

FIRST APPOINTMENT SHEET

RHC _____ KLH _____ MRW _____ Other _____

Exceeds median income? Y/N

You are going to be meeting with a Bankruptcy Attorney shortly. You will probably be in our office about an hour. Our policy is to treat this meeting as one that will help you to better understand your options.

You are not going to be asked to decide whether or not you want to hire us to take any actions. Instead, we will review your financial situation, counsel with you, and establish the fees and costs of the various options if there are any. We will, of course, answer your questions and put what we can into writing so that you can take it home to review.

Please answer as completely as possible

Today's date is _____, 20____

Your full name is _____

Your Social Security Number is _____ - _____ - _____

Your date of birth is _____/_____/_____

Your Spouse's full name is _____

Your Spouse's Social Security Number is _____ - _____ - _____

Your Spouse's date of birth is _____/_____/_____

If your creditors have ever known you by any other name(s), please provide:

Yourself: _____

Spouse: _____

Have you or your spouse owned a business or been self employed in the last 6 years?

Yes No If so, state the name and dates (beginning and ending or operation of each)

Your mailing address: _____

(with zip code, please) _____

In which county do you live: _____

Phone numbers.

Home: _____

Yourself Work: _____

Spouse Work: _____

Have you lived in South Carolina for at least 91 days? Yes No

If not, when did you move here? _____

Initial List of Creditors

If you have brought with you a list of your creditors you do not need to complete this sheet. However, you must ensure that every single creditor or person you owe (including houses, car, etc) is listed on your list with the estimated amounts owed. If you did not bring a list with you, please complete this page. Please also state whether or not any of your debts have been cosigned or whether or not you have cosigned any debts for any other person.

Please list all of your creditors here:

S/U	Creditor Name	Total Owed	Monthly Payment	Past Due	Security for Debt
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
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		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	

If you need more space, please ask for additional sheets.

Please estimate you “take home” pay:

Yourself: Hourly rate: \$_____ Hours per period____ Overtime rate \$_____ Hours _____
 Annual Salary: \$ _____ per year Commission: \$ _____

How often are you paid: Weekly Every Two Weeks Bi-Monthly Monthly
 Other (explain): _____

Spouse: Hourly rate: \$_____ Hours per period____ Overtime rate \$_____ Hours _____
 Annual Salary: \$ _____ per year Commission: \$ _____

How often are you paid: Weekly Every Two Weeks Bi-Monthly Monthly
 Other (explain): _____

Do you receive income from any other source whatsoever? No Yes (explain) _____

How many children live at home with you? _____

Is there anyone else living in your home with you? List: _____

Are you buying, or renting the place where you live? Buying Renting

How much are your monthly payments for your residence? _____

Is the place where you live a house, mobile home, or an apartment? _____

If you own a house, mobile home or land please answer the following:

(A) In whose name is it titled? _____

(B) In what year did you buy it? _____

(C) How much did you pay? \$ _____

(D) How much was the down payment? \$ _____

(E) If you own a mobile home, what size is it? _____

(F) If you own land, what is the acreage? _____ acres.

(G) Please state your estimate of the value and amount owed on your property: *

Property	Value	Amount Owed
House	\$	\$
Mobile Home	\$	\$
Land	\$	\$

** If you own, or own interest in more than one house, mobile home, or parcel of land, please make sure you answer the questions above for all of them.*

Have you owned any other real estate in the past 6 years (including property you inherited or that you may own with others)? _____

Have you had any property repossessed, seized, or have you voluntarily surrendered any in the last 6 years? If so, please describe property and approximate date(s).

Do you own any burial plots? No Yes. How many? _____

What is their estimated value? _____

How many vehicles do you own? (registered in your name or your spouses) _____

Please note the year, make, model, miles, amount owed and value of each:

	Year	Make/Model	Miles	Amount Owed	Value
Auto #1					
Auto #2					
Auto #3					
Auto #4					

Do you own a Boat? _____ If yes, please provide the following:

Year	Make	Model	Motor	Trailer	Amount Owed	Value
				Y N	\$	\$
				Y N	\$	\$

Do you own any motorcycles, ATV's, jet ski's, campers, 4-wheelers, go-carts, etc.?

Year	Make	Model	Motor	Trailer	Amount Owed	Value
				Y N	\$	\$
				Y N	\$	\$

Please state whether or not you have sold or given away any of your property whatsoever within the past year. If so, please explain:

Have you or your spouse repaid or given a friend or relative \$600 or more in the last 6 years?

Do you own any stock, bonds, IRA's, 401(k), pension or other annuities? If so please list:

Have you cashed in or taken a loan against these accounts? _____

Please state the amount of cash, checking and savings you currently have and the name of the institution in which it is deposited:

Do you owe any of these money? _____

CAUTION: If you place funds in a bank or credit union to whom you owe money, they are allowed by law to take your money. Therefore, you may want to place your money in an institution you do not owe.

Have all of your tax returns (Federal, State) been filed in the past 6 years? Yes No

If you are a sole proprietor are you paying quarterly estimated taxes? Yes No

Did you receive a tax refund last year, or this year? Yes No

If "Yes" How much Federal and State refund did you receive? \$ _____ Date: _____

Do you owe any Federal or State taxes? Yes No amount _____

Have you ever been separated or divorced? Yes No When? _____

If "Yes" were you ordered by the Domestic Court to pay certain debts? Yes No

If "Yes" please list:

If you own any Life Insurance, does it have any cash or loan value? Yes No

amount _____

Have you taken any loans against an insurance policy? Yes No amount _____

Do you have any student loans or have you co-signed on any? Yes No

Do you own any tools, machinery or equipment that you use in your work or business? If yes:

Describe: _____

If "Yes", what is your estimate of its value? \$ _____

Does anyone owe you more than \$600.00 including family members and friends? Yes No.

Have you ever filed bankruptcy before? Yes No If so, when, and what was the outcome?

Date: _____ Outcome: _____

Do you have any auto accidents, worker's compensation or medical malpractice claims

pending? _____

Have you received money from these types of claims in the past three years? _____

Has anyone gotten a judgment against you in a Court? _____

How did you hear about our law firm? _____

Please list all of your dependents, and any others living in your household:

Full Name	Age	Relationship

Please state the reason(s) you are considering bankruptcy: _____

Is there any other information you feel we need to know in order to provide counsel to you in this matter? If so, please make a note of it here:
