

**PLEASE ANSWER THE FOLLOWING QUESTIONS**

Questions must be answered fully and accurately. If you are married, provide information for both.

Your Phone Nos. (.....).....(.....).....(.....).....

- 1. Your full name.....
- 2. Spouse's full name.....
- 3. Mailing and Street Address: .....

- 4. Have you ever filed for bankruptcy?  Yes  No
- 5. Have you made purchases on a credit card within the last 60 days?  Yes  No
- 6. Have you taken any cash advances or made any "balance transfers" or refinanced your home or any other property within the last year?  Yes  No

7. Do you own any real estate?  Yes  No Address: ..... Date Purchased: .....

8. What is your house worth in today's market? (Need Realtor letter or appraisal) \$ .....

9. Do you have any judgments against you? .....  Yes  No

10. Are you behind on the mortgage(s)?  Yes  No. How many months? .....  
If yes, have you received any foreclosure papers?  Yes, when .....  No

11. Do you intend to keep the house?  Yes  No  Not Applicable

12. List all bank accounts. Give name of bank, address, checking or savings?, and account balances.

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- 13. Any pension or profit sharing plan?  Yes \$.....  No Can you borrow against it?  Yes  No
- 14. IRA?  Yes \$.....  No Keogh Plan?  Yes \$.....  No 401K?  Yes \$.....  No
- 15. Do you have any annuities, stocks, bonds, interest in a business, or partnership?  Yes  No
- 16. Pending divorce settlements, alimony, future interest in real estate?  Yes  No
- 17. Potential income from a will, trust or insurance policy due to the death of anyone?  Yes  No
- 18. Do you have any lawsuits pending in which you might receive money?..... Yes  No
- 19. Do you expect to get any money from an insurance settlement?..... Yes  No
- 20. Do you have a claim against anyone for accident or injury?  Yes ..... No

21. Give year, make, model, approx. value & amount owed (payoff) on any motor vehicles.

*Example: '87 Chevrolet Caprice 2-dr, Value \$2,000 Owe \$2,570.62*

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- 22. Do you own any boats, motors, airplanes etc. If so, describe & give value.  Yes  No
- 23. Do you owe money to the IRS? If so, how much and for what?..... Yes  No
- 24. Do you owe money to the State? If so, how much and for what?..... Yes  No
- 25. Do you pay money to NJ Div. of Motor Vehicles for insurance surcharges?..... Yes  No
- 26. Do you owe any money to a relative or re-paid them any money on a loan?..... Yes  No
- 27. Is there any other person liable for any of your debts (e.g. cosigner, ex-spouse)  Yes  No

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28. Are you paid hourly or salary?  Salary  Hourly at \$..... per hour.
29. What is your anticipated, before tax income for this year?  
 You - \$..... Spouse - \$.....
30. What was your before tax income from your for the last two (2) years  
 You - Last year \$..... Spouse - Last year \$.....  
 Year before last \$..... Year before last \$.....
31. Other than a job or business enterprise, what other sources of income have you had in the last two years? .....
32. Have you been a party to any lawsuit in the last twelve months? Give details.  Yes  No  
 .....
33. Has any property of yours been repossessed? Specify .....  Yes  No
34. Have you assigned or transferred any property to anyone in the last year?  Yes  No
35. Have you given away or signed over any property to anyone in the two years?  Yes  No
36. Have you suffered any gambling losses in the past two years .....  Yes  No
37. What valuables do you have in a safe deposit box? .....
38. Do you have or hold any property belonging to another person? .....  Yes  No
39. Does anyone have or hold any property which belongs to you? .....  Yes  No
40. With regard to the property on which there is a lien, e.g. car, furniture, etc. Do you plan to keep it and continue paying on it, or do you plan to give it back? .....
41. Have you owned a business or been self-employed in the last 2 years? .....  Yes  No  
 Specify: .....
42. Do you have a cosigner on any loans?  Yes  No Specify .....
43. Marital status:  Married Date: ...../...../19.....  Single  Separated  Divorced  Widowed
44. Names, ages, relationship of dependents. e.g. David J. Jones, 6, Son  
 .....  
 .....
45. What is your occupation? (e.g. Fork Lift Operator) .....  
 Spouse's occupation? .....
46. Where are you now employed? Give name, address & dates of employment. ....  
 Spouse .....
47. Do you have tax returns due which have not been filed?  Yes  No Specify .....
48. Optional: How did you get my name and number? .....

LIST ALL YOUR CAR LOANS AND MORTGAGES.

If the debt is owed by one spouse and not the other, make that notation. The amounts do not have to be exact.

Creditor's Name Mailing Address <u>Creditor's Name</u>	Description of Collateral, Account No. <u>Dates property purchased</u>	Months Financed & <u>Payment Amt.</u>	Number of Payments <u>Behind</u>	Total Amt. Still Owed <u>or Payoff</u>
<i>Example</i> G.M.A.C. Finance Corp.	'88 Chevy Caprice (4 dr) February 6, 1988	\$8,500 36 mos. \$237.00/mo	3 mos. (\$711.00)	\$11,700
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## LIST YOUR CURRENT MONTHLY INCOME & EXPENDITURES

### MONTHLY INCOME

	<u>You</u>	<u>Spouse</u>
1. Current monthly gross pay ( <i>wages, salary, or commissions</i> )	\$ .....	\$ .....
2. Estimated monthly overtime	.....	.....
3. Subtotal	.....	.....
4. Total Payroll Deductions	—	.....
<b>5. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ .....</b>	<b>\$ .....</b>
6. Regular Income from operation of business or farm ( <i>Attach detailed statement</i> )	.....	.....
7. Income from Real Property	.....	.....
8. Interest and Dividends	.....	.....
9. Income from Alimony or support of dependents listed above	.....	.....
10. Social Security or other governmental assistance ( <i>Specify</i> )	.....	.....
11. Pension or retirement income ( <i>specify</i> )	.....	.....
12. Other monthly income ( <i>specify</i> )	.....	.....
<b>13. TOTAL MONTHLY INCOME</b>	<b>.....</b>	<b>.....</b>
14. TOTAL COMBINED MONTHLY INCOME ( <i>List here and on line 35, below.</i> )	\$ .....	

### MONTHLY HOUSEHOLD EXPENSES

15. Rent or home mortgage payment ( <i>include lot rent for mobile home</i> )	\$ .....
16. Are real estate taxes included in your mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ .....
17. Is property insurance included in your mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ .....
18. Electric \$....., Gas \$....., Oil \$....., Telephone \$....., Water/Sewer \$....., Cable \$.....	\$ .....
19. Home maintenance, repairs, and upkeep	\$ .....
20. Food	\$ .....
21. Clothing	\$ .....
22. Laundry and Dry Cleaning (other than cleaning items included in "food")	\$ .....
23. Medical and Dental expenses	\$ .....
24. Transportation, gasoline, tolls, parking (not including car pmts & insurance)	\$ .....
25. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ .....
26. Charitable contributions	\$ .....
27. Insurance (not deducted from wages or included in home mortgage payments)	\$ .....
a. Homeowner's or renters insurance	\$ .....
b. Life Insurance	\$ .....
c. Health Insurance	\$ .....
d. Auto Insurance (divide annual payment by 12 months)	\$ .....
28. Taxes (not deducted from wages nor included in home mortgage payments)	\$ .....
29. Installment and Reaffirmation Payments ( <i>do not include Chapter 13 plan payments</i> )	\$ .....
Auto Payments .....	\$ .....
Other Payments .....	\$ .....
30. Alimony, maintenance, and support paid to others	\$ .....
31. Payments for support of additional dependents not living at your home	\$ .....
32. Regular expenses from operation of business, profession or farm ( <i>attach stmt.</i> )	\$ .....
33. Other Expenses	\$ .....
<b>34. TOTAL MONTHLY EXPENSES</b>	<b>\$ .....</b>
35. LESS: Total Monthly Income from line 14 above	\$ .....
36. Net Disposable Income (Difference between monthly income and monthly expenses)	\$ .....

I agree to pay Gary F. Woodend the sum of \$285.00 for an opinion regarding my financial condition and a discussion of various options that may exist. I am aware that another professional may have a different opinion and I am encouraged to seek as many opinions as possible before making a decision on how to proceed. If a referral is made to another agency, attorney, or professional, I am aware am not required to use that firm or person & that Gary F. Woodend is in no way responsible for the acts or omissions of that agency, attorney or other professional.

Signed: X..... X.....