

# Pepper & Nason



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## **WE ARE A LAW FIRM PROVIDING DEBT RELIEF SERVICES TO INDIVIDUALS FILING FOR BANKRUPTCY PROTECTION**

Your full legal name:

\_\_\_\_\_  
(First) (Full Middle Name) (Last) AGE \_\_\_\_\_ SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
(Social Security Number)

Spouse's full legal name:

\_\_\_\_\_  
(First) (Full Middle Name) (Last) AGE \_\_\_\_\_ SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
(Social Security Number)

Marital Status (Circle One):    Single    Married    Separated    Divorced    Widow(er)

All other names you or your spouse have used in the last 6 years: \_\_\_\_\_

Residential address:

Mailing address:

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

What state did you live in 27 months ago? \_\_\_\_\_

What county do you live in now? \_\_\_\_\_

Have you lived there for at least ninety (90) days? \_\_\_\_\_

Home phone no: ( ) \_\_\_\_\_ Work phone no: ( ) \_\_\_\_\_

Spouse's work no: ( ) \_\_\_\_\_ Any other number where we can reach you? ( ) \_\_\_\_\_

All other addresses either of you have had in the last 6 years: (identify who): \_\_\_\_\_

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

Have you or your spouse ever filed bankruptcy before? \_\_\_\_\_ If yes,

Who? \_\_\_\_\_ When? \_\_\_\_\_ Where? \_\_\_\_\_

Do you and/or your spouse own any real estate? \_\_\_\_\_ If yes, describe it: (include the size of the land, location, what type of buildings and the current use.)

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

Do you and/or your spouse owe for the purchase of this real estate? \_\_\_\_\_

If yes, what bank(s) or person(s) hold the mortgage(s)? \_\_\_\_\_

What year did you and/or your spouse buy or begin paying for this property? \_\_\_\_\_

What was the purchase price? \$ \_\_\_\_\_ When was it last appraised? \_\_\_\_\_

What was the appraised value? \$ \_\_\_\_\_ How much, if any, is owed on the property? \$ \_\_\_\_\_

How much do you think the property is worth? \$ \_\_\_\_\_

Are there any other liens on the real estate besides the mortgage? \_\_\_\_\_

Do you or your spouse own any motor vehicles? \_\_\_\_\_ If yes, list each and its value:

\_\_\_\_\_  
(Year) (Make) (Model) \$ \_\_\_\_\_ (Value) \$ \_\_\_\_\_ (Amount Owed)

\_\_\_\_\_  
(Year) (Make) (Model) \$ \_\_\_\_\_ (Value) \$ \_\_\_\_\_ (Amount Owed)

\_\_\_\_\_  
(Year) (Make) (Model) \$ \_\_\_\_\_ (Value) \$ \_\_\_\_\_ (Amount Owed)

Which of the above vehicle(s), if any, are owned free & clear of any liens? \_\_\_\_\_

\_\_\_\_\_

Do you have the title(s)? \_\_\_\_\_ If not, bring your car loan papers with you.

Do you and/or your spouse own any mobile homes? \_\_\_\_\_

If yes, list the year, make, model & value:

\_\_\_\_\_  
(Year) (Make) (Model) \$ \_\_\_\_\_ (Value) \$ \_\_\_\_\_ (Amount Owed)

Is/are the above mobile home(s) owned free & clear of any liens? \_\_\_\_\_

If no, what bank or person holds the lien(s)? \_\_\_\_\_

List below everything that you and/or your spouse own and what each item's current market value is in used condition. "Market Value" means what you could go out and buy it for right now if you wanted to from a merchant selling items of like age and like condition. You must include every item you own now even if you still owe money on it. You may group items together such as living room suite, bedroom suite, so you do not have to list each and every table, lamp, etc., but we must have a complete list of everything in your house. You do not have to list each small item such as garbage can, hair dryers, etc., as these items can be listed as miscellaneous household goods or miscellaneous personal possessions.

Bank Accounts  
 Exercise Equipment  
 Cash Value of Insurance Policy  
 Utility & Rent Deposits  
 Boats, Etc.  
 Household Goods & Furniture  
 Pets, Farm Animals

Inventory  
 Farm Supplies  
 Sporting Equipment &  
 Implements  
 Clothing  
 Guns, Etc.  
 Art Objects

Office Equipment & Supplies  
 Motorcycles/ATVs  
 Collections  
 Jewelry  
 Stocks & Bonds  
 Pension/Retirement Plans

Items	Values	Items	Values
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Does anyone else have anything that belongs to you and/or your spouse or that you and/or your spouse own some interest in? If yes, explain: \_\_\_\_\_

Are you and/or your spouse holding any property or money that belongs to someone else? \_\_\_\_\_  
 If yes, explain: \_\_\_\_\_

Please state the name and age of any minor children or dependents you and/or your spouse have:

Name	Age	Name	Age
_____	_____	_____	_____
_____	_____	_____	_____

Do you and/or your spouse receive any child support or government assistance income for any of these children or dependents? \_\_\_\_\_ If yes, state what kind of income and amount received:

Source of Income: \_\_\_\_\_ Amount per month: \_\_\_\_\_

Are you working now? \_\_\_\_\_ What is your job title? \_\_\_\_\_

By whom are you employed? \_\_\_\_\_

Employer's address: \_\_\_\_\_

If payroll checks are issued from address other than above, please list name and address of payroll department. You must list this address if you want to stop a wage garnishee:

\_\_\_\_\_  
(Company Name) (Street or Post Office Box)

\_\_\_\_\_  
(City & State) (Zip Code)

How many years have you worked there? \_\_\_\_\_ How often are you paid? \_\_\_\_\_

Please list the following amounts. If you are not sure of your payroll deductions, please attach a recent pay stub. (We will eventually need you to provide us payroll stubs for the last six months.)

- GROSS PAY PER PERIOD:..... \$ \_\_\_\_\_
- PAYROLL TAXES & SOCIAL SECURITY: .... \$ \_\_\_\_\_
- INSURANCE: ..... \$ \_\_\_\_\_
- UNION DUES: ..... \$ \_\_\_\_\_
- RETIREMENT:..... \$ \_\_\_\_\_
- OTHER DEDUCTIONS:..... \$ \_\_\_\_\_
- TAKE HOME PAY:..... \$ \_\_\_\_\_

If you are not working now, please state what type of income, if any, you are receiving now and the monthly amount you are receiving. Example: Unemployment - \$500; Welfare - \$200.

Source of Income: \_\_\_\_\_ Amount per month: \_\_\_\_\_

Please list an estimate or your yearly income from employment for the past two years.

- 20 \_\_\_\_\_ \$ \_\_\_\_\_  
(Gross Amount) (List Employers)
- 20 \_\_\_\_\_ \$ \_\_\_\_\_  
(Gross Amount) (List Employers)
- 20 \_\_\_\_\_ Year-to-date \$ \_\_\_\_\_  
(Gross Amount) (List Employers)

**(NOTE: WE WILL NEED YOU TO PROVIDE COPY OF 2008 & 2009 IRS TAX RETURNS IF YOU HAVE THEM.)**

What amount of income have you received from other sources during each of the past two years? Example: Unemployment, Welfare, Workers' Compensation.

- 20 \_\_\_\_\_ \$ \_\_\_\_\_  
(Gross Amount) (Source)
- 20 \_\_\_\_\_ \$ \_\_\_\_\_  
(Gross Amount) (Source)
- 20 \_\_\_\_\_ Year-to-date \$ \_\_\_\_\_  
(Gross Amount) (Source)

Is your **spouse** working now? \_\_\_\_\_ What is his/her job title? \_\_\_\_\_

By whom is your spouse employed? \_\_\_\_\_

Employer's address: \_\_\_\_\_

If payroll checks are issued from address other than above, please list name and address of payroll department. You must list this address if you want to stop a wage garnishee.

\_\_\_\_\_  
(Company Name) (Street Or Post Office Box)

\_\_\_\_\_  
(City & State) (Zip Code)

How long has your spouse worked there? \_\_\_\_\_ How often is your spouse paid? \_\_\_\_\_

Please list the following amounts. If you are not sure of your payroll deductions, please attach a recent pay stub. (We will eventually need you to provide us payroll stubs for the last six months.)

GROSS PAY PER PERIOD:..... \$ \_\_\_\_\_  
PAYROLL TAXES & SOCIAL SECURITY: .... \$ \_\_\_\_\_  
INSURANCE: ..... \$ \_\_\_\_\_  
UNION DUES: ..... \$ \_\_\_\_\_  
RETIREMENT: ..... \$ \_\_\_\_\_  
OTHER DEDUCTIONS:..... \$ \_\_\_\_\_  
TAKE HOME PAY: ..... \$ \_\_\_\_\_

If your spouse is not working now, please state what type of income, if any, he/she is receiving now and the monthly amount received. Example: Unemployment - \$500; Welfare - \$200.

Source of Income: \_\_\_\_\_ Amount per month: \_\_\_\_\_

Please list an estimate or your yearly income from employment for the past two years.

20 \_\_\_\_\_ \$ \_\_\_\_\_ (Gross Amount) \_\_\_\_\_ (List Employers)  
20 \_\_\_\_\_ \$ \_\_\_\_\_ (Gross Amount) \_\_\_\_\_ (List Employers)  
20 \_\_\_\_\_ Year-to-date \$ \_\_\_\_\_ (Gross Amount) \_\_\_\_\_ (List Employers)

**(NOTE: WE WILL NEED YOU TO PROVIDE COPY OF 2008 & 2009 IRS TAX RETURNS IF YOU HAVE THEM.)**

What amount of income have you received from other sources during each of the past two years? Example: Unemployment, Welfare, Workers' Compensation.

20 \_\_\_\_\_ \$ \_\_\_\_\_ (Gross Amount) \_\_\_\_\_ (Source)  
20 \_\_\_\_\_ \$ \_\_\_\_\_ (Gross Amount) \_\_\_\_\_ (Source)  
20 \_\_\_\_\_ Year-to-date \$ \_\_\_\_\_ (Gross Amount) \_\_\_\_\_ (Source)

Have you or your spouse been self-employed or in business for yourself or with a partner in the last 6 years? \_\_\_\_\_ If yes, please list: Name and address of the company or person: \_\_\_\_\_

\_\_\_\_\_  
(Street or Post Office Box)

\_\_\_\_\_  
(City & State)

\_\_\_\_\_  
(Zip Code)

When month/year was the business started? \_\_\_\_\_ When did it end? \_\_\_\_\_

What was the nature of the business? \_\_\_\_\_

Who was involved in the business? \_\_\_\_\_  
(You?) (Your spouse?)

Please state the name and address of the person or company that kept the records on your business: \_\_\_\_\_

Who has possession of these records? \_\_\_\_\_

What tax refunds have you or your spouse received in the past year?

Federal: \$ \_\_\_\_\_ State: \$ \_\_\_\_\_

Do you owe taxes now? \_\_\_\_\_

If yes, how much do you owe the IRS? \$ \_\_\_\_\_  
(Amount) (Year(s) owed)

If yes, how much do you owe the state? \$ \_\_\_\_\_  
(Amount) (Year(s) owed)

Are you expecting to receive a tax refund the next time you file your tax returns? \_\_\_\_\_  
If so, how much?

Federal: \$ \_\_\_\_\_ State: \$ \_\_\_\_\_

Please list all checking and savings accounts you and/or your spouse have had in the past two years (whether open or closed).

NAME OF BANK	TYPE OF ACCOUNT (Checking or Savings) (Open or Closed)	NAMES ON ACCOUNT
_____	_____	_____
_____	_____	_____
_____	_____	_____

Have you had any safe deposit boxes in the last two years? \_\_\_\_\_

If yes, please state the name of the bank and their address: \_\_\_\_\_  
(Name of Bank)

\_\_\_\_\_  
(Address of Bank)

Do you still have the box? \_\_\_\_\_ What is in it? \_\_\_\_\_

Do you and/or your spouse have any lawsuits or claims pending against anyone? \_\_\_\_\_ If yes, please explain: \_\_\_\_\_

Who is your lawyer on this claim? \_\_\_\_\_ (phone no.) \_\_\_\_\_

Have any lawsuits been filed against you and/or your spouse in the last 12 months? \_\_\_\_\_ If yes, please bring in any papers you have received on it as well as answer the following:

Who sued you? \_\_\_\_\_

In what court & county where you sued? \_\_\_\_\_

Why where you sued? (money owed, car, etc.): \_\_\_\_\_

Was judgment rendered? \_\_\_\_\_

Is there any other real estate or personal property that you and/or your spouse own or have an interest in that you have not told us about? \_\_\_\_\_ If yes, explain: \_\_\_\_\_

Has any of your and/or your spouse's property been attached or taken by the sheriff in the last four months? \_\_\_\_\_ If yes, list what was attached or taken: \_\_\_\_\_

Has anything been repossessed from you and/or your spouse in the last year? \_\_\_\_\_

If yes, what was it? \_\_\_\_\_

When was it taken? \_\_\_\_\_

Name and address of lender/bank who took it: \_\_\_\_\_

**PLEASE PROVIDE COPIES OF ALL PAPERWORK ON CAR PURCHASES THAT WERE FINANCED.**

Have you and/or your spouse's wages been garnished in the past three months? \_\_\_\_\_

If the garnishee was with a former employer, please list the name and address of the former employer: \_\_\_\_\_

(Note: If your wages were garnisheed within the last three months, please bring to the office appointment any documents you have regarding the garnishee, including the notice for the court, plus any pay stubs showing the sums deducted.)

Besides normal Christmas, birthday gifts, etc., have you and/or your spouse made any gifts to anyone in the past year? \_\_\_\_\_ If yes, explain to whom and what: \_\_\_\_\_

\_\_\_\_\_

**YOU MUST ANSWER THIS QUESTION IN WRITING:**

Have you and/or your spouse sold or transferred anything valuable to anyone in the last year? \_\_\_\_\_

If yes, explain fully: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**YOU MUST ANSWER THIS QUESTION IN WRITING:**

Have you and/or your spouse sold or transferred anything valuable to any relative or family member in the last **two** years? If yes, explain fully. If real estate, bring a copy of the deed:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have you and/or your spouse lost anything by fire, theft, or gambling in the last year? \_\_\_\_\_ If yes, explain fully: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

If yes, was the loss covered by insurance? \_\_\_\_\_ If yes, list the name of the insurance company and amount paid to you and/or your spouse for the loss: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have you and/or your spouse given anything or any money to an attorney in the past year? \_\_\_\_\_

If yes, explain to whom and how much: \_\_\_\_\_

Your monthly take-home pay: ..... \$ \_\_\_\_\_  
 Spouse's monthly take home pay:..... \$ \_\_\_\_\_  
 Rent/mortgage payment(s)..... \$ \_\_\_\_\_  
 Utilities: Electric..... \$ \_\_\_\_\_  
 Gas/Heating Oil ..... \$ \_\_\_\_\_  
 Water & Sewer ..... \$ \_\_\_\_\_  
 Land Phone \$ \_\_\_\_\_ Cell Phone(s) \$ \_\_\_\_\_  
 TV Cable \$ \_\_\_\_\_ Internet ..... \$ \_\_\_\_\_  
 Garbage ..... \$ \_\_\_\_\_  
 Home Maintenance ..... \$ \_\_\_\_\_  
 Other (specify) ..... \$ \_\_\_\_\_  
 Food ..... \$ \_\_\_\_\_  
 Clothing..... \$ \_\_\_\_\_  
 Laundry & dry cleaning ..... \$ \_\_\_\_\_  
 Medical & dental..... \$ \_\_\_\_\_  
 Transportation (gas, oil, repair)..... \$ \_\_\_\_\_  
 Recreation, clubs, & entertainment..... \$ \_\_\_\_\_  
 Newspaper, magazines, etc. .... \$ \_\_\_\_\_  
 Charitable contributions (church, etc.)..... \$ \_\_\_\_\_

Insurance: Homeowners..... \$ \_\_\_\_\_  
 Life ..... \$ \_\_\_\_\_  
 Health ..... \$ \_\_\_\_\_  
 Auto ..... \$ \_\_\_\_\_  
 Other (Dental/Optical).... \$ \_\_\_\_\_

Put NA if in escrow

Taxes: Real estate  
 (divide yearly by 12) ... \$ \_\_\_\_\_  
 Personal (vehicles—divide  
 yearly by 12)..... \$ \_\_\_\_\_

Put NA if in escrow

Installment payments:	Which vehicle?	How many payments left?
Auto #1 \$ _____	_____	_____
Auto #2 \$ _____	_____	_____
Auto #3 \$ _____	_____	_____
Furniture/Appliances \$ _____		_____
Student loans \$ _____		_____
Other (specify) \$ _____		_____

Alimony, child support paid to others ..... \$ \_\_\_\_\_

Payments for support of people \_\_\_\_\_ Name of person(s)  
 not living in your house \$ \_\_\_\_\_









**Pepper & Nason**  
8 Hale Street  
Charleston, WV 25301  
Telephone: 304/346.0361

*From I-64 East/Corridor G (from Logan, Lincoln or Boone Counties):* Take the Virginia Street exit. Bear right at the end of the exit ramp and turn right onto Virginia Street. Stay in the right hand lane until you reach Hale Street (approximately 5 blocks. Once you pass Bank One, you are getting close to Hale Street.)\*

*From I-64 West/I-77 North (from Beckley, Lewisburg, etc):* Take the Kanawha Boulevard exit. You will go approximately 2.50 miles. Turn right onto Hale Street just after passing Charleston Newspapers and going underneath the bridge. If you get as far as Capitol Street or the new riverfront park, you have missed us.\*

*From I-77 South/I-79 South (from Parkersburg, Jackson County, Clarksburg, etc):* Take the Washington Street exit. Turn left at third light onto Virginia Street. Get in the right hand lane until you reach Hale Street (approximately 4 blocks). Once you pass Chase Bank, you are getting close to Hale Street).\*

\* We are a two story brick building – there is a sign on the Hale Street side of the building. We have limited parking beside our building for clients. If you wish to see if there might be a spot available, from Virginia Street turn right just past Hale Street between