

# Conroy & Weinshenker

## *Pre Bankruptcy Filing Checklist*

CLIENT NAME \_\_\_\_\_

### OFFICE USE ONLY:

- 1) \_\_\_\_\_ Completed Intake
- 2) \_\_\_\_\_ Last Two Tax Returns
- 3) \_\_\_\_\_ Attorney Fee
- 4) \_\_\_\_\_ Filing Fee
- 5) \_\_\_\_\_ First Payment (Ch. 13 Only)
- 6) \_\_\_\_\_ Credit Counseling Certificate
- 7) \_\_\_\_\_ Credit Counseling Fee & FMC Fee if applicable
- 8) \_\_\_\_\_ Signed Contract

Debtor Name \_\_\_\_\_ Co Debtor Name \_\_\_\_\_

Husband Social Security Number \_\_\_\_\_ Wife Social Security Number \_\_\_\_\_

Address \_\_\_\_\_

Phone Number (H) \_\_\_\_\_ (W) \_\_\_\_\_ (O) \_\_\_\_\_

### Items needed for Bankruptcy

- 1) Tax returns for last two (2) years. IF YOU HAVE NOT FILED ALL TAX RETURNS YOU CANNOT FILE BANKRUPTCY.
- 2) ALL lawsuits or judgments that are pending or have not been satisfied, including case number, name of opposing party, and amount owed.
- 3) ALL payments made to creditors within the past 90 days.
- 4) ALL payments made to a family member within 1 year.

#### A. List all your real property:

Address \_\_\_\_\_

Mortgagor & Address \_\_\_\_\_

Monthly Payment \_\_\_\_\_ Interest Rate \_\_\_\_\_

Amount Owed \_\_\_\_\_ Market Value of Property \_\_\_\_\_

Amount you are behind on payments \_\_\_\_\_ Do you plan to keep this property? \_\_\_\_\_

Address \_\_\_\_\_

Mortgagor & Address \_\_\_\_\_

Monthly Payment \_\_\_\_\_ Interest Rate \_\_\_\_\_

Amount Owed \_\_\_\_\_ Market Value of Property \_\_\_\_\_

Amount you are behind on payments \_\_\_\_\_ Do you plan to keep this property? \_\_\_\_\_

#### B. Personal Property

1) Automobile (Year,Make,Model) \_\_\_\_\_

Mileage \_\_\_\_\_ Monthly Payment \_\_\_\_\_ Interest Rate \_\_\_\_\_

Creditor & Address \_\_\_\_\_

Account Number \_\_\_\_\_

Amount Owed \_\_\_\_\_ Market Value of Property \_\_\_\_\_

Amount you are behind on payments \_\_\_\_\_ Do you plan to keep this property? \_\_\_\_\_

2) Automobile (Year,Make,Model) \_\_\_\_\_

Mileage \_\_\_\_\_ Monthly Payment \_\_\_\_\_ Interest Rate \_\_\_\_\_

Creditor & Address \_\_\_\_\_

Account Number \_\_\_\_\_

Amount Owed \_\_\_\_\_ Market Value of Property \_\_\_\_\_

Amount you are behind on payments \_\_\_\_\_ Do you plan to keep this property? \_\_\_\_\_

3) List your furniture: How much is it worth?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4) List your appliances: How much is it worth?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5) List your clothing & jewelry: How much is it worth?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6) List any other vehicles (boats, etc): How much is it worth?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7) List any other items (lawn,tools,guns, collectibles, computers, tv's, stereo) How much is it worth?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**BANK ACCOUNTS**

**Checking Account info:** Bank \_\_\_\_\_ Address \_\_\_\_\_

Account Number \_\_\_\_\_ Balance \_\_\_\_\_

**Savings Account info:** Bank \_\_\_\_\_ Address \_\_\_\_\_

Account Number \_\_\_\_\_ Balance \_\_\_\_\_

**Life Insurance with cash value:** Company \_\_\_\_\_ Policy No. \_\_\_\_\_

Address \_\_\_\_\_ Cash Value \$ \_\_\_\_\_

**IRA Accounts :** Bank \_\_\_\_\_ Address \_\_\_\_\_

Account Number \_\_\_\_\_ Balance \_\_\_\_\_

**Other Account info:** Bank \_\_\_\_\_ Address \_\_\_\_\_

Account Number \_\_\_\_\_ Balance \_\_\_\_\_

**PRIORITY CREDITORS**  
**TAXES, CHILD SUPPORT, ALIMONY**

Do you owe any federal, state or local taxes or Child Support or Alimony? If so, please list them along with the amount owed:

Who is owed (include tax year)	How much is owed
_____	_____
_____	_____
_____	_____
_____	_____

**UNSECURED CREDITORS**

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

Name of Creditor \_\_\_\_\_

Address \_\_\_\_\_

Phone# \_\_\_\_\_ Acct# \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ When did you open this account? \_\_\_\_\_

Last payment date \_\_\_\_\_ Is this a joint debt, husband only or wife only? \_\_\_\_\_

**EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Are you leasing any property including vehicles? \_\_\_\_\_

If so, complete the following:

Property leased \_\_\_\_\_

Name of Lease Company \_\_\_\_\_

Address \_\_\_\_\_

Account # \_\_\_\_\_

Monthly Payment \_\_\_\_\_

Property leased \_\_\_\_\_

Name of Lease Company \_\_\_\_\_

Address \_\_\_\_\_

Account # \_\_\_\_\_

Monthly Payment \_\_\_\_\_

H. Please state the name and address of any other person that is a codebtor for any debt owed and the name and address of the creditor to whom the debt is owed:

Codebtor & Address \_\_\_\_\_

Creditor & Address \_\_\_\_\_

Codebtor & Address \_\_\_\_\_

Creditor & Address \_\_\_\_\_

**CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor

Spouse

Employer: \_\_\_\_\_

\_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Length of  
Employment \_\_\_\_\_

\_\_\_\_\_

Position/Job \_\_\_\_\_

\_\_\_\_\_

Are you married ? \_\_\_\_\_

**List all your dependents and their ages:**

\_\_\_\_\_

\_\_\_\_\_

<b>Income:</b> (estimate of average monthly income for past 6 months)	<u>Debtor</u>	<u>Spouse</u>
<b><u>Average</u></b> monthly gross wages, salary, and commissions past <b><u>6 Months</u></b>		
(pro rate if not paid monthly) .....	\$ _____	\$ _____
Estimate monthly overtime .....	\$ _____	\$ _____
<b>SUBTOTAL:</b> .....	\$ _____	\$ _____
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security .....	\$ _____	\$ _____
b. Insurance .....	\$ _____	\$ _____
c. Union Dues .....	\$ _____	\$ _____
d. Other (Specify) .....	\$ _____	\$ _____
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b> .....	\$ _____	\$ _____
<b>TOTAL NET MONTHLY TAKE HOME PAY</b> .....	\$ _____	\$ _____
Regular income from operation of business or profession (attach detailed statement) .....	\$ _____	\$ _____
Income from real property .....	\$ _____	\$ _____
Interest and dividends .....	\$ _____	\$ _____
Alimony, maintenance or support payments payable to you....	\$ _____	\$ _____
<b>Social Security or other government assistance</b>		
(Specify) .....	\$ _____	\$ _____
Pension or retirement income .....	\$ _____	\$ _____
Other monthly income (Specify) .....	\$ _____	\$ _____
<b>TOTAL NET MONTHLY INCOME</b> .....	\$ _____	\$ _____
<b>TOTAL COMBINED NET MONTHLY INCOME</b> .....		\$ _____

**CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

**Monthly**

Rent, mortgage payment or lot rent being paid directly by Debtor(s)  
not included in Chapter 13 payment .....

\$ \_\_\_\_\_

Are real estate taxes included?     \_\_\_ Yes \_\_\_ No

Is property insurance included?     \_\_\_ Yes \_\_\_ No

Car payment .....

\$ \_\_\_\_\_

Utilities: Electricity and heating fuel .....

\$ \_\_\_\_\_

    Water and Sewer .....

\$ \_\_\_\_\_

    Telephone .....

\$ \_\_\_\_\_

    Other .....

\$ \_\_\_\_\_

    Cell Phone .....

\$ \_\_\_\_\_

Home maintenance (repairs and upkeep) . . . . .	\$ _____
Food (included lunches) . . . . .	\$ _____
Clothing . . . . .	\$ _____
Laundry and dry cleaning . . . . .	\$ _____
Medical and dental expenses . . . . .	\$ _____
Child Care . . . . .	\$ _____
Transportation (not including car payments) . . . . .	\$ _____
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ _____
Charitable Contributions . . . . .	\$ _____
Insurance (not deducted from wages or included in home mortgage payments):	
Homeowner's or renter's . . . . .	\$ _____
Life . . . . .	\$ _____
Health . . . . .	\$ _____
Auto . . . . .	\$ _____
Other . . . . .	\$ _____
Taxes (not deducted from wages or included in home mortgage payments) (specify) . . . . .	\$ _____
Alimony, maintenance, and support paid to others . . . . .	\$ _____
Payments for support of additional dependents not living at your home.	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement) . . . . .	\$ _____
Other . . . . .	\$ _____
<b>TOTAL MONTHLY EXPENSES</b> . . . . .	\$ _____

List any previous bankruptcies you have filed including the date, case number, location, dismissal date if applicable, or discharged.

Date Filed \_\_\_\_\_ Location \_\_\_\_\_ Case No. \_\_\_\_\_ Dismissal Date \_\_\_\_\_ Discharged ? Y N

Date Filed \_\_\_\_\_ Location \_\_\_\_\_ Case No. \_\_\_\_\_ Dismissal Date \_\_\_\_\_ Discharged ? Y N

Date Filed \_\_\_\_\_ Location \_\_\_\_\_ Case No. \_\_\_\_\_ Dismissal Date \_\_\_\_\_ Discharged ? Y N

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, **made within 90 days, (or any family member within one year)** immediately preceding the commencement of this case. (Married debtors must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**FORECLOSURES, EXECUTIONS AND ATTACHMENTS**

Is any of your or your spouse's property, including real estate, involved in foreclosing proceedings in or out of court? If so, identify the property and the person foreclosing.

Has any of you or your spouse's property or income been attached, garnished or seized under any legal or equitable process on or within 90 days before the date of the filing of the original petition herein? (If so, describe the property seized, or person garnished and at whose suit.)

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**TRANSFERS, REPOSSESSIONS AND RETURNS**

Has any of you or your spouse's property been transferred, returned, repossessed, or seized by the seller or by any other party, including a landlord on or within 90 days before the date of the filing of the original petition herein? (If so, give particulars including the name and address of the party getting the property and its description and value.)

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Have you paid anyone for debt counseling in the past year? \_\_\_\_\_. If yes, provide details:

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Have you lived at your current address for at least two years? \_\_\_\_\_. If not, provide addresses where you have lived for the past two years:

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Have you sold, given away or otherwise transferred any property to anyone in the past year? \_\_\_\_\_. If yes, provide details:

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Have you taken any cash advances in excess of \$1000 within the past 60 days? \_\_\_\_\_. If yes, please provide details:

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Have you purchased any luxury goods worth more than \$1000 within the past 60 days? \_\_\_\_\_. If yes, please provide details:

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By signing below, you are certifying that this information is true and correct to the best of your knowledge.

\_\_\_\_\_  
Debtor 1

\_\_\_\_\_  
Debtor 2

Date \_\_\_\_\_

Date \_\_\_\_\_

**CONROY & WEINSHENKER  
BANKRUPTCY CONTRACT FOR LEGAL SERVICES**

\_\_\_\_\_ (“Client”) employs and authorizes Conroy & Weinshenker (“Firm”) to represent Client.

The Firm agrees to provide legal services to you, subject to the terms set forth below.

**1. MATTERS OF REPRESENTATION.**

CHAPTER 7 CONSUMER BANKRUPTCY \_\_\_\_\_

CHAPTER 13 CONSUMER BANKRUPTCY \_\_\_\_\_

**2. FEES**

Chapter 7

The base attorney fee for the normal "consumer" Chapter 7 bankruptcy is \$1000.00. A deposit of at least \$500 plus \$30 to obtain your credit report is required to prepare your bankruptcy. The balance of the attorney fee plus any other fees must be paid in full before the petition is filed. If it becomes necessary for the Firm to render non-routine services to you beyond the 341 creditors meeting, we shall also be compensated for those services.

Chapter 13

In a Chapter 13 consumer case the total base fee is \$2500.00. \$500 of this fee is payable when you retain the Firm and the balance is paid as an administrative claim out of the money you pay into the Chapter 13 Plan. The Firm requires that the filing fee of \$274.00 be paid when the Firm is retained. In the event that the Client (you) decide not to file the Bankruptcy, the Firm shall be entitled to keep the filing fee and down payment as payment for its services. Under the laws of the Bankruptcy Code, you must continue to make payments to secured debtors pending confirmation of your plan, and make the first payment towards the Chapter 13 plan when the plan is filed. You will be notified of the proposed payment prior to the filing of the repayment plan. The Client (you) will pay to the Firm the proposed first payment towards the Plan at the time the Plan is filed. The Firm will forward this payment to the Chapter 13 Trustee. **In the event that you do not complete your plan before your attorney’s fees are paid in full or if your case is dismissed, the Firm will petition the court to be paid from any remaining funds on deposit with the Trustee AND the Client shall remain liable to the Firm for any remaining balance owed to the Firm. This balance shall be paid within 30 days of the Chapter 13 dismissal, and the Firm may use all legal measures available to collect balances owed.**

If you choose not to file or do not pay the attorney fee deposit within 30 days of paying the filing fee, or the Firm determines that you are ineligible to file, **the Firm shall keep your filing fee as an attorney fee for its services prior to such a determination or decision and an additional filing fee will be required if you still wish to file.**

Filing Fees

In all cases there is a filing fee in **addition to our fee**, which is charged by the court. The filing fee in chapter 7 is \$299.00; in Chapter 13 is \$274.00.

Credit Report Fee

We will obtain a credit report for you. The cost is \$30.00 per individual, \$50.00 per couple.

Credit Counseling Fee

Under Bankruptcy law, you are required to obtain a credit counseling certificate. This can be done online for a fee of \$34.00 through Hummingbird.org. We will collect this fee in advance unless you choose to obtain credit counseling elsewhere, in which case you will be responsible for payment of the fee to the credit counseling agency.

Amendments

The client shall be responsible for all fees associated with any amendment to any petition.

Additional Fees (Non Routine Services)

Additional Fees will be charged for any of the following:

1. Motion to Avoid Lien (uncontested) \$250.00
2. Motion to Redeem Secured property (uncontested) \$250.00
3. Typing and Filing of Petition in 3 days or less \$250.00
4. Reaffirmation Agreements \$400.00
5. Complaint to Determine Dischargeability \$750.00 DOWN + \$175.00/hour
6. DEFENSE of ANY Motion, Complaint, or Petition \$750.00 DOWN + \$175.00/hour
7. Motion for Authority to Sell Real Property \$350.00
8. Motion for Authority to Refinance Real Property \$450.00
9. Motion for Authority to Sell Personal Property \$250.00
10. Motion to Substitute Collateral \$450.00
11. Motion to Incur Indebtedness \$250.00
12. Motion to Reinstate Case \$400.00

**3. LIMITS OF REPRESENTATION.** This Agreement is limited to representation for those matters specifically designated in Paragraph 1. The Firm is not obligated to defend against a motion to dismiss filed by the Trustee for failure to pay or debtors failure to appear. The Firm is not obligated to represent client for any additional matters after approval of a payment plan or discharge without additional compensation. Additional fees will be charged for as stated above. The Firm or its attorney's cannot and do not guarantee a particular result or the outcome of any matter. **This Firm is regulated by state and federal ethical rules, and will not file a bankruptcy that does not meet the statutory criteria or that we deem to be filed in bad faith. This Firm will not refund fees due to a debtor's ineligibility to file or debtor's failure to comply with all bankruptcy requirements including tax filings or because the Firm has determined that a filing would be in bad faith, or because the some or all of the Client's debt is not discharged.**

DO NOT SIGN THIS CONTRACT UNLESS YOU ARE CERTAIN THAT YOU CAN PERFORM ALL OF YOUR FINANCIAL OBLIGATIONS TO THE FIRM.

\_\_\_\_\_  
 CLIENT

\_\_\_\_\_  
 DATE

\_\_\_\_\_  
 SAMUEL S. SPAGNOLA, Attorney at Law

\_\_\_\_\_  
 DATE

**In order to PREPARE your bankruptcy, we need the following fees:**

**\$500 deposit (document prep fee)**

**\$\_\_\_\_\_ credit report fee**

**In order to FILE your bankruptcy, we need the following fees:**

**Credit Counseling Fee of \$\_\_\_\_\_ (if using Hummingbird.org)**

**Financial Management course fee of \$8.00 per person**

**Chapter 7 \$1000 Attorney Fee + \$299 filing fee**

**Chapter 13 \$500 payment towards attorney's fees plus estimated first plan payment**

**GRAND TOTAL NEEDED FOR CHAPTER 7 filers \$\_\_\_\_\_**