

LAW OFFICES OF  
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Irwin Zalutsky (1933-2012)

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. KERRIE S. NEAL  
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**Please answer the following questions as accurately as possible. The answers to these questions will enable us to better serve your needs. Failure to disclose certain information could have severe consequences up to and including criminal penalties.**

**GENERAL INFORMATION**

1<sup>st</sup> Debtor's Name

2<sup>nd</sup> Debtor's Name (if applicable)

\_\_\_\_\_

\_\_\_\_\_

Other Names or Social Security # used in last 8 years

Other Names or Social Security # used in last 8 years

\_\_\_\_\_

\_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Mailing Address (if different)

Mailing Address (if different)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Home Ph. ( ) - \_\_\_\_\_

Home Ph. ( ) - \_\_\_\_\_

Work Ph. ( ) - \_\_\_\_\_

Work Ph. ( ) - \_\_\_\_\_

Other Ph. ( ) - \_\_\_\_\_

Other Ph. ( ) - \_\_\_\_\_

Soc. Sec. # \_\_\_\_\_

Soc. Sec. # \_\_\_\_\_

Driver's License Number \_\_\_\_\_

**Have you filed any other cases in the last 8 years?** **Yes** **No**

If so: Case # \_\_\_\_\_ Date filed \_\_\_\_\_ Chapter 7 or 13  
Case # \_\_\_\_\_ Date filed \_\_\_\_\_ Chapter 7 or 13  
Case # \_\_\_\_\_ Date filed \_\_\_\_\_ Chapter 7 or 13

**Do you own and/or are you paying a mortgage on any real estate?** **Yes**  
**No**

If so: Address \_\_\_\_\_  
Date Purchased \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_  
Current Market Value \$ \_\_\_\_\_ Basis for value \_\_\_\_\_  
Name of Mortgage Company \_\_\_\_\_ Acct # \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ If behind how much \$ \_\_\_\_\_  
Are you in Foreclosure? Yes / No If yes name of attorney \_\_\_\_\_  
Is there a 2<sup>nd</sup> Mortgage? Yes / No Name of Company \_\_\_\_\_ Acct # \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ If behind how much \$ \_\_\_\_\_

2<sup>nd</sup> Property (if applicable) Address \_\_\_\_\_  
Date Purchased \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_  
Current Market Value \$ \_\_\_\_\_ Basis for value \_\_\_\_\_  
Name of Mortgage Company \_\_\_\_\_ Acct # \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ If behind how much \$ \_\_\_\_\_  
Are you in Foreclosure? Yes / No If yes name of attorney \_\_\_\_\_  
Is there a 2<sup>nd</sup> Mortgage? Yes / No Name of Company \_\_\_\_\_  
Amount Owed \$ \_\_\_\_\_ If behind how much \$ \_\_\_\_\_

**\*\*IF YOU OWN ANY OTHER REAL ESTATE, PLEASE ASK FOR MORE SHEETS\*\***

**Do you own and/or are you paying for any vehicles?** **Yes** **No**

If so: Year, Make, & Model \_\_\_\_\_  
Do you have title? Yes / No If not who does \_\_\_\_\_ Acct \_\_\_\_\_  
Amount owed \$ \_\_\_\_\_ If behind how far \_\_\_\_\_  
Is there a co-signer? \_\_\_\_\_

2<sup>nd</sup> Vehicle (If applicable) Year, Make, & Model \_\_\_\_\_  
Do you have title? Yes / No If not who does \_\_\_\_\_ Acct \_\_\_\_\_  
Amount owed \$ \_\_\_\_\_ If behind how far \_\_\_\_\_  
Is there a co-signer? \_\_\_\_\_

3<sup>rd</sup> Vehicle (If applicable) Year, Make, & Model \_\_\_\_\_  
Do you have title? Yes / No If not who does \_\_\_\_\_ Acct \_\_\_\_\_  
Amount owed \$ \_\_\_\_\_ If behind how far \_\_\_\_\_  
Is there a co-signer? \_\_\_\_\_

Did you cosign for anyone else or has anyone cosigned for you on ANY debts? Yes No

If yes, explain \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**PERSONAL PROPERTY** -> please fill in all that apply to you

Cash (either on hand or at home) \$ \_\_\_\_\_

Do you have any accounts at Banks or Credit Unions Yes / No

If so: Bank Name \_\_\_\_\_ Type of Acct \_\_\_\_\_ Amt \$ \_\_\_\_\_  
Bank Name \_\_\_\_\_ Type of Acct \_\_\_\_\_ Amt \$ \_\_\_\_\_  
Bank Name \_\_\_\_\_ Type of Acct \_\_\_\_\_ Amt \$ \_\_\_\_\_  
Bank Name \_\_\_\_\_ Type of Acct \_\_\_\_\_ Amt \$ \_\_\_\_\_

Do you collect anything? (coins, stamps, art, antiques, etc.) Yes / No

If yes, explain \_\_\_\_\_ Value \$ \_\_\_\_\_

Do you own any furs? If yes, describe \_\_\_\_\_ Value \$ \_\_\_\_\_

Do you own Jewelry? If yes, describe \_\_\_\_\_ Value \$ \_\_\_\_\_

Do you own any fire arms, sports or hobby equipment, or tools ?

If yes, describe \_\_\_\_\_

Do you have any life insurance policies? Yes / No

If yes, can you borrow against it Yes / No If yes, how much is it worth? \$ \_\_\_\_\_

Do you have a retirement plan? If yes, what type(s) \_\_\_\_\_ Value \$ \_\_\_\_\_

Are you expecting any inheritances? If yes, explain \_\_\_\_\_

Are you suing anyone or is there anyone you are considering suing? Yes / No

If yes, explain \_\_\_\_\_  
\_\_\_\_\_

Are you expecting a tax refund? Yes / No If yes, how much? \$ \_\_\_\_\_

How many rooms in your home? \_\_\_\_\_ How many rooms are furnished with your things? \_\_\_\_\_

*Please list the quantity of each of the following items you own*

TV \_\_\_\_\_ VCR/DVD \_\_\_\_\_ Stereo \_\_\_\_\_ Computer \_\_\_\_\_  
Sofa \_\_\_\_\_ Chair \_\_\_\_\_ Dining Room Table \_\_\_\_\_  
Lamp \_\_\_\_\_ Bed \_\_\_\_\_ Dresser \_\_\_\_\_  
Stove \_\_\_\_\_ Refrigerator \_\_\_\_\_ Freezer \_\_\_\_\_ Wssher \_\_\_\_\_  
Dryer \_\_\_\_\_ Bicycle \_\_\_\_\_

Besides what is listed above, is there anything that you own or could sell for money? Yes / No

If yes, explain \_\_\_\_\_

Not counting houses or cars is there any single item you own worth more than \$250.00? Yes / No

If yes, explain \_\_\_\_\_

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**Are any of the items marked above being financed?** Yes / No  
If yes, explain \_\_\_\_\_

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## **GENERAL INQUIRY**

**Do you owe Taxes, Student Loans, Tickets, or any other debt to the government?** Yes / No  
If yes, explain \_\_\_\_\_

**Do you owe any back child support?** Yes / No  
If yes, to whom and for how much? \_\_\_\_\_

**Is anyone on your bills with you?** (Co-signers, authorized users, co-cardholders, etc) Yes / No  
If yes, explain \_\_\_\_\_

**In the last 90 days have you paid any one creditor more than \$600.00** Yes / No  
If yes, who and how much? \_\_\_\_\_

**In the last year have you given any money or paid back any loans to family or friends** Yes / No  
If yes, who and how much? \_\_\_\_\_

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**Is anyone currently suing you?** Yes / No  
If yes, who \_\_\_\_\_

**Are you being garnished or have you been garnished in the last year?** Yes / No  
If yes, who and how much? \_\_\_\_\_

**Has anything been repossessed or foreclosed in the last year?** Yes / No  
If yes, explain \_\_\_\_\_

**Have you given away or transferred any property of value in the last 2 years?** Yes / No  
If yes, explain \_\_\_\_\_

**Have you experienced any losses from fire, theft, or gambling?** Yes / No  
If yes, explain \_\_\_\_\_

**Are you holding any property for anyone else or is anyone holding property for you?** Yes / No  
If yes, explain \_\_\_\_\_

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**Have any bank accounts been closed in the last 12 months?** **Yes / No**  
If yes, please provide the bank name, balance as of closing, and date closed \_\_\_\_\_

**Have you lived at your current address for at least 2 years?** **Yes / No**  
If no, please list all prior addresses and dates lived there for the last 2 years

**Has any of your debt been incurred within the last 90 days?** **Yes / No**  
If yes, explain \_\_\_\_\_

**Have you owned or operated your own business in the last six years?** **Yes / No**  
If yes, explain \_\_\_\_\_

**INCOME & EXPENSES**

What's your total income this year? \$ \_\_\_\_\_ What was the source \_\_\_\_\_  
What was your income for last year? \$ \_\_\_\_\_ Source \_\_\_\_\_  
What was the total income 2 years ago? \$ \_\_\_\_\_ Source \_\_\_\_\_

**What is your present source of income? (check all that apply)**  
 Employed     Self Employed     Social Security     Pension  
 Unemployment     Child Support     DCFS     Food Stamps  
 Rent     Other \_\_\_\_\_

**If Employed, where do you work?** \_\_\_\_\_  
Work Address \_\_\_\_\_  
Job title \_\_\_\_\_ How long have you been employed \_\_\_\_\_  
How often are you paid? (circle one) *Weekly – Every 2 Weeks – Twice Monthly --Monthly*  
How many hours do you normally work per pay period? \_\_\_\_\_  
What is your rate? \_\_\_\_\_ Is overtime guaranteed Yes / No  
What is your average take home pay \$ \_\_\_\_\_

**What is your marital status?** (circle one)    Single    Married    Divorced    Separated    Widow

**Any dependents?** **Yes / No**  
Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Relationship \_\_\_\_\_ Age \_\_\_\_\_  
Relationship \_\_\_\_\_ Age \_\_\_\_\_

**Write down the amount you spend on the following expenses each month** (If applicable)

Rent / 1<sup>st</sup> Mortgage \$ \_\_\_\_\_ 2<sup>nd</sup> Mortgage \_\_\_\_\_ Association \$ \_\_\_\_\_

\*\*\*\*If you have a mortgage are property taxes and insurance included Yes / No

If no, Property Taxes \$ \_\_\_\_\_ Insurance \$ \_\_\_\_\_

Electricity \$ \_\_\_\_\_ Gas (Heat/cooking) \$ \_\_\_\_\_ Water \$ \_\_\_\_\_

Home Ph. \$ \_\_\_\_\_ Cell Ph. \$ \_\_\_\_\_ Cable \$ \_\_\_\_\_ Internet \$ \_\_\_\_\_

Food (Include groceries, dining out, school lunches, etc) \$ \_\_\_\_\_

New Clothes \$ \_\_\_\_\_ Laundry/ Dry Cleaning \$ \_\_\_\_\_

Medical Expenses (including co-pays, prescriptions, over the counter items) \$ \_\_\_\_\_

Transportation (Gas, Tolls, Repairs, Train/Bus Passes, etc) \$ \_\_\_\_\_

Insurance (other than what comes out of paycheck) Health \$ \_\_\_\_\_ Life \$ \_\_\_\_\_ Renters \$ \_\_\_\_\_ Auto \$ \_\_\_\_\_

1<sup>st</sup> Auto Payment \$ \_\_\_\_\_ 2<sup>nd</sup> Auto Payment \$ \_\_\_\_\_ 3<sup>rd</sup> Auto Payment \$ \_\_\_\_\_

Alimony, Maintenance, or Child Support (unless deducted for paycheck) \$ \_\_\_\_\_

Childcare/ Schooling expense \$ \_\_\_\_\_

Other \_\_\_\_\_ amt spent \$ \_\_\_\_\_ Other \_\_\_\_\_ Amt spent \$ \_\_\_\_\_

**Is there any other information that was not covered that you think your attorney should be aware of?**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**I HEREBY REPRESENT THAT I HAVE FULLY DISCLOSED ALL OF MY ASSETS AND LIABILITIES, AND THAT ZALUTSKY & PINSKI, LTD., HAS PROVIDED ME A DETAILED EXPLANATION OF THE LAW RELATING TO MY DUTY TO DISCLOSE ASSETS AND LIABILITIES IN ANY BANKRUPTCY PETITION FOR RELIEF UNDER TITLE 11 OF THE UNITED STATES CODE. I FURTHER REPRESENT THAT THE INFORMATION I HAVE PROVIDED REGARDING MY ASSETS AND LIABILITIES, MONTHLY INCOME AND EXPENSES AND MY FINANCIAL ACTIVITY WITHIN THE LAST SEVERAL YEARS IS COMPLETE AND ACCURATE AND CONTAINS NO MATERIAL ERRORS OR OMISSIONS.**

**DATE:** \_\_\_\_\_

**SIGNED** \_\_\_\_\_

**SIGNED** \_\_\_\_\_