

- H's paystubs 20__ IRS
- W's paystubs 20__ IRS
- CoCC Src:

Pepper & Nason



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

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/your spouse have used: _____

Residential address:

Mailing address:

What state did you live in 27 months ago? _____ What county? _____

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

Home phone no: (_____) _____ Email: _____

Your work phone #: (_____) _____ Your cell #: (_____) _____

Spouse's work #: (_____) _____ Spouse's cell #: (_____) _____

All other addresses either of you have had in the last 6 years: _____

Have you or your spouse ever filed bankruptcy before? _____ If yes:

Who? _____ When? _____ Where? _____

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

What name or names are on the deed of this property? _____

If you are unsure, feel free to bring a copy of the deed with you.

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 and/or your spouse own or make payments on any **OTHER** real estate? _____ If yes, describe it: (include the size of the land, location, what type of buildings and the current use.)

What name or names are on the deed of this property? _____

If you are unsure, feel free to bring a copy of the deed with you.

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 or make payments on any motor vehicles? _____ If yes, list each and its value:

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

Mileage _____ Problems (rust, mechanical, etc.) _____

What name(s) are on the title (same as glovebox registration card)? _____

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

Mileage _____ Problems (rust, mechanical, etc.) _____

What name(s) are on the title (same as glovebox registration card)? _____

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

Mileage _____ Problems (rust, mechanical, etc.) _____

What name(s) are on the title (same as glovebox registration card)? _____

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)? _____

Attorney Notes:

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 it with a similar age and 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.

Boats, Trailers, Etc.
 Farm Supplies
 Household Goods & Furniture
 Guns, Hunting equipment, Etc.
 Inventory
 Motorcycles/ATVs
 Pets, Farm Animals
 Sporting Equipment & Implements

Art Objects
 Clothing
 Collections
 Jewelry
 Electronics (computer, phones, etc.)
 Exercise Equipment

Bank Accounts
 Office Equipment & Supplies
 Cash Value of Insurance Policy
 Utility & Rent Deposits
 Stocks & Bonds
 Pension/Retirement Plans
 Cryptocurrency (Bitcoin, etc.)

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? _____

AT YOUR INITIAL APPOINTMENT YOU WILL NEED TO BRING COPIES OF EVERY PAY STUB YOU RECEIVED IN THE LAST 7 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 of your yearly income from employment for the past two years.

2015 \$ _____
(Gross Amount) (List Employers)

2016 \$ _____
(Gross Amount) (List Employers)

2017 Year-to-date \$ _____
(Gross Amount) (List Employers)

(NOTE: WE WILL NEED YOU TO PROVIDE COPY OF 2015 & 2016 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? _____

AT YOUR INITIAL APPOINTMENT YOU WILL NEED TO BRING COPIES OF EVERY PAY STUB YOU RECEIVED IN THE LAST 7 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 of your yearly income from employment for the past two years.

2015 \$ _____
(Gross Amount) (List Employers)

2016 \$ _____
(Gross Amount) (List Employers)

2017 Year-to-date \$ _____
(Gross Amount) (List Employers)

(NOTE: WE WILL NEED YOU TO PROVIDE COPY OF 2015 & 2016 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? _____

ALL ANSWERS MUST BE IN WRITING

Do you and/or your spouse have any lawsuits or other 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 and all** 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/foreclosed 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: _____

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 garnished 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.)

Which of the following credit reporting agencies' credit reports have you recently obtained (circle):

Equifax Experion TransUnion

Did you notice any errors on your report(s)? _____ If yes, have you disputed the errors? _____

If you found errors on your credit report, bring a copy of your credit report when you meet with us, whether or not you have disputed it.

ALL ANSWERS MUST BE IN WRITING

Have you ever paid to settle a debt or improve your credit score, or had an entity offer to do so? _____

If yes, what was the name of that entity? _____

If yes, please bring the originating agreement and the most recent statement from that entity.

Have you ever had any "third party" debt collectors try to collect a debt from you? _____

(A "third party" debt collector is a company that collects debts on behalf of the company you originally owed)

If yes, please bring a copy of one of the debt collector's notices for each third party debt collector.

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: _____

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

If yes, explain fully:

Have you and/or your spouse sold or transferred anything valuable to any relative or family member in the last **four** years? _____ If yes, explain fully below. **If you transferred 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, how much and why: _____

Your monthly take-home pay:..... \$ _____
 Spouse's monthly take home pay: \$ _____
 Rent/mortgage payment(s) \$ _____
 Utilities: Electric..... \$ _____
 Gas/Heating Oil \$ _____
 Water & Sewer \$ _____
 Garbage..... \$ _____
 Land Phone \$ _____ Cell Phone(s)..... \$ _____
 TV/Cable/Sat \$ _____ Internet..... \$ _____
 Home Maintenance (yearly divided by 12)..... \$ _____
 Food..... \$ _____
 Clothing..... \$ _____

Misc. Expenses:

Daycare/Babysitting \$ _____
 Haircuts, grooming \$ _____
 Pet expenses (food & vet)..... \$ _____
 Tobacco \$ _____
 Home security system \$ _____
 Storage unit fee..... \$ _____
 Laundry & dry cleaning..... \$ _____
 _____ \$ _____

Medical & dental (yearly divided by 12)..... \$ _____
 Transportation (gas, oil, repair) \$ _____
 Recreation, clubs, subscriptions & entertainment \$ _____
 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

Monthly 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
 not living in your house \$ _____ Name of person(s) _____

CREDITOR LIST

YOU MUST LIST EACH AND EVERY DEBT YOU OWE EVEN IF YOU INTEND TO CONTINUE TO PAY FOR IT.

PLEASE LIST SECURED DEBTS FIRST. EXAMPLE – DEBTS SECURED WITH COLLATERAL LIKE A HOUSE, CAR, BOAT, ATV, FURNITURE, JEWELRY, ETC.

NAME OF CREDITOR		EXACT AND COMPLETE MAILING ADDRESS	EST. YEAR(S) OF DEBT	DESCRIPTION OF DEBT	MONTHLY PAYMENT	ESTIMATED TOTAL OWED
	K LG A			0		
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
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	K LG A			0		
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
	K LG A					
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	K LG A					
	K LG A					
	K LG A					

DETAILED STUDENT LOAN INFORMATION (if any):

LIST EACH LOAN AND ACCOMPANYING INFO. IF YOU HAVE OR CAN GET YOUR ORIGINAL LOAN PAPERWORK, PLEASE BRING IT WITH YOU.
IF YOU HAVE FEDERAL STUDENT LOANS, LOGIN TO STUDENTAID.GOV AND DOWNLOAD YOUR STUDENT AID DATA FROM YOUR STUDENT AID SUMMARY AND EMAIL IT TO US.

<u>NAME OF CREDITOR(S) / ACCT #s</u>	<u>Attv use only</u>	<u>EXACT AND COMPLETE MAILING ADDRESSES</u>	<u>YEARS ATTENDED SCHOOL</u>	<u>DESCRIPTION OF SCHOOL, DEGREES OBTAINED, USES FOR LOANED MONEY (BEYOND JUST TUITION)</u>	<u>MONTHLY PAYMENT/ TOTAL OWED</u>	<u>COSIGNER NAMES (IF ANY) & RELATIONSHIP</u>
Current creditor	FD					
	FF					
Original lender	EL					
	P					
Current creditor	FD					
	FF					
Original lender	EL					
	P					
Current creditor	FD					
	FF					
Original lender	EL					
	P					
Current creditor	FD					
	FF					
Original lender	EL					
	P					
Current creditor	FD					
	FF					
Original lender	EL					
	P					
Current creditor	FD					
	FF					
Original lender	EL					
	P					
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	FF					
Original lender	EL					
	P					

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<u>NAME OF CREDITOR(S) / ACCT #s</u>	<u>Attv use only</u>	<u>EXACT AND COMPLETE MAILING ADDRESSES</u>	<u>YEARS ATTENDED SCHOOL</u>	<u>DESCRIPTION OF SCHOOL, DEGREES OBTAINED, USES FOR LOANED MONEY (BEYOND JUST TUITION)</u>	<u>MONTHLY PAYMENT/ TOTAL OWED</u>	<u>COSIGNER NAMES (IF ANY) & RELATIONSHIP</u>
Current creditor	FD					
	FF					
Original lender	EL					
	P					
Current creditor	FD					
	FF					
Original lender	EL					
	P					
Current creditor	FD					
	FF					
Original lender	EL					
	P					
Current creditor	FD					
	FF					
Original lender	EL					
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Current creditor	FD					
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	FF					
Original lender	EL					
	P					



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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 in 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.