

Eligibility

Best course:

Fees:

Questions:

Paul Toscano, P.C. Bankruptcy First Consultation Agreement and Questionnaire

Please fill out the following section:

ATTORNEY NOTES:

First Free Appointment Date/Time:

DEBTOR:

Name (First Middle Last):

Date of birth:

Address:

City

State

ZIP

Home Phone:

Cell Phone:

Work Phone:

Email address:

Social Security Number:

Marital Status: Single Married Divorced Widowed

Years Of Residency in Utah:

Names and phone numbers of other lawyers:

Names and phone numbers of accountants:

Gross Annual Income from all sources (before taxes):

How often are you paid? Weekly Bi-weekly Semi-monthly Monthly Other:

Name of employer(s):

Employer address:

Are you involved in self-employment?

Number and type of businesses:

ATTORNEY NOTES

Estimated Consumer Debt: _____

Estimated Business Debt: _____

Median Income OVER or UNDER

Means Test

Prior Case Discharge Eligibility:

Venue State

Jurisdictional Amount Eligibility:

Exemption State

Estimated fees?

MEDIAN INCOME TEST

(ATTORNEY'S NOTES ONLY)

Debtor 1

Debtor 2

DEBTOR'S SPOUSE FILING JOINTLY

Name (First Middle Last):

Date of birth:

State

ZIP

Address:

City

Home Phone:

Cell Phone:

Work Phone:

Email address:

Social Security Number:

Marital Status: Single Married Divorced Widowed

Years Of Residency in Utah:

Names and phone numbers of other lawyers:

Names and phone numbers of accountants:

Gross Annual Income from all sources (before taxes):

How often are you paid? Weekly Bi-weekly Semi-monthly Monthly Other:

Name of employer(s):

Employer address:

Are you involved in self-employment?

Number and type of businesses:

NUMBER IN HOUSEHOLD: _____

1.

2.

3.

4.

5.

6.

6-MO. EST

ANN. EST

(ATTORNEY'S NOTES ONLY)

CONSUMER/BUSINESS DEBT CASE:

UTAH MEDIAN INCOME:

MEDIAN INCOME ISSUE:

MEANS TEST ISSUE:

DISPOSABLE MONTHLY INCOME TEST:

PREFERENCES INSIDER:

PREFERENCES NON-INSIDER:

FRAUDULENT CONVEYANCES:

NONDISCHARGEABILITY ISSUES:

EQUITIES IN PROPERTY

CH 13 FEASIBILITY ISSUES

Ch 13 ADEQUATE PROTECTION ISSUES:

EXEMPTION ISSUES:

AUTO STAY ISSUES:

GOOD FAITH ISSUES:

NOTES

(ATTORNEY'S NOTES ONLY)

TOTAL GROSS INCOME OF HOUSEHOLD: _____

BUSINESS RECORDS ISSUES

NUMBER OF BUSINESSES: _____

[Tax rtns

NUMBER OF CREDITORS: _____

[Bank stmnts

BUSINESS DEBT: _____

[Check reg

CONSUMER DEBT: _____

[Accts Rec

TOTAL DEBT: _____

[Accts Pay

SECURED DEBT: _____

[P&Ls

UNSECURED DEBT: _____

[Bal Sheet

TAX ISSUES:

[Licenses

BUSINESS ISSUES:

[Org Doc, By Law, Minutes

Please answer each of the questions on this and the following page by checking "YES" or "NO" and writing in additional information as requested:

YES	NO	ANSWER BY MARKING YES OR NO							
<input type="checkbox"/>	<input type="checkbox"/>	Have you ever filed a bankruptcy case before?							
<input type="checkbox"/>	<input type="checkbox"/>	Has your spouse filing jointly ever filed a bankruptcy case before?					Where?		
<input type="checkbox"/>	<input type="checkbox"/>	Is your home or other real property in foreclosure?					Where?		
<input type="checkbox"/>	<input type="checkbox"/>	Is your property being seized or repossessed by any party?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you lived outside UTAH in the last 2 years?							
<input type="checkbox"/>	<input type="checkbox"/>	List the States where you have lived in this period?							
<input type="checkbox"/>	<input type="checkbox"/>	Do you have property worth over \$150,000?							
		List your primary assets:							
		Cash:							
		Real estate:							
		Tangible personal property:							
		Intangibles:							
		Accounts Receivable:							
<input type="checkbox"/>	<input type="checkbox"/>	Did you borrow money mostly for business reasons?							
<input type="checkbox"/>	<input type="checkbox"/>	Estimate your total medical, credit card, and unsecured debt:					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Estimate your total secured debt (debt secured by collateral):					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Estimate your tax debt below:					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Federal income taxes due?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Federal trust fund taxes due?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	State income taxes due?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	State trust fund taxes due?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Have you made an IRS offer and compromise?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Have you made an offer and compromise with a state?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Do you owe child support, alimony, or maintenance obligations?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Are you current on these obligations?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	If not, estimate the amount you are delinquent:					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Do you have debts for student loans?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Do you have debts for criminal fines?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Do you have debts for criminal restitution?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Do you have debts for injury to person or property?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Do you have debts for fraud?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Do you have debts for defalcation as a fiduciary?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Have you engaged in insider trading/securities fraud?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Do you owe for damages caused by intoxication?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Are you delinquent on utilities (gas, power, water, sewer?)					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Have you received a federal benefit overpayment?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Have your received a state benefit overpayment?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Have you borrowed money to pay any taxes?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Have you been cited or fined under election laws?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Are you repaying a retirement loan?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Are you involved in family or other trusts?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Are you a trustee?							
<input type="checkbox"/>	<input type="checkbox"/>	Are you a beneficiary?							
<input type="checkbox"/>	<input type="checkbox"/>	Are you a settlor (trust maker)?							
<input type="checkbox"/>	<input type="checkbox"/>	Is there property or cash in the trust?							
<input type="checkbox"/>	<input type="checkbox"/>	Do you have co-signers on debts owed?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Do you have co-signers on lines of credit?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you filed your 2009 state tax returns?							
<input type="checkbox"/>	<input type="checkbox"/>	Did you file your 2008 state tax returns?							
<input type="checkbox"/>	<input type="checkbox"/>	Did you file your 2007 state tax returns?							
<input type="checkbox"/>	<input type="checkbox"/>	Did you file your 2006 state tax returns?							
<input type="checkbox"/>	<input type="checkbox"/>	Did you file your 2005 state tax returns?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you filed your 2009 federal tax return?							
<input type="checkbox"/>	<input type="checkbox"/>	Did you file your 2008 federal tax return?							
<input type="checkbox"/>	<input type="checkbox"/>	Did you file your 2007 federal tax return?							
<input type="checkbox"/>	<input type="checkbox"/>	Did you file your 2006 federal tax return?							
<input type="checkbox"/>	<input type="checkbox"/>	Did you file your 2005 federal tax return?							
<input type="checkbox"/>	<input type="checkbox"/>	Do you expect any state tax refunds for this tax year?							
<input type="checkbox"/>	<input type="checkbox"/>	Do you expect any federal tax refunds for this tax year?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Did you receive any state tax refunds last year?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Did you receive any federal tax refunds last year?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Are you willing to surrender any yet unpaid tax refunds to a bankruptcy trustee?					Estimated amount:		
<input type="checkbox"/>	<input type="checkbox"/>	Have you charged on a credit card more than \$500 for luxury items or services in the last 90 days?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you made balance transfers of more than \$750 on a credit card in the last 70 days?							

YES	NO	ANSWER BY MARKING YES OR NO							
<input type="checkbox"/>	<input type="checkbox"/>	Are you planning on receiving medical treatments not covered by insurance?							
<input type="checkbox"/>	<input type="checkbox"/>	Are you planning to transfer real property or personal property in the next 4 months?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you made any out of the ordinary transfers of cash, real or personal property in the last year?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you made any out of the ordinary transfers of cash, real or personal property in the last 4 years?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you been sued?							
<input type="checkbox"/>	<input type="checkbox"/>	Do you have judgments against you?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you been summoned to answer a complaint in court?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you been summoned to appear in court?							
<input type="checkbox"/>	<input type="checkbox"/>	Do you owe R.C. Willey, Sears, or John Paras?							
<input type="checkbox"/>	<input type="checkbox"/>	Do you have retirement/investment accounts?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have any Educational IRA accounts?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have cash in accounts anywhere?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have cash anywhere else?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have stocks or bonds?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have settlement amounts that will be paid?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have an inheritance that will be paid?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have money or property in a trust?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have guns?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have jewelry?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have luxury items?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have unpaid accounts receivable owed to you?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have heirlooms?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have any collections of items?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have boats?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have recreational vehicles or equipments?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have tools or equipment used in business?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have any bank accounts you don't use?						Estimated amount:	
<input type="checkbox"/>	<input type="checkbox"/>	Do you own, are you leasing or purchasing or borrowing any vehicles?							
		IF YES: List the vehicles in the spaces below							
		Year	Make	Model	Value	Debt	Mo. Pmnt	Keep	Surrender
		1						<input type="checkbox"/>	<input type="checkbox"/>
		2						<input type="checkbox"/>	<input type="checkbox"/>
		3						<input type="checkbox"/>	<input type="checkbox"/>
		4						<input type="checkbox"/>	<input type="checkbox"/>
		5						<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Do you own a burial plot?							
		Burial plan included?							Estimated Value:
		Location:							
<input type="checkbox"/>	<input type="checkbox"/>	Do you own or are you buying a residence?							Estimated Value:
		Name of Title owners:							
		Location:							
		Property taxes due:							
		1st mortgage payoff amount:							
		2nd mortgage payoff amount:							
		3rd mortgage payoff amount:							
		Homestead exemption:							
		Real estate commission at 6%:							
<input type="checkbox"/>	<input type="checkbox"/>	Do you own or are you paying for other real estate?							
		Address			Estimated value		Total of all mortgages		
		1			\$		\$		
		2			\$		\$		
		3			\$		\$		
		4			\$		\$		
		5			\$		\$		
		6			\$		\$		
		7			\$		\$		
<input type="checkbox"/>	<input type="checkbox"/>	What do you pay monthly for rent?							
<input type="checkbox"/>	<input type="checkbox"/>	Are you required to pay homeowners association fees?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you transferred any cash, real or personal property in the last 4 years for less than value?							
		Estimated amount:							
<input type="checkbox"/>	<input type="checkbox"/>	Have you repaid a debt to any family member or business partner (in part or in full) in the last year?							
<input type="checkbox"/>	<input type="checkbox"/>	Have you paid any unsecured creditor in the last 90 days more than \$600?							

