

Pepper & Nason



William W. Pepper & Andrew S. Nason
Attorneys at Law

8 Hale Street Charleston, West Virginia 25301
Phone (304) 346-0361 Fax (304) 346-1054

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 2010 & 2011 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 2010 & 2011 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 the building on the corner and the South Side Bridge. From the Boulevard onto Hale Street, turn right on Virginia Street and make an immediate right before crossing the South Side Bridge. If there are no spots available, you may park at Spyro's lot across from our office on Hale Street.