouse's Name: _____
(First) (Middle) (Last)

[Will your spouse file with you, if you file bankruptcy? ☐ Yes ☐ No ☐ Don't know.]

Marital Status: ☐ Single ☐ Married ☐ Separated ☐ Divorced (and single) ☐ Divorced (and remarried)

Referral Information: Please tell us how you found out about us. Thank you.

Were you referred to us by the Missouri Bar Lawyer Referral Service? ☐ Yes ☐ No

Were you referred to us by any person? ☐ Yes ☐ No. If so, who? _____

If you were not referred to us by someone, please choose one of the following:

- ☐ I am a Returning Client
☐ I received a letter from this office regarding: ☐ a lawsuit filed against me ☐ a Notice of Foreclosure
☐ I chose you because of your Yellow Page ad in ☐ CenturyLink ☐ Yellow Book ☐ Verizon ☐ Sedalia Phone Book
☐ I chose you because I found you on the Internet by ☐ Google ☐ Bing using the following search words:
_____.
☐ Other internet source: _____.

Have you received a bankruptcy fee quote from us or any other law firm? ☐ Yes ☐ No

Residential Information:

Do You: ☐ Own your home? ☐ Rent? ☐ Reside in someone else's home?

Residence Address: Street: _____ City: _____

State: _____ Zip Code: _____ Email address: _____@_____

Mailing Address (if different than your residence address): _____

Contact Information:

Home Phone: _____ Work Phone: _____ Spouse's work phone: _____

Cell Phone: _____ (husband/wife) Cell phone: _____ (husband/wife)

May we call you at work? ☐ Yes ☐ No County in which you reside: _____.

Income and Expense Information:

[We need this information to determine what kind of bankruptcy you are eligible for.]

Your Occupation: _____ Your Employer: _____

Your Spouse's Occupation: _____ Your Spouse's Employer: _____

Your average Monthly Take-Home Pay: \$ _____ Your Spouse's average Monthly Take-Home Pay: \$ _____

Other Income Available to You or Your Spouse (Part-time work, Retirement, Annuities, Child Support, Disability, Social Security, Food Stamps, TANF, WIC program), etc. \$ _____

If you are a single person, are you: ☐ entirely self-supporting ☐ sharing expenses with someone else.

Extraordinary expenses, such as extraordinary uninsured medical or travel expense: \$ _____ per month.

Ages of dependents residing with you: _____. Amount of next or last tax refund: \$ _____

Miscellaneous:

Circle Correct Answer

Have you filed bankruptcy in the past eight years? Yes No Chapter? ____ Year? _____

Have you lived in Missouri continuously for the past 2 years? Yes No

Were any debts assigned to you in a divorce? Yes No

Have you made any balance transfers on credit cards? Yes No When? _____

Have you been sued or are you suing someone else? Yes No

Has any judgment been entered against you? Yes No

Has the IRS or Dept. of Revenue placed a lien on your property? Yes No

Have you paid any debts to any relatives within the past year? Yes No

Have you made over \$1,000 in gifts to anyone within the past 4 years? Yes No

Secured Debts: [Debts secured by liens on property that you own.]

Real estate Mortgages: [If you own real estate, please discuss the issue of **judgment liens** with your lawyer.]

Creditor	Property Location	Is this your Residence?	Re-sale Value of this property	Loan Balance	Monthly Payment	Arrearage	Retain? or Surrender?

Are you in the process of, or planning to apply for a home loan modification during your bankruptcy case? _____

Motor vehicle Mortgages or Liens:

Creditor	Year and Make	Model	Mileage	Re-sale Value	Loan Balance	Monthly Payment	Arrearage	Retain? or Surrender?

Mobile Home Mortgage:

This mobile home is: ☐ On a rented lot ☐ Attached to someone else's land ☐ Attached to land that I (or we) own

Creditor	Year and Make	Model	Re-sale Value	Loan Balance	Monthly Payment	Arrearage	Retain? or Surrender?

Unsecured Debts:

Please include all your debts. (You can still pay any debt you wish.)

Use round figures. Don't worry; ball park estimates are fine.

Creditors:

Unpaid Balances

Payday Loans, where I gave them a post-dated check	\$ _____
Combined Total of Credit Cards: (MC, Visa, Discover, Amex).....	\$ _____
Combined Total of Store Charge Cards)	\$ _____
Total Hospital, Medical and Dental Bills	\$ _____
Back Child Support.....	\$ _____
Student Loans	\$ _____
Back Taxes (Years : _____)	\$ _____
Other Loans from Banks and Loan Companies	\$ _____
Personal Loans from Friends or Family.....	\$ _____
Debts Not Listed Above	\$ _____
Estimate how many Creditors you have.....	_____

Are your debts (including any home mortgage debt) more than 50% business-related? ☐ Yes ☐ No

Do you have any claims against anyone for any reason? ☐ Yes ☐ No

WARNING CONCERNING JUDGMENTS

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You are preparing to file a bankruptcy case. Your case will be “filed” when your signed pleadings are received by the bankruptcy court. Between now and then, you need to be aware of problems that can result from creditors getting judgments against you. Creditors file lawsuits in order to obtain a court determination that you owe money to that creditor. When the court decides you owe the creditor money, a written order (called a “judgment”) is noted on the court records.

TYPICAL WAYS FOR A CREDITOR TO COLLECT ON THE JUDGMENT:

1. Garnishment of wages and bank accounts: Judgment creditors can ask the court to enter an order to garnish your wages, your bank account or money that is owed to you on a contract.
 - a) Depending on the creditor request, the garnishment order will be in effect for anywhere from 30 to 180 days. A portion of your wages or any money deposited into your bank accounts during this period of time, can be intercepted and turned over to the creditor.
 - b) You can legally have only one garnishment order entered against you at a time. Keep in mind that a wage assignment (e.g. for child support) is not a garnishment, so a garnishment and an assignment of your wages can happen simultaneously. In addition, if lawsuits have been filed against you in different counties, the court clerks may not be aware of the other judgments or garnishments and your employer may not dispute this either. In this scenario you may end up with more than one garnishment against your wages.
 - c) If you are the head of a household you can file an affidavit with your bank to claim an exemption of at least \$1,250 of the money in your bank account. We have these forms here at the office.
 - d) If you are head of a household with minor children residing in the home, then a wage garnishment against you should be limited to 10% of your take-home pay after taxes (but prior to insurance, 401K deductions, etc.). You must file an affidavit with your employer to claim this head of household status. There can only be one head of household – a husband and a wife cannot simultaneously claim that status. We have these forms here at the office.
2. Judgment Liens Against Real Estate: The entry of a judgment against you can also create a “judgment lien” on any real estate you own in the county where the judgment was entered. A

judgment lien could result in your real estate being sold to pay off the judgment. It will also make it impossible for you to sell or borrow against the real estate, without paying off the judgment.

Getting your bankruptcy case filed with the bankruptcy court will stop all pending lawsuits against you; prevent the new lawsuit being filed; stop garnishments; and prevent new judgment liens being filed against your property.

Therefore, if you own real estate or are employed and are at risk of having new judgments entered against you, we encourage you to pay your fees and get us the information we need so that we can get your bankruptcy case filed as soon as possible, in order to prevent new judgment liens and the expense of removing them.

If creditors have already obtained judgments and/or judgment liens by the time your bankruptcy case is filed, you may have to go through additional bankruptcy proceedings in order to attempt to remove the liens. This, of course, makes your bankruptcy case significantly more expensive.

I acknowledge that I have read and understood the foregoing.

Date: _____

Debtors Signature

Debtors Signature