

# Banning Law Firm

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## Paper Work Needed To File

- Questionnaire
- Taxes
- Credit Report
- Counseling Certificate
- Pay Check Stubs
- Payment in Full
- Market Analysis
- Marital Settlement Agreement (if divorced)

If You .....

Then We Need These Pay Stubs

File in January	July-December
File in February	August-January
File in March	September-February
File in April	October-March
File in May	November-April
File in June	December-May
File in July	January-June
File in August	February-July
File in September	March-August
File in October	April-September
File in November	May-October
File in December	June-November

## Frequently Asked Questions About This Worksheet

Please fill the worksheet out as completely as you can. **Providing as much information as possible will help us process your case more quickly and efficiently.** You will have several opportunities to review and change this information before we file your Petition with the Bankruptcy Court.

1. **Do I have to list all of my creditors?** Yes. You are required by law to list everyone that you owe money to. Your creditors will be treated differently according to your intention (for example, you may want to keep your car and continue making payments on it) but all must be listed in your paperwork.
2. **Should I keep making payments to my creditors while you are working on my case?** You must maintain payment to any creditors that you are paying for property you plan to keep (for example, your house, car, furniture, appliances..). If you know that you are going to file bankruptcy, **you need to stop using your credit cards and unsecured accounts, and stop paying any unsecured creditors.** This would include medical bills, credit card bills, or any other bills that are considered “unsecured.”
3. **I don't know all of the addresses for my creditors.** We must have complete addresses for all your creditors. In addition to addresses, dates are very important too. We do not need to know the exact date you incurred your debt, just the approximate year in which the debt began.
4. **How soon will you have my paperwork filed with the Court?** Your paperwork will be filed as soon as the following is complete:
  - a) All requested documents have been submitted to our office
  - b) The fees have been paid in full
  - c) You have had detailed reviews with the Attorney working on your case. This appointment usually takes two hours one day one hour the next.
5. **What should I tell my creditors?** If you have paid the \$100 retainer fee, you will be registered in our data base. From that point on, you may refer creditors to our office. We will verify you have retained **The Banning Law Firm** to represent you in your bankruptcy.
6. **Once I submit this paperwork to your office, will that stop any garnishments/foreclosures/reposessions?** No! You are not legally protected until your Petition has been filed with the Court. Before we can file your Petition, you must go through the steps outlined in Question #4

**Please call if you have any further questions about this worksheet. 505-883-9577**

# Pre Filing Counseling Certificate

A Pre-Filing Counseling Certificate is required before filing for Bankruptcy.

## **\*For A Class Online:**

Go to [pioneercredit.com](http://pioneercredit.com) to do your Pre-filing

Credit Counseling Class

Fee for class is \$20.00

This fee is for individuals and couples

## **\*For A Class In Person**

NM Project for Financial Literacy

Make an appointment by calling 994-4686

The fee for this class is \$40.00 per person.

Dates and times may vary.

\*These are the cheapest pre-filing counseling classes we have found. However, you are not obligated to use them. Any pre-filing counseling class will do as long as they are certified by the bankruptcy court.

# Credit Report

Go to [annualcreditreport.com](http://annualcreditreport.com) and get your  
free Experian credit report

You only need one credit report.

**We will charge an extra \$25.00 if  
creditors do not have addresses.**

## Debtor(s)

Legal Name \_\_\_\_\_

All other names used in the last eight  
years \_\_\_\_\_

Date of Birth \_\_\_\_\_

Social Security Number \_\_\_\_\_

Prior Bankruptcy or Pending Bankruptcy (Please include Case Number, and Date  
Filed) \_\_\_\_\_

## Spouse

Legal Name \_\_\_\_\_

All other names used in the last eight  
years \_\_\_\_\_

Date of Birth \_\_\_\_\_

Social Security Number \_\_\_\_\_

Prior Bankruptcy or Pending Bankruptcy (Please include Case Number, and Date  
Filed) \_\_\_\_\_

## Address

Street Address \_\_\_\_\_

Mailing Address (If different from street) \_\_\_\_\_

## Phone

Home: \_\_\_\_\_

Cell: \_\_\_\_\_

Spouses Cell: \_\_\_\_\_

Work: \_\_\_\_\_

Spouses Work: \_\_\_\_\_

Email address: \_\_\_\_\_

## **House**

Address of Residence

Estimated Value of Property

First Mortgage Holder: Name and Address

Account Number

First Amount Owed

Second Mortgage Holder: Name and Address

Second Amount Owed

## **Other Real Estate (vacant land, rental, or business property)**

Description and Address of Other Real Estate

Account Number

Amount Owed

Mortgage Holder Name and Address

Estimated Value

**List All Automobiles, Trucks, Trailers, Mobile Homes, Other  
Vehicles**

**Type of Vehicle (year, make model, mileage and condition):**

**Date Incurred:**

**Total Amount Owed:**

**Lien Holder and Address:**

**Value of Vehicle:**

**Amount Past Due:**

**Account Number:**

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**Type of Vehicle (year, make model, mileage and condition):**

**Date Incurred:**

**Total Amount Owed:**

**Lien Holder and Address:**

**Value of Vehicle:**

**Amount Past Due:**

**Account Number:**

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**Type of Vehicle (year, make model, mileage and condition):**

**Date Incurred:**

**Total Amount Owed:**

**Lien Holder and Address:**

**Value of Vehicle:**

**Amount Past Due:**

**Account Number:**

## Your Personal Property

We need this information in order to protect your property. You will not need to sell your property. We need the replacement value; what it would cost to buy similar items. If you have a five year old T.V. how much would it cost to get another five year old T.V.

<b>Property</b>	<b>Value</b>
Cash on hand	\$
Money in the bank	\$
Name of bank	\$
Security deposits with utilities or phone companies	\$
Household furniture, appliances, tools, etc.	\$
Books, Pictures, CD's, DVD's Antiques, Collections	\$
Clothing	\$
Furs and Jewelry	\$
Firearms	\$
Sports, Photographic, and Other Equipment	\$
IRA, ERISA, PERA, 401K or other pensions	\$
Government and Corporate Stocks and Bonds	\$
Business accounts receivable	\$
Alimony, maintenance, or support you are entitled to	\$
Money or property owed to you including tax refunds	\$
Claims you have against anyone else, including claims not yet pursued	\$
Boats, motors, and other boating accessories	\$
Office equipment, furnishings and supplies used in business (if self employed)	\$
Machinery, fixtures and supplies used in business (if self employed)	\$
Inventory of your business (if self employed)	\$
Livestock, poultry, and other animals	\$
Crops, growing and harvested	\$
Farming equipment and implements	\$
All other items of personal property (example- life insurance)	\$









# Income

Marital Status: Married Single Divorced Separated Other: \_\_\_\_\_

## Dependents

Name	Age	Relationship

## Employment

Occupation: \_\_\_\_\_

Paycheck: Weekly Bi-Weekly Semi-Monthly Monthly

**If you.....**

**Then we need these paystubs**

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**List any other income other than work. (Government Assistance, Retirement, Alimony, Child Support, Social Security, Rental Income, Interest, Dividends...etc.)**

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## Monthly Expenditures

1. If you are unsure about an answer leave it blank.
2. Enter your average monthly expenses. Pro-rate any payments made bi-weekly, semi-monthly, quarterly, semi-annually, or annually to show monthly rate.
3. If a joint petition is filed and your spouse maintains a separate household, complete another copy of this form and label it "spouse."
4. Use additional sheets if necessary for any item.

Rent/Home Mortgage Payment	
Are real estate taxes included? YES NO	
Is property insurance included? YES NO	\$
Electricity and Heating Fuel	\$
Water and Sewer	\$
Telephone	\$
Cell Phone	\$
Day Care	\$
Other	\$
Other	\$
Home Maintenance	\$
Food	\$
Clothing	\$
Laundry and Dry Cleaning	\$
Medical and Dental Expenses (Co-pays and prescriptions)	\$
Transportation (Not including car payments)	\$
Recreation, Clubs, Entertainment, Newspaper, Magazines, etc.	\$
Charitable Contributions	\$
<b>Insurance</b>	\$
Homeowner's or Renter's	\$
Life	\$
Health	\$
Auto	\$
Other	\$
Other	\$
<b>Taxes (not deducted from wages or included in home mortgage)</b>	
	\$
	\$
<b>Installment Payments (If a Chapter 13, do not list payments that will be included in the plan)</b>	
Auto	\$
Other	\$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at home	\$
Regular expenses from operation of business, profession, or farm	\$
Other	\$

# Statement of Affairs

**1. Total income from employment for the year; If married we need the amounts for you and your spouse. (This can be found on your tax returns.)**

2010 \_\_\_\_\_

2011 \_\_\_\_\_

2012 \_\_\_\_\_

**2. List any income besides work for the year. (Social Security, Retirement, Alimony, Child Support, Dividends, Government Assistance, Rental Income, Interest, Gambling-Winnings/Other Winnings)**

2010 \_\_\_\_\_

2011 \_\_\_\_\_

2012 \_\_\_\_\_

**3. Payments to creditors or friends and family**

a. List all payments made to any one creditor totaling more than \$600 in the last 90 days. (house, car, credit cards, etc.) \_\_\_\_\_  
\_\_\_\_\_

b. List any payments made to friends or family members within the last year.  
\_\_\_\_\_  
\_\_\_\_\_

**4. Has anyone sued you in the last year?**

NA \_\_\_\_\_

List all. Include wage garnishments or judgments. (Please include all paperwork concerning law suit)

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**5. Repossessions, foreclosures and returns**

NA \_\_\_\_\_

Indicate the name and address of the creditor or seller, date of repossession, foreclosure sale, transfer or return, and description and value of property.

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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

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**6. Have you given property to a creditor to pay off any debt?**

NA \_\_\_\_\_

Indicate the name and addresses of the creditor, date of property transfer, and terms of settlement.

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**Has a Court held property for you?**

NA \_\_\_\_\_

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**7. Gifts**

NA \_\_\_\_\_

Have you given any "big gifts" in the last year? (Anything over \$200 at one time, to one person)  
List all.

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**8. Losses**

NA \_\_\_\_\_

List any losses you have had in the last year. This would include fire, theft, natural disasters, or gambling.

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**9. Payment related to debt counseling or bankruptcy**

List all payments made to file your bankruptcy. This would include The Banning Law Firm, any other lawyers, credit counseling, or petition preparers.

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**10. Other transfers**

NA \_\_\_\_\_

Have you traded in any cars, RV's or boats for other cars, RV's or boats within the last two years?  
List all.

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**11. Closed financial accounts**

NA \_\_\_\_\_

Have you closed any checking accounts, savings accounts, or retirement accounts in the last year?  
List all.

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**12. Safe deposit boxes**

NA \_\_\_\_\_

Do you have a Safety Deposit Box? Where?

**13. Setoffs**

NA \_\_\_\_\_

Has a creditor taken money from your checking or savings account without permission? List  
Creditor and amount taken.

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**14. Property held for other persons**

NA \_\_\_\_\_

List all property owned by another person that you hold or control.

**15. Prior address of debtor**

NA \_\_\_\_\_

Where have you lived in the last three years? List all addresses.

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**16. Spouses and former spouses?**

NA \_\_\_\_\_

Have you been divorced in the last eight years? If so indicate former spouse's name and year of divorce.

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**17. Environmental Information**

NA \_\_\_\_\_

Have you violated any Federal or State Environmental Laws? If so list all.

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**18. Have you owned your own business in the last six years?**

NA \_\_\_\_\_

If so list how long the business has been in operation, and when you started it.

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