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BANKRUPTCY QUESTIONNAIRE
CLIENT INFORMATION

Bankruptcy is a right provided by law to people who are in debt and in need of a fresh start. Bankruptcy may discharge many of your debts so that you will not have to pay them; however, secured debts, which are debts for the purchase of particular merchandise or debts for property on which you gave a mortgage or lien, must be paid for you to keep the collateral such as your car or house.

The law allows you to keep some money and most types of necessary property. To receive this protection, it is necessary that you list all of your assets asked for in the following questions. If you do not list an asset, that item might not be protected in bankruptcy. You must also list everyone to whom you owe money. If you leave out one of your creditors, you may have to pay the money to that creditor and you may lose your right to bankruptcy. It may also be a crime if you intentionally give false information or leave out information. If you have any questions about whether you can keep certain property or whether you should list a debt, write those questions down and remember to ask the lawyer.

INSTRUCTIONS

1. Fill out the answer to every question on all of the pages. Wherever you are given a choice of YES or NO on these forms, check either YES or NO, whichever is correct. Please fill out these pages as well as you can. We will help you with any questions that you do not understand.
2. Write clearly or typewrite your answers. We must be able to read them.
3. If you do not know the exact amount you owe, fill in a HIGH estimate. Do NOT leave the amount blank and do not write "don't know".

4. List EVERY CREDITOR and EVERYBODY that has had anything to do with your debts, including any co-signers. Please include accurate account numbers. If a bill you owe has been sent to a collection agency or an attorney, list BOTH the person you originally owed and the collection agency or attorney, giving the FULL address of each. If the collection agency has an attorney, list the person you originally owed, the collection agency, and the attorney, again giving the full address of each.
5. You also must list any funds that you are owed by anyone. The Trustee will likely be interested in, and will take any significant income tax refund to which you may be entitled. The Trustee will likely seek any such account receivable or income tax refund, even if the year has not yet ended by the filing date. The trustee may also seek a portion of your future refund equal to the fraction of the year that has passed as of the petition filing date.
6. Make sure that you accurately set forth your income and income deductions on a MONTHLY basis. Relatedly, set forth your monthly expenses accurately. If it appears that you have sufficient funds available that, after paying your reasonable monthly living expenses, you could then pay a significant amount on your debts, you may then be prevented from obtaining a Chapter 7 bankruptcy discharge. The exact amount that you can have in net income over the amount of your living expenses and still be entitled to Chapter 7 discharge is not certain. Obviously the smaller the amount of money that would be available after the payment of living expenses, the lower the chances of an objection.
7. You may not incur debts with the intention of discharging the debt in bankruptcy. Accordingly, you should not utilize credit card accounts for at least 90 days before filing bankruptcy.
8. Gifts and payments made within two years preceding a bankruptcy filing on debts owed to certain insiders, such as family members and business partners, may be set aside and the funds obtained by the trustee for the estate. Payments made to other creditors generally can be sought by the trustee if the payments are made within 90-days preceding a bankruptcy filing. Of course, you can make voluntary payments after filing or even after discharge, but you cannot be compelled to make such payments in a Chapter 7 case without a reaffirmation of the debt. It is generally NOT a good idea to reaffirm a debt. However, if you do not reaffirm the debt then the automatic stay, which prevents repossession or foreclosure actions may be lifted. Also, there is seldom a reason to continue to make payments on debts that you will discharge in a chapter 7 case before filing bankruptcy unless the debt is

secured, by collateral and you wish to keep the collateral. Obviously, if the debt is secured such as by your house or car, you must make, and keep your payments current on those debts in order to keep those items. This rule applies before filing, after filing, and even after discharge.

9. You will be required to appear for a meeting of creditors approximately a month after the filing. You will be asked, under oath, your name, address, and social security number and to attest to the accuracy and completeness of the bankruptcy pleadings. You must bring your driver's license and social security card with you.

Client Signature

Date

Client Signature

Date

“We are a debt relief agency. We help file for bankruptcy relief under the Bankruptcy Code.”