

► **OTHER CREDITORS**

<i>Provide your best estimates. In the event you retain DLF for bankruptcy, we will pull your credit report.</i>		Approx # Items	Approx total combined balances	Approx total charges in last 6 months	Approx total pmts in last 6 months	Did anyone cosign?	Months Late
1	Credit Cards (Visa, MC, Amex, Discover, etc)		\$	\$	\$	[] Yes [] No	
2	Dept Store Cards (Best Buy, Sears, Macy, etc)		\$	\$	\$	[] Yes [] No	
3	Personal Loans (Payday, Credit Union, etc)		\$	\$	\$	[] Yes [] No	
4	Loans from Family/Friends		\$	\$	\$	[] Yes [] No	
5	Auto Repo Deficiency		\$	\$	\$	[] Yes [] No	
6	Lawsuits/Judgments		\$	\$	\$	[] Yes [] No	
7	Foreclosure Deficiencies		\$	\$	\$	[] Yes [] No	
8	Student Loans		\$	\$	\$	[] Yes [] No	
9	Child/Domestic Support Obligations		\$	\$	\$	[] Yes [] No	
10	Taxes for Years:		\$	\$	\$	[] Yes [] No	
11	Medical Bills		\$	\$	\$	[] Yes [] No	
12	Lien Strip 1 (2 nd Mortgage, Judgment Lien, etc)*		\$	\$	\$	[] Yes [] No	
13	Lien Strip 2 (3 rd Mortgage, Judgment Lien, etc)*		\$	\$	\$	[] Yes [] No	
14	Other:		\$	\$	\$	[] Yes [] No	
15	Other:		\$	\$	\$	[] Yes [] No	
16	Other:		\$	\$	\$	[] Yes [] No	
GRAND TOTAL			\$	\$	\$		

► **RETIREMENT & OTHER VALUABLE ASSETS**

Asset Description	Value	Asset Description	Value
1 Retirement	\$	8 Other:	\$
2 401K	\$	9 Other:	\$
3 Pension	\$	10 Other:	\$
4 IRA	\$	11 Other:	\$
5 Annuity	\$	12 Other:	\$
6 Checking & Savings Accounts	\$	13 Other:	\$
7 Inheritance (Wills, Trusts, etc)	\$	14 Other:	\$

► **DLF IC STAFF NOTES**

► **GROSS INCOME FROM ALL SOURCES** *Including Work, SSI, Domestic Support, Retirement, Pension, Royalties, etc.*

Occupation	2009 Gross Income \$	2010 Gross Income \$	2011 Gross Income YTD \$	Ave Mo Pay Before Tax \$	Ave Mo Pay After Tax \$
Occupation of Spouse	2009 Gross Income \$	2010 Gross Income \$	2011 Gross Income YTD \$	Ave Mo Pay Before Tax \$	Ave Mo Pay After Tax \$

[MEDIAN INCOME 1) \$3,997 2) \$5,387 3) \$5,887 4) \$6,600 5) \$7,225 6) \$7,850 7) \$8,475 8) \$9,100]

► **AVERAGE MONTHLY LIVING EXPENSES**

Expense Category		Debtor(s)	Spouse (if Separated)	DLF Office Use Only
1	Rent or Total Mortgage Payment	\$	\$	\$
1a	Property Taxes [] Included in No 1	\$	\$	\$
1b	Insurance: Renter's or Homeowners [] Included in No 1	\$	\$	\$
2a	Utilities: Electric Bill	\$	\$	\$
2a	Utilities: Natural Gas Bill	\$	\$	\$
2b	Utilities: Water & Sewer	\$	\$	\$
2c	Utilities: Telephone [] Home [] Cell [] Both	\$	\$	\$
2d	Utilities: Cable/Satellite	\$	\$	\$
2d	Utilities: Internet	\$	\$	\$
2d	Utilities: Other	\$	\$	\$
2d	Utilities: Other	\$	\$	\$
3	Home maintenance (repairs, upkeep, pool, yard, etc)	\$	\$	\$
4	Food	\$	\$	\$
5	Clothing	\$	\$	\$
6	Laundry and dry cleaning	\$	\$	\$
7	Medical and dental expenses	\$	\$	\$
8	Transportation (not including car payments)	\$	\$	\$
9	Recreation, entertainment, subscriptions, etc	\$	\$	\$
10	Charitable contributions	\$	\$	\$
11b	Insurance: Life	\$	\$	\$
11c	Insurance: Health	\$	\$	\$
11d	Insurance: Auto	\$	\$	\$
11e	Insurance: Other	\$	\$	\$
12	Taxes (not deducted from wages or included in mortgage pymt)	\$	\$	\$
13a	Installment Payments: Auto 1	\$	\$	\$
13a	Installment Payments: Auto 2	\$	\$	\$
13a	Installment Payments: Auto 3	\$	\$	\$
13b	Installment Payments: Other	\$	\$	\$
13c	Installment Payments: Other	\$	\$	\$
13d	Student Loan Payment	\$	\$	\$
14	Alimony, maintenance, and support paid to others	\$	\$	\$
15	Payments for support of additional dependents not living at home	\$	\$	\$
16	Regular recurring business expenses for self employed (provide P&L)	\$	\$	\$
17a	Other: Daycare	\$	\$	\$
17b	Other	\$	\$	\$
17c	Other	\$	\$	\$
17d	Other	\$	\$	\$
TOTAL AVERAGE MONTHLY EXPENSES		\$	\$	\$

1. Are you aware of any critical deadlines (foreclosure, levy, lawsuit, repo, etc)? If so, provide documentation.
2. Is your Social Security Number and/or Tax ID a valid number issued to you by the government?
3. What state were you living in when your Social Security Number was issued?
4. What are your main goals in filing bankruptcy?
5. Are your creditors calling you, harassing you, or making threats?
6. Have you transferred or sold any assets in the last 2 years?
7. How much of a tax refund are you expecting this year?
8. Are you going to inherit anything of value soon?
9. Do you have any type of legal or potential claim/lawsuit against anyone (ie, Work comp, Car Accident, etc)?
10. Are you involved in any lawsuits as either a plaintiff or defendant?
11. Have you taken any Cash Advances from your creditors in the last 6 months?
12. Have you made any substantial purchases in the last 6 months?
13. Have you repaid any family members/friends in the last year?
14. Have you paid any creditors more than \$600 total within the last 90 days?
15. What is the main reason/s you fell behind with your debt obligations?
16. Do you want to eliminate your debt or restructure and pay?