

**MEREDITH LAW FIRM, LLC
CLIENT'S BANKRUPTCY WORKSHEET**

Please fill out this information to the best of your ability. We will go over this form in detail with you during our initial consultation and a completed form will help a great deal. Thank you.

1. Your full name (including middle name): _____

 Spouse: _____

6. Today's date: _____

7. Filing status: **Individual** **Joint**

8. Marital status: **Divorced** **Single**

Married/living together **Married/living apart**

2. Mailing address (including street address if PO Box):

9. Any ex-spouse? **Yes** **No**

3. County: _____

4. Email address: _____

5. Telephone numbers:

Home: _____

H's work: _____

W's work: _____

Cell: _____

FOR ATTORNEY'S USE:			
Chapter	7	13	11
Referred by: _____			
Total fee: \$ _____			
\$ _____ to be paid prior to filing.			

10. Which best describes your total yearly household income: **between \$0.00 and \$39,052** **between \$39,053 and \$51,191**
between \$51,192 and \$55,099 **between \$55,100 and \$65,421** **greater than \$65,422**

11. Do you have any land or a mobile home? **Yes** **No**

House & lot **Mobile home & lot** **Mobile home only** **Commercial/rental property**

a. Is this property subject to a mortgage, lien or judgment? **Yes** **No**

Name of mortgage/lien holder	Monthly payment	No. months behind	Payoff
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

b. Is there more than one mortgage/lien against this property? **Yes** **No**

c. Are you behind on your mortgage payments? **Yes** **No**

d. Is there a significant threat of foreclosure or repossession? **Yes** **No**

e. What is the fair market value of this property? \$ _____

f. Do you own, or have any interest in, any land or mobile homes other than your residence? **Yes** **No**

12. Do you have a car, boat or other vehicles? **Yes** **No** (please list all vehicles even if there is no loan against them)

Year, make and model of vehicle	Lienholder/Finance Co.	Approx. Payoff of loan	Monthly payment
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

a. Are you behind on your payments? **Yes** **No**

b. Do you have full insurance coverage (comprehensive, not liability only) on these vehicles? **Yes** **No**

PLEASE COMPLETE THE NEXT PAGE

It is important that you let us know about any and all debts or obligations that you may have to any creditor so that we can properly evaluate your case. Please circle the correct answer and make certain to answer each of the following questions to the best of your ability.

1. Have you been a resident of South Carolina for the last two (2) years? **Yes No**
2. Did you incur any new debt (new loans, charges on credit cards, etc.) within the last 70 days? **Yes No**
3. Do you owe any debts incurred to purchase furniture or electronics on credit? (ex. Rooms to Go, etc.)? **Yes No**
4. Do you owe any money to a loan or finance company (ex. Beneficial, Security or Citifinancial)? **Yes No**
5. Do you owe any money on credit cards? **Yes No** If yes, approximately how much in total? \$_____
6. Do you owe any money to a jewelry store? **Yes No**
7. Do you owe any medical bills? **Yes No** If yes, approximately how much in total? \$_____
8. Do you have any loans owed directly to a bank such as a line of credit (not including credit cards)? **Yes No**
9. Do you owe any debts to the bank where you have your checking or savings account(s)? **Yes No**
10. Do you have any post-dated checks outstanding, particularly cash until payday loans? **Yes No**
11. Do you owe any income taxes? **Yes No**
12. Do you have any tax liens filed against you? **Yes No**
13. Have you filed all of your state and federal tax returns through this year? **Yes No**
14. Do you owe any other taxes besides income taxes? **Yes No**
15. Has anyone cosigned or guaranteed any of your loans or obligations? **Yes No**
16. Have you been a cosigner on a loan for anyone else? **Yes No**
17. Have you ever filed for bankruptcy before? **Yes No**
18. Have you given away, transferred or sold any assets of any type in the last 6 years? **Yes No**
19. Have you sold, transferred or given away any money or property to a close friend or family member in the last 6 years? **Yes No**
20. Has anyone sued you or obtained a judgment against you? **Yes No**
21. Do you have any children that live at home? **Yes No** If yes, how many children? _____
22. Are you responsible for any alimony or child support obligations? **Yes No**
23. If you are responsible for any alimony or child support are you current in your payments? **Yes No N/A**
24. How did you hear about Meredith Law Firm, LLC?

Yellow Pages

Radio

Newspaper

Internet

Attorney

Website

Friend

Other: _____

Thank you for your effort and patience in completing this form. Please review the attached Notice and Statement and sign and date those forms to indicate that you did receive them. Meredith Law Firm, LLC is a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

MEREDITH LAW FIRM, LLC

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES

Pursuant to the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 this notice is required by Section 527(b) of the Bankruptcy Code. Please review this statement and sign and date below to indicate that you were provided this information.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial to you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statements of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a "trustee" and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Please write today's date and sign in the space below to indicate that you were provided this information. Thank you.

Date: _____

Date: _____

Meredith Law Firm, LLC is a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

MEREDITH LAW FIRM, LLC

NOTICE TO CLIENTS WHO CONTEMPLATE FILING FOR BANKRUPTCY PROTECTION

Pursuant to the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 this notice is required by Section 527(a)(2) of the Bankruptcy Code. The purpose of this Notice and the Statement Mandated by Section 527(b) of the Bankruptcy Code, which you have been provided as a separate document, are to make you aware of some of your obligations if you file for bankruptcy protection. Please review this notice and sign and date below to indicate that you were provided this information.

Note: This Notice and the Statement Mandated by Section 527(b) are required by legislation adopted by Congress in 2005 after several years of intense lobbying by the credit industry. In our opinion they are designed to intimidate people who need debt relief under the Bankruptcy Code and erroneously imply that debtors are dishonest. If you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all of the requirements of filing bankruptcy as long as you provide us with accurate and complete information.

You are notified as follows:

1. All information that you are required to provide with your bankruptcy petition and thereafter in your case is required to be complete, accurate and truthful.
2. All of your assets and all of your liabilities are required to be completely and accurately disclosed in the documents filed to commence your case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.
3. Current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of this title, disposable income (determined in accordance with section 707(b)(2)) are required to be stated after reasonable inquiry.
4. Information that you provide during your case may be audited pursuant to this title, and the failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

Please write today's date and sign in the space below to indicate that you were provided this notice. Thank you.

Date: _____

Date: _____

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