

CHECKLIST # 3

ASSESSMENT CONFERENCE WITH CLIENT

CLIENT: _____ CLIENT I.D. # _____ DATE: _____

ATTORNEY CONDUCTING THE CONFERENCE: _____

LEGAL ASSISTANT ATTENDING: _____

TIME CONFERENCE COMMENCED: _____

TIME CONFERENCE CONCLUDED: _____ LENGTH OF CONFERENCE: _____

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(click for quick access)

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ISSUES TO DISCUSS

⑦ CHECK WHEN DONE

CONDUCT A PROBING INQUIRY

⑦ PART I: PERSONAL ASSETS & EXEMPTIONS

ASSESSMENT INTERVIEW – PERSONAL ASSET SUMMARY
Fundamentals, Part 6 generally; ¶ 3.13

FOR DEBTOR AND CO-FILING SPOUSE (if any)

ITEM ⑦	NON-BUSINESS ASSETS & PROPERTY	ESTIMATED VALUE ("AS IS")	AMOUNT OWED ALL MORTGAGES & LIENS \$ (IF ANY)	NET EQUITY OR VALUE \$ (IF ANY)	ALL EXEMPT	NOT EXEMPT	EXEMPTPARTIAL
1	<input type="radio"/> HOME real property ¹						
2	<input type="radio"/> HOME mobile, trailer						
3	<input type="radio"/> OTHER REAL ESTATE						

¹ If client is claiming a homestead exemption make sure client has filed or recorded the proper homestead election form with the proper public office (if applicable: some states, such as California, have an automatic homestead exemption that requires no filing).

ITEM ⑦	NON-BUSINESS ASSETS & PROPERTY	ESTIMATED VALUE ("AS IS")	AMOUNT OWED ALL MORTGAGES & LIENS \$ (IF ANY)	NET EQUITY OR VALUE \$ (IF ANY)	ALL EXEMPT	NOT EXEMPT	EXEMPT/PARTIAL
4	<input type="checkbox"/> PENSION PLAN						
5	<input type="checkbox"/> MILITARY PENSION			¶ 3.10(c)(7)	⑦		
6	<input type="checkbox"/> ERISA RETIREMENT PLAN			¶ 4.6(e), ¶ 3.10(c)	⑦		
7	<input type="checkbox"/> OTHER RETIREMENT						
8	<input type="checkbox"/> REGULAR IRA ACCOUNTS						
9	<input type="checkbox"/> EDUCATIONAL IRA ACCOUNTS			¶ 3.10(c)	⑦		
10	<input type="checkbox"/> SECURITIES (STOCKS, STOCK OPTIONS, & BONDS)						
11	<input type="checkbox"/> MUTUAL FUNDS						
12	<input type="checkbox"/> ANNUITIES						
13	<input type="checkbox"/> CASHABLE LIFE - INSURANCE						
14	<input type="checkbox"/> CERTIFICATES OF DEPOSIT						
15	<input type="checkbox"/> OTHER MONEY MARKET ACCOUNTS						
16	<input type="checkbox"/> PART OWNERSHIP OF CORPORATION						
17	<input type="checkbox"/> PART OWNERSHIP OF PARTNERSHIP						
18	<input type="checkbox"/> WHOLE OWNERSHIP OF CLOSE CORPORATION (stock)						
19	<input type="checkbox"/> OWNERSHIP OF SOLE PROPIETORSHIP						
20	<input type="checkbox"/> MONEY OWED TO YOU OR YOUR SPOUSE (including family or spousal support)						
21	<input type="checkbox"/> MONEY OWED TO YOU FROM LAWSUIT						
22	<input type="checkbox"/> OTHER LEGAL CLAIM						
23	<input type="checkbox"/> HOUSEHOLD FURNITURE & FURNISHINGS						
24	<input type="checkbox"/> PERSONAL ITEMS						
25	<input type="checkbox"/> PERSONAL BANK ACCOUNTS						
26	<input type="checkbox"/> CASH ON HAND						
27	<input type="checkbox"/> SAFE DEPOSIT BOX & CONTENTS						
28	<input type="checkbox"/> PATENTS,						

ITEM ⑦	NON-BUSINESS ASSETS & PROPERTY	ESTIMATED VALUE ("AS IS")	AMOUNT OWED ALL MORTGAGES & LIENS \$ (IF ANY)	NET EQUITY OR VALUE \$ (IF ANY)	ALL EXEMPT	NOT EXEMPT	EXEMPT/PARTIAL
	COPYRIGHTS, TRADEMARKS						
29	<input type="radio"/> PENDING INHERITANCE						
30	<input type="radio"/> A TRUST OR TRUST ACCOUNT ¶ 3.10(b)(8)						
31	<input type="radio"/> OFFSHORE BANK ACCOUNT						
32	<input type="radio"/> CASH IN OTHER THAN ANY ABOVE						
33	<input type="radio"/> EXPECTED TAX REFUND						
34	<input type="radio"/> EXPECTED OTHER GOVERNMENT PAYMENT						
35	<input type="radio"/> EXPECTED BONUS OR COMMISSION						
36	<input type="radio"/> EXPECTED MARITAL PROPERTY DISTRIBUTION						
37	<input type="radio"/> BOAT						
38	<input type="radio"/> AIRPLANE / HELICOPTER						
39	<input type="radio"/> PERSONAL MOTOR VEHICLE #1						
40	<input type="radio"/> PERSONAL MOTOR VEHICLE #2						
41	<input type="radio"/> PERSONAL MOTOR VEHICLE #3						
42	<input type="radio"/> PERSONAL MOTOR VEHICLE #4						
43	<input type="radio"/> PERSONAL MOTOR VEHICLE #5						
44	<input type="radio"/> PERSONAL MOTOR VEHICLE #6						
45	<input type="radio"/> EXPENSIVE PET (HORSE, ETC.)						
46	<input type="radio"/> VALUABLE ART						
47	<input type="radio"/> VALUABLE CLOTHING						
48	<input type="radio"/> WINNING LOTTO						
49	<input type="radio"/> COPYRIGHTS						
50	<input type="radio"/> EASEMENTS						
51	<input type="radio"/> VALUABLE HOBBY OR COLLECTION						
52	<input type="radio"/> VALUABLE ANTIQUES						
53	<input type="radio"/> VALUABLE GEMS OR JEWELRY						
54	<input type="radio"/> OTHER PRECIOUS						

ITEM ⑦	NON-BUSINESS ASSETS & PROPERTY	ESTIMATED VALUE ("AS IS")	AMOUNT OWED ALL MORTGAGES & LIENS \$ (IF ANY)	NET EQUITY OR VALUE \$ (IF ANY)	ALL EXEMPT	NOT EXEMPT	EXEMPT/PARTIAL
	METALS (E.G. SILVER)						
55	<input type="radio"/> UNPAID VACATION PAY						
56	<input type="radio"/> PENDING PROPERTY SALE						
57	<input type="radio"/> IN POSSESSION OF ASSET OWNED BY ANOTHER						
58	<input type="radio"/> ANOTHER HOLDING ASSET OWNED BY YOU						
59	<input type="radio"/> LEASED REAL OR PERSONAL PROPERTY						
60	<input type="radio"/> SCHOOL TUITION ON DEPOSIT			¶3.10(c)(2)(c)	⑦		
61	<input type="radio"/> BURIAL PLOT(S)						
62	<input type="radio"/> COMPUTERS & PRINTERS						
63	<input type="radio"/> TIME-SHARE						
64	<input type="radio"/> DEPOSITS – RENT OR LEASE						
65	<input type="radio"/> DEPOSITS – TOWARD PURCHASE						
66	<input type="radio"/> DEPOSITS – PROFESSIONAL FEES						
67	<input type="radio"/> DEPOSITS – OTHER						
68	<input type="radio"/> DEPOSITS – OTHER						
69	<input type="radio"/> TRUST OF ANY KIND WITH ASSETS						
70	<input type="radio"/> INSURANCE PAYOFF						
71	<input type="radio"/>						
72	<input type="radio"/>						
73	<input type="radio"/>						
74	<input type="radio"/>						
75	<input type="radio"/>						
76	<input type="radio"/>						
77	<input type="radio"/>						

7 PART II: PERSONAL DEBTS: ESTIMATES

ASSESSMENT INTERVIEW – PERSONAL DEBT SUMMARY

Fundamentals ¶¶ 3.17, 3.18, 3.31, 4.6, 9.5

FOR DEBTOR AND CO-FILING SPOUSE (if any)

ITEM #	DESCRIPTION – PERSONAL DEBT SUMMARY	CONSUMER DEBT \$	TAX DEBT \$	BUSINESS DEBT \$	OTHER NON - CONSUMER DEBT \$
1	<input type="radio"/> MORTGAGE ON HOME – BALANCE OF DEBT ²				
2	<input type="radio"/> MORTGAGE ON HOME: DELINQUENT MORTGAGE PAYMENTS				
3	<input type="radio"/> SECOND DEED OF TRUST - HOME				
4	<input type="radio"/> THIRD DEED OF TRUST ON HOME				
5	<input type="radio"/> MORTGAGE ON PROPERTY #2				
6	<input type="radio"/> DELINQUENT MORTGAGE PAYMENTS #2				
7	<input type="radio"/> SECOND DEED OF TRUST ON PARCEL #2				
8	<input type="radio"/> THIRD DEED OF TRUST ON PARCEL #2				
9	<input type="radio"/> MORTGAGE ON OTHER PROPERTY #3				
10	<input type="radio"/> DELINQUENT MORTGAGE PAYMENT ON #3				
11	<input type="radio"/> SECOND DEED OF TRUST ON PARCEL #3				
12	<input type="radio"/> THIRD DEED OF TRUST ON PARCEL # 3				
13	<input type="radio"/> DELINQUENT PROPERTY TAXES				
14	<input type="radio"/> LOAN FROM IRA - 401(k) - OR OTHER PENSION				
15	<input type="radio"/> OWED TO FAMILY – FRIENDS - EMPLOYER				
16	<input type="radio"/> OWED TO CORPORATION YOU OWN				
17	<input type="radio"/> DELINQUENT OR PENDING MEDICAL BILLS				
18	<input type="radio"/> DELINQUENT APARTMENT RENT				
19	<input type="radio"/> JUDGMENT FOR PAST APARTMENT RENT				
20	<input type="radio"/> JUDGMENT OR LAWSUIT FOR FRAUD				
21	<input type="radio"/> JUDGMENT OR LAWSUIT - INTENTIONAL TORT				

² The weight of authority is that home mortgages are consumer debts.

ITEM #	DESCRIPTION – PERSONAL DEBT SUMMARY	CONSUMER DEBT \$	TAX DEBT \$	BUSINESS DEBT \$	OTHER NON - CONSUMER DEBT \$
22	<input type="checkbox"/> OTHER JUDGMENT OR LAWSUIT				
23	<input type="checkbox"/> GAMBLING DEBTS				
24	<input type="checkbox"/> OVERPAYMENT OF WELFARE OR DISABILITY				
25	<input type="checkbox"/> INCOME TAXES – CURRENT YEAR				
26	<input type="checkbox"/> INCOME TAXES – PREVIOUS YEARS				
27	<input type="checkbox"/> SALES TAXES – CURRENT YEAR				
28	<input type="checkbox"/> SALES TAXES – PREVIOUS YEARS				
29	<input type="checkbox"/> PAYROLL TAXES – CURRENT YEAR				
30	<input type="checkbox"/> PAYROLL TAXES – PREVIOUS YEARS				
31	<input type="checkbox"/> PROPERTY TAXES				
32	<input type="checkbox"/> ATTORNEY’S FEES				
33	<input type="checkbox"/> OTHER PROFESSIONAL SERVICE FEES				
34	<input type="checkbox"/> CONSTRUCTION OR REMODELING				
35	<input type="checkbox"/> DUI FINE				
36	<input type="checkbox"/> OTHER CRIMINAL COURT FINE				
37	<input type="checkbox"/> DELINQUENT UTILITY BILL				
38	<input type="checkbox"/> DELINQUENT SPOUSAL SUPPORT				
39	<input type="checkbox"/> DELINQUENT CHILD SUPPORT				
40	<input type="checkbox"/> OWED FOR MARITAL PROPERTY DIVISION				
41	<input type="checkbox"/> HOA DELINQUENCIES				
42	<input type="checkbox"/> SCHOOL LOAN(S)				
43	<input type="checkbox"/> BALANCE OWED - PURCHASE OF BUSINESS				
44	<input type="checkbox"/> BALANCE OWED - PURCHASE OF FRANCHISE				
45	<input type="checkbox"/> TIME-SHARE PAYMENTS				
46	<input type="checkbox"/> CREDIT CARDS (total est.)				
CARD					
CARD					
CARD					
CARD					
CARD					
CARD					
CARD					
CARD					
CARD					

ITEM #	DESCRIPTION – PERSONAL DEBT SUMMARY	CONSUMER DEBT \$	TAX DEBT \$	BUSINESS DEBT \$	OTHER NON - CONSUMER DEBT \$
47	<input type="radio"/> OTHER DEBTS NOT LISTED ABOVE				
48	<input type="radio"/> OTHER DEBTS NOT LISTED ABOVE				

7 PART III: BUSINESS ASSETS

ASSESSMENT INTERVIEW – BUSINESS ASSET SUMMARY

Fundamentals, ¶ 3.10(b)(12) et seq.

DEBTOR IS NOT SELF-EMPLOYED

THERE ARE NO BUSINESS ASSETS

DEBTOR DEBTOR'S SPOUSE IS SELF-EMPLOYED AS A:

SOLE PROPRIETORSHIP

CORPORATION

PARTNERSHIPS

ITEM #	DESCRIPTION – BUSINESS PROPERTY OWNED BY DEBTOR'S CORPORATION OR PARTNERSHIP	ESTIMATED VALUE ("AS IS")	AMOUNT OWED \$ (IF ANY)	NET EQUITY \$
1	<input type="radio"/> REAL PROPERTY			
2	<input type="radio"/> MOTOR VEHICLES			
3	<input type="radio"/> MOTORIZED EQUIPMENT AND MACHINERY			
4	<input type="radio"/> OTHER EQUIPMENT AND MACHINERY			
5	<input type="radio"/> FIXTURES & FURNITURE			
6	<input type="radio"/> COMPUTERS PRINTERS SHREDDERS ETC.			
7	<input type="radio"/> INVENTORY OR STOCK IN TRADE			
8	<input type="radio"/> SUPPLIES			
9.	<input type="radio"/> OTHER PHYSICAL PROPERTY			
10	<input type="radio"/> MONEY IN BANK ACCOUNTS			
11	<input type="radio"/> ACCOUNTS RECEIVABLE			
12	<input type="radio"/> PATENTS COPYRIGHTS TRADEMARKS			
13	<input type="radio"/> PROPRIETARY SOFTWARE APPLICATIONS			
14	<input type="radio"/> INTERNET DOMAIN NAMES OR WEBSITES			
15	<input type="radio"/> OTHER INTELLECTUAL PROPERTY			
16	<input type="radio"/> CUSTOMER LISTS			
17	<input type="radio"/> OTHER GOODWILL			
18	<input type="radio"/> LEASE AND CONTRACTS WORTH \$			
19	<input type="radio"/> BOAT AIRPLANE OTHER			
20	<input type="radio"/> INSURANCE PAYOFF PENDING			
21	<input type="radio"/> CASH VALUE OF INSURANCE			
22	<input type="radio"/> OWN AN INTEREST IN ANOTHER BUSINESS			
23	<input type="radio"/> OTHER DEBTS OR INCOME OWED TO BUSINESS			
24	<input type="radio"/> LICENSES – FRANCHISES			
25	<input type="radio"/> VALUABLE DOMAIN NAMES			
26	<input type="radio"/> COMPUTER APPLICATIONS OR CODE			
27	<input type="radio"/> OTHER INTERNET ASSETS			
28.	<input type="radio"/> INSURANCE PAYOFF			

⑦ PART IV: BUSINESS DEBTS

ASSESSMENT INTERVIEW – BUSINESS DEBT SUMMARY

○ THERE ARE NO BUSINESS DEBTS

ITEM #	DESCRIPTION – BUSINESS DEBTS OWED BY DEBTOR'S CORPORATION OR PARTNERSHIP	AMOUNT OWED \$ (IF ANY)	SECURED VALUE (IF ANY)	CO-SIGNED BY CLIENT?
1	<input type="radio"/> MORTGAGES			○
2	<input type="radio"/> ADDITIONAL DEEDS OF TRUST			○
3	<input type="radio"/> VEHICLE INSTALLMENT			○
4	<input type="radio"/> EQUIPMENT & MACHINERY INSTALLMENT			○
5	<input type="radio"/> FIXTURES & FURNITURE INSTALLMENT			○
6	<input type="radio"/> COMPUTERS & PRINTERS INSTALLMENT			○
7	<input type="radio"/> SUPPLIERS & VENDORS			○
8	<input type="radio"/> PRIVATE LENDERS			○
9	<input type="radio"/> BANK LOANS			○
10	<input type="radio"/> GOVERNMENT LOANS			○
11	<input type="radio"/> JUDGMENTS			○
12	<input type="radio"/> CLAIMS PENDING IN LITIGATION – EST. \$			○
13	<input type="radio"/> FEDERAL INCOME TAXES			○
14	<input type="radio"/> FEDERAL PAYROLL TAXES			○
15	<input type="radio"/> OTHER FEDERAL TAXES			○
16	<input type="radio"/> STATE INCOME TAXES			○
17	<input type="radio"/> STATE PAYROLL TAXES			○
18	<input type="radio"/> STATE SALES/USE TAXES			○
19	<input type="radio"/> BUSINESS LICENSE TAXES			○
20	<input type="radio"/> PROPERTY TAXES			○
21	<input type="radio"/> OTHER TAXES			○
22	<input type="radio"/> LEASE			○
23	<input type="radio"/> LEASE			○
24	<input type="radio"/> LEASE			○
25	<input type="radio"/> RENT			○
26	<input type="radio"/> PAYROLL			○
27	<input type="radio"/>			○

⑦ PART V: PERSONAL INCOME INFORMATION

ASSESSMENT INTERVIEW – INCOME SOURCE SUMMARY

Fundamentals, ¶¶ 8.1, 8.3(d), 8.5. What is income? ¶ 8.3(d)

USE SEPARATE CHECKLIST FOR CO-FILING SPOUSE (if any)

You should disclose every from of cash flow even if you do not consider it income.
Have you received in the last year, or are you expecting to receive in the future, money from any of these sources:

ITEM #	DESCRIPTION – SOURCE OF INCOME	\$ MONTHLY AMOUNT IF REGULAR	\$ AMOUNT OF LUMP SUM	NOTES
1	<input type="radio"/> WAGES			
2	<input type="radio"/> BONUSES OR COMMISSIONS			
3	<input type="radio"/> OVERTIME			
4	<input type="radio"/> INCREASE OR DECREASE IN INCOME			
5	<input type="radio"/> UNEMPLOYMENT BENEFITS			
6	<input type="radio"/> WORKMAN'S COMPENSATION			
7	<input type="radio"/> SOCIAL SECURITY			
8	<input type="radio"/> SUPPLEMENTAL SECURITY INCOME			
9	<input type="radio"/> PUBLIC ASSISTANCE			
10	<input type="radio"/> VETERANS PAYMENTS			
11	<input type="radio"/> SURVIVOR BENEFITS			
12	<input type="radio"/> DISABILITY BENEFITS			
13	<input type="radio"/> UNEMPLOYMENT BENEFITS			
14	<input type="radio"/> PENSION OR RETIREMENT			
15	<input type="radio"/> PENSION OR RETIREMENT			
16	<input type="radio"/> INTEREST			
17	<input type="radio"/> DIVIDENDS			
18	<input type="radio"/> RENTS			
19	<input type="radio"/> ROYALTIES			
20	<input type="radio"/> ANNUITIES STRUCTURED SETTLEMENTS			
21	<input type="radio"/> ESTATE OR TRUST DISTRIBUTION			
22	<input type="radio"/> EDUCATIONAL ASSISTANCE			
23	<input type="radio"/> ALIMONY OR SPOUSAL SUPPORT			
24	<input type="radio"/> CHILD SUPPORT			
25	<input type="radio"/> OTHER FINANCIAL ASSISTANCE			
26	<input type="radio"/> HOUSEHOLD EXPENSE CONTRIBUTIONS FROM OTHERS IN HOUSEHOLDS			
27	<input type="radio"/> TAX REFUND			
28	<input type="radio"/> FOSTER CHILD CARE			
29	<input type="radio"/> MILITARY FAMILY ALLOTMENTS			
30	<input type="radio"/> FOREIGN GOVERNMENT PENSIONS			
31	<input type="radio"/> INCOME FROM THE SALE OF ANY ASSET			

ITEM #	DESCRIPTION – SOURCE OF INCOME	\$ MONTHLY AMOUNT IF REGULAR	\$ AMOUNT OF LUMP SUM	NOTES
32	O WITHDRAWALS FROM A 401K PLAN			
33	O EXPECTING TO RECEIVE AN INHERITANCE			
34	O LOTTERY OR GAMBLING WINNINGS			
35	O ANY OTHER FORMS OF CASH FLOW YOU HAVE OR ARE EXPECTING			
36.	CMI: INCOME ISSUES [11 U.S.C. § 101(10)(A)]	DEBTOR³	SPOUSE⁴	OTHER⁵
37	DEBTOR'S EST. INCOME FOR LAST 6 MONTHS			
38	CMI: RECENT CHANGES IN INCOME	YES	NO	
39	Was the last 6 months debtor's income TYPICAL FOR A 6-MO. PERIOD?			
40	IS INCOME REGULAR OVER THE YEAR?	YES	NO	EXPLAIN
41	OCCUPATION:			
42	IS AN INCREASE OR DECREASE IN INCOME ANTICIPATED FOR NEXT 6 MONTHS?			
43	OTHER SIGNIFICANT INCOME INFORMATION			
44	LIVING UNDER SAME ROOF:	AGE	AMOUNT \$	NOTES
45	NAME			
46	RELATIONSHIP			
47	NAME			
48	RELATIONSHIP			
49	NAME			
50	RELATIONSHIP			
51	NAME			
52	RELATIONSHIP			
53	NAME			
54	RELATIONSHIP			
55	NAME			
56	RELATIONSHIP			
57	LUMP-SUM INCOME IN LAST 6 MONTHS	HOW MUCH	WHEN	DISPOSITION
58				
59	INCOME FROM OWNED BUSINESS⁶			
60	EMPLOYED BY OWN CORPORATION			
61	EMPLOYED BY NON-INCORPORATED ENTITY			

³ Debtor's gross income before deductions, but excluding Social Security benefits, payments to victims of war crimes, and payments to victims of terrorism. 11 U.S.C. § 101(10)(A)

⁴ If husband & wife are filing, include both gross incomes. If only one spouse is filing, include only the amount the non-filing spouse is contributing to the household budget on a regular basis (if any).

⁵ Include the amount any other member of the household is regularly contributing to the household budget (if any).

⁶ Entire income of un-incorporated business must be reported as CMI, without deduction for business expenses. Compare with an incorporated business (income is net after expenses)

ITEM #	DESCRIPTION – SOURCE OF INCOME	\$ MONTHLY AMOUNT IF REGULAR	\$ AMOUNT OF LUMP SUM	NOTES

⑦ PART Vb: PERSONAL EXPENSES

ITEM #	DESCRIPTION – SOURCE OF INCOME	\$ MONTHLY AMOUNT IF REGULAR	NOTES
	NUMBER OF PEOPLE UNDER SAME ROOF		
1	<input type="radio"/> RENT (residence)		
2	<input type="radio"/> MORTGAGE (residence)		
3	<input type="radio"/> 2D DEED OF TRUST		
4	<input type="radio"/> 3 RD DEED OF TRUST		
5	<input type="radio"/> 4 TH DEED OF TRUST		
6	<input type="radio"/> REAL ESTATE TAXES (if not in impound)		
7	<input type="radio"/> HOMEOWNER'S INSURANCE		
8	<input type="radio"/> HOME MAINTENANCE		
9	<input type="radio"/> FOOD		
10	<input type="radio"/> CLOTHING		
11	<input type="radio"/> LAUNDRY & DRY CLEANING		
12	<input type="radio"/> MEDICAL & DENTAL (not incl. insurance)		
13	<input type="radio"/> TRANSPORTATION (not incl. car payments)		
14	<input type="radio"/> CHARITABLE CONTRIBUTIONS		
15	<input type="radio"/> LIFE INSURANCE		
16	<input type="radio"/> HEALTH INSURANCE		
17	<input type="radio"/> VEHICLE INSURANCE		
18	<input type="radio"/> OTHER INSURANCE		
19	<input type="radio"/> DELINQUENT TAX PAYMENTS		
20	<input type="radio"/> VEHICLE INSTALLMENT PAYMENT		
21	<input type="radio"/> VEHICLE INSTALLMENT PAYMENT		
22	<input type="radio"/> VEHICLE INSTALLMENT PAYMENT		
23	<input type="radio"/> DOMESTIC SUPPORT (alimony, child, etc.)		
24	<input type="radio"/> OTHER INSTALLMENT PAYMENT		
25	<input type="radio"/> OTHER INSTALLMENT PAYMENT		
26	<input type="radio"/> CHILD CARE		
27	<input type="radio"/> EDUCATIONAL LOANS		
28	<input type="radio"/> EDUCATION EXPENSES		
29	<input type="radio"/> BUSINESS EXPENSES (if applicable)		
30	<input type="radio"/> OTHER EXPENSE		
31	<input type="radio"/> OTHER EXPENSE		
32	<input type="radio"/> OTHER EXPENSE		

⑦ PART VI: PERSONAL LEASES & EXECUTORY CONTRACTS

ASSESSMENT INTERVIEW – LEASES & EXECUTORY

Fundamentals, ¶ 3.22

- THERE ARE NO LEASES OR EXECUTORY CONTRACTS: SKIP THIS TABLE**
○ DEBTOR IS OBLIGATED ON THE FOLLOWING:

				INTENTION	INTENTION	INTENTION
	CATEGORY	DESCRIBE	MO. PAYMENT \$	REJECT	ASSUME	SURRENDER
1	RESIDENTIAL LEASE					
2	APARTMENT LEASE					
3	MOBILE HOME PARK LEASE					
4	MOTOR VEHICLE LEASE					
5	MOTOR VEHICLE LEASE					
6	EQUIPMENT LEASE ⁷					
7	OTHER LEASE					
8	OTHER LEASE					
9	CONTRACT					
10	CONTRACT					

⁷ A so-called lease or lease-to-purchase, with a nominal payment at the end and title passing to the debtor, is not a true lease, but rather an installment purchase contract (PMSI).

7 PART VII: SALES & TRANSFERS IN LAST 2 YEARS

LOOKING FOR FRAUDULENT OR PREFERENTIAL TRANSFERS

Fundamentals, ¶ 3.23, 3.24

O THERE WERE NO SALES, GIFTS, OR TRADES OF ANY ASSETS IN LAST 2 YEARS

CATEGORY	DESCRIBE	TO WHOM?	WHEN?	CONSIDERATION \$\$ PAID
SOLD OR TRANSFERRED TITLE TO REAL PROPERTY?				
SOLD OR TRANSFERRED TITLE TO REAL PROPERTY?				
SOLD OR TRANSFERRED TITLE TO REAL PROPERTY?				
SOLD OR TRANSFERRED TITLE TO REAL PROPERTY?				
SOLD OR TRANSFERRED TITLE TO REAL PROPERTY?				
BORROWED AGAINST EQUITY				
BORROWED AGAINST EQUITY				
SOLD OR TRANSFERRED TITLE TO MOTOR VEHICLE?				
SOLD OR TRANSFERRED TITLE TO MOTOR VEHICLE?				
SOLD OR TRANSFERRED TITLE TO MOTOR VEHICLE?				
GIFTS WORTH MORE THAN \$1,000				
GIFTS WORTH MORE THAN \$1,000				
GIFTS WORTH MORE THAN \$1,000				
GIFTS WORTH MORE THAN \$1,000				
ANY ASSET LISTED AS COLLATERAL FOR LOAN OR DEBT?				

ANY ASSET LISTED AS COLLATERAL FOR LOAN OR DEBT?				
JUDGMENT LIEN RECORDED?				
DIVIDENDS PAID OR ROLLED INTO ASSET				
ASSIGNED ANY ASSETS?				
ASSIGNED ANY ASSETS?				
TRANSFERRED ASSET TO TRUST?				
TRANSFERRED ASSET TO CORPORATION?				

7 PART VIII: OTHER LOOKBACK PERIODS

Fundamentals ¶ 6.6(c), (d), (e), (f) § 6.7 § 6.8 § 6.9 § 6.10 ¶ 6.11

AUTOMATIC STAY

YES NO

- 1 year: Automatic stay exceptions based on prior case filed, or was pending but dismissed, within 1 year of petition. Automatic stay terminates on 30th day. § 362(c)(1)
- 1 year: Automatic stay does not arise where debtor had more than 1 prior case pending and dismissed within preceding year. § 362(c)(4)
- 1 year: 2 years: Real property automatic stay exception within 2 years of entry of *in rem* order in prior case. § 362(c)(1)

EXEMPTIONS & EXCLUSIONS FROM ESTATE

- 365 days: Funds placed in education IRA within 365 days of petition are excluded from the estate. § 541(b)(5)
- 720 days: Funds up to \$5,000 placed in education IRA between 720 and 365 days prior to petition are excluded from the estate. § 541(b)(5)(C)
- 365 days: Funds used to purchase state tuition within 365 days of the petition are excluded from the estate. § 541(b)(6)

- ○ 720 days: Funds up to \$5,000 used to purchase state tuition credit between 720 and 365 days before the petition are excluded from the estate. § 541(b)(6)(C)
- ○ 730 days: Location of debtor's domicile during 730 day period before petition used for determining applicable state exemptions. § 522(b)(3)(A)
- ○ 1215 days: Homestead exemption is limited to \$125,000 if the interest in the property was acquired during the 1215-day period preceding the petition. § 522(p)(1)
- ○ 10 years: Homestead interest is not exempt to the extent it is attributable to non-exempt property disposed of with the intent to hinder, delay, or defraud a creditor within 10 years prior to the petition. Code § 522(o).

DISCHARGE OF DEBTS

- ○ 4 years: No discharge in chapter 13 case if prior discharge entered in chapter 7, 11, or 12 case filed within 4 years prior to petition. Code § 1328(f)(1)
- ○ 2 years: No discharge in chapter 13 case if a prior discharge was entered in a chapter 13 case that was filed within 2 years of the petition. Code § 1328(f)(1)
- ○ 70 days: Cash advances more than \$750 within 70 days of the petition are presumed nondischargeable. Code § 523(a)(2)(C)(i)(II)
- ○ 90 days: Luxury goods debt exceeding \$500 incurred within the 90 day period preceding the petition are presumed nondischargeable. Code § 523(a)(2)(C)(i)(I)
- ○ 8 years: No discharge in chapter 7 case if a prior chapter 7 discharge was entered in a case filed within 8 years preceding the petition. Code § 727(a)(8)

CRAMDOWN IN CHAPTER 13

- ○ 910 days: Cramdown on motor vehicle may be prohibited on any purchase-money security interest for a: 1) vehicle 2) incurred within 910 days of the petition, and 3) acquired for the personal use of the debtor. § 1325(a)⁸
- ○ 1 year: Cramdown on other PMSI personal property may be prohibited if purchased within 1 year preceding the petition. § 1325(a).

FRAUDULENT TRANSFERS [trustee may seek recovery]

- ○ Look-back period for fraudulent transfer has been extended
Section 548 of the Code extends the period in which the trustee may seek recovery of fraudulently transferred assets to 2 years (formerly 1 year).

PREFERENTIAL TRANSFERS [trustee may seek recovery]

⁸ Hanging paragraph following subsection (a)(9).

- Payment to creditor within preceding 12 months with no new consideration
- Payment to “insider” within preceding 90 days with no new consideration

MISCELLANEOUS

- 180 days: Credit counseling briefing during the 180-day period prior to the petition & file certification of same. Code § 109(h)(1).
- 60 days. Payment advices (paycheck stubs) received from debtor’s employer within 60 days of petition must be filed with the petition. Code § 521(a)(1)(B)(iv).
- 60 days. Creditor unreasonably refused to negotiate alternative repayment schedule made at least 60 days prior to petition. Code

7 PART IX: PROBLEMATIC EXPENSES

POSSIBLY EXCESSIVE EXPENSES
 Compare with IRS Collection Standards & 11 U.S.C. § 707(b)(2)(A), (B)
 Fundamentals, ¶ 8.5

ALL EXPENSES APPEAR NORMAL OR ORDINARY

ITEM #	CATEGORY OF EXPENSE	TYPICAL MONTHLY PAYMENT	SHOULD BE CLOSER TO ⁹ :	IS IT NECESSARY?
1	<input type="radio"/> HIGH MORTGAGE PAYMENTS			
2	<input type="radio"/> HIGH 2 ND DEED PAYMENTS			
3	<input type="radio"/> INTENDS TO SURRENDER RESIDENCE			
4	<input type="radio"/> HIGH LUXURY CAR PAYMENTS			
5	<input type="radio"/> OTHER LUXURY INSTALLMENT PAYMENTS			
6	<input type="radio"/> NO ACTUAL CAR PAYMENT			
7	<input type="radio"/> EXCESSIVE NUMBER OF VEHICLE PAYMENTS			
8	<input type="radio"/> PRIVATE SCHOOL TUITION			
9	<input type="radio"/> UNNECESSARY INSURANCE PREMIUMS			
10	<input type="radio"/> UNUSUAL MEDICAL EXPENSSES			
11	<input type="radio"/> HIGH ENTERTAINMENT EXPENSES			
12	<input type="radio"/> HIGH CHARITABLE OR TITHING PAYMENTS			
13	<input type="radio"/> VOLUNTARY PAYMENTS TO 401(k)			
14	<input type="radio"/> EXCESSIVE CLOTHING EXPENSES			
15	<input type="radio"/> UNUSUAL COMMUTING EXPENSES			
16	<input type="radio"/> UNUSUAL INTERNET EXPENSES			
17	<input type="radio"/> UNUSUAL CATEGORY OF EXPENSE			
18	<input type="radio"/> OTHER			
19	<input type="radio"/> OTHER			

⁹ Refer to IRS collection standards

ITEM #	CATEGORY OF EXPENSE	TYPICAL MONTHLY PAYMENT	SHOULD BE CLOSER TO:	IS IT NECESSARY?
20	<input type="radio"/>			
21	<input type="radio"/>			
22	<input type="radio"/>			
23				
24				

⑦ PART X: NON-DISCHARGEABLE DEBTS

DEBTS THAT ARE OR MAY BE NONDISCHARGEABLE
 Fundamentals, ¶ 3.31

THERE ARE NO APPARENTLY NONDISCHARGEABLE DEBTS

CATEGORY	CODE §	OWED TO	AMOUNT CLAIMED \$	DISPUTED	NOT DISPUTED
WILLFUL AND/OR MALICIOUS INJURY TO PERSON OR PROPERTY				<input type="radio"/>	<input type="radio"/>
WILLFUL AND/OR MALICIOUS INJURY TO PERSON OR PROPERTY				<input type="radio"/>	<input type="radio"/>
FRAUD				<input type="radio"/>	<input type="radio"/>
FRAUD				<input type="radio"/>	<input type="radio"/>
CREDIT CARD FRAUD				<input type="radio"/>	<input type="radio"/>
CREDIT CARD FRAUD				<input type="radio"/>	<input type="radio"/>
CREDIT CARD FRAUD				<input type="radio"/>	<input type="radio"/>
CREDIT CARD FRAUD				<input type="radio"/>	<input type="radio"/>
RECENT INCOME TAXES				<input type="radio"/>	<input type="radio"/>

CATEGORY	CODE §	OWED TO	AMOUNT CLAIMED \$	DISPUTED	NOT DISPUTED
TRUST-FUND TAXES				0	0
SALES/USE TAXES				0	0
WILLFUL ATTEMPT TO EVADE TO DEFEAT A TAX				0	0
FILED FRAUDULENT TAX RETURN(s)				0	0
FAILED TO FILE A TAX RETURN(s) MORE THAN 2 YEARS AGO				0	0
MOST RECENT DUE DATE FOR FILING TAX RETURN IS LESS THAN 3 YEARS AGO				0	0
TAX EITHER NOT ASSESSED, OR ASSESSED BUT LESS THAN 240 DAYS AGO.				0	0
DELINQUENT DOMESTIC SUPPORT PAYMENTS				0	0
LUXURY DEBT INCURRED WITHIN LAST 90 DAYS				0	0
LUXURY DEBT INCURRED WITHIN LAST 90 DAYS				0	0
STUDENT LOANS				0	0
STUDENT LOANS				0	0
				0	0
				0	0

7 PART XI: DELINQUENT TAX ISSUES

- o THERE ARE DELINQUENT TAXES
- o THERE ARE NO DELINQUENT TAXES
- o DELINQUENT TAXES ARE:

TAX ENTITY	YEAR OR PERIOD	AMOUNT	FILED EXTENSION	FILED TAX RETURN	ASSESSED	REQUEST FOR CDP	OFFER IN COMPROMISE	BANKRUPTCY PREVIOUS	DISCHARGEABLE
<input type="radio"/> FED <input type="radio"/> STATE									
<input type="radio"/> FED <input type="radio"/> STATE									
<input type="radio"/> FED <input type="radio"/> STATE									
<input type="radio"/> FED <input type="radio"/> STATE									
<input type="radio"/> FED <input type="radio"/> STATE									
<input type="radio"/> FED <input type="radio"/> STATE									
<input type="radio"/> FED <input type="radio"/> STATE									
<input type="radio"/> FED <input type="radio"/> STATE									
<input type="radio"/> FED <input type="radio"/> STATE									

7 PART XII: OTHER PROBLEMATIC HISTORY

EXPLORE IF NOT ALREADY EXAMINED

IDENTIFY PREVIOUS BANKRUPTCY HISTORY

Explore history of previous bankruptcies for effect on automatic stay (Fundamentals, ¶ 11.3) and allowable time between filings (Fundamentals, ¶ 3.2(c)).

- o No prior bankruptcies filed within preceding 8 years.
- o Debtor filed chapter 7 on _____ & received discharge on _____
- o Debtor filed chapter 13 on _____ & received discharge on _____
- o Debtor prior chapter 7 case filed on _____ and dismissed on _____

- Debtor prior chapter 13 case filed on _____ and dismissed on _____

IDENTIFY PROBLEMS WITH HOMESTEAD EXEMPTION: ¶ 3.13(h)(1)

- Explore history of residence and domicile; improvements made.
 - Debtor purchased home (date) _____ for \$ _____
Source of funds _____
 - Debtor improved home (date) _____ with \$ _____
Source of funds _____

DISCHARGE ISSUES

- Explore history of delinquent taxes owed.
- Purchases of luxury goods or services within preceding 90 days for which debts were incurred. Code § 523(a)(2)(C).
- Debts arising from willful or malicious, or willful and malicious injury to persons.

EXPLORE ISSUES WITH LOOK-BACK PERIODS

AUTOMATIC STAY LOOKBACK PERIODS

- 1 year: Automatic stay exceptions based on prior case *filed* and was *pending* and *dismissed* within 1 year of petition, stay terminates on 30th day, a rebuttable presumption of bad faith arises. § 362(c)(3); 362(c)(3)(C).
- 1 year: Automatic stay does not arise *at all* where debtor *filed* a case *and* had *more than 1 prior case* pending and dismissed within 1 year of petition. Rebuttable presumption of bad faith arises. § 362(c)(4); 362(c)(4)(D).

EXEMPTIONS & EXCLUSIONS FROM ESTATE LOOKBACK PERIODS

- 365 days: Funds placed in education IRA more than 365 days prior to filing the petition are excluded from the estate. Code § 541(b)(5)
- 20 days: Funds up to \$5,000 placed in education IRA between 720 and 365 days prior to petition are excluded from the estate. Code § 541(b)(5)(C)
- 365 days: Funds used to purchase state tuition more than 365 days prior to filing the petition are excluded from the estate. Code § 541(b)(6)
- 720 days: Funds up to \$5,000 used to purchase state tuition credit between 720 and 365 days before the petition are excluded from the estate. Code § 541(b)(6)(C)
- 730 days: Location of debtor's domicile during 730 day period before

petition used for determining applicable state exemptions. Code § 522(b)(3)(A)

- **1215 days:** Homestead exemption is limited to \$125,000 if the interest in the property was acquired during the 1215-day period preceding the petition. § 522(p)(1)
- **10 years:** Homestead interest is not exempt to the extent it is attributable to non-exempt property disposed of with the intent to hinder, delay, or defraud a creditor within 10 years prior to the petition. Code § 522(o).

DISCHARGE OF DEBTS LOOKBACK PERIODS

- **4 years:** No discharge in chapter 13 case if prior discharge entered in chapter 7, 11, or 12 case filed within 4 years prior to petition. Code § 1328(f)(1)
- **2 years:** No discharge in chapter 13 case if a prior discharge was entered in a chapter 13 case that was filed within 2 years of the petition. Code § 1328(f)(1)
- **70 days:** Cash advances more than \$750 within 70 days of the petition are presumed nondischargeable. Code § 523(a)(2)(C)(i)(II)
- **90 days:** Luxury goods debt exceeding \$500 incurred within the 90 day period preceding the petition are presumed nondischargeable. Code § 523(a)(2)(C)(i)(I)
- **8 years:** No discharge in chapter 7 case if a prior chapter 7 discharge was entered in a case filed within 8 years preceding the petition. Code § 727(a)(8)

CRAMDOWN “LOOKBACK PERIODS”

- **1 year:** Cramdown may be prohibited based on prior cases filed within 1 year of petition. § 1325(a)
- **910 days:** Cramdown may be prohibited on any purchase money security interest for a vehicle incurred within 910 days of the petition. § 1325(a)

MISCELLANEOUS LOOKBACK PERIODS

- **180 days:** Credit counseling briefing during the 180-day period prior to the petition & file certification of same. Code § 109(h)(1).
- **60 days.** Payment advices (paycheck stubs) received from debtor’s employer within 60 days of petition must be filed with the petition. Code § 521(a)(1)(B)(iv).
- **60 days.** Creditor unreasonably refused to negotiate alternative repayment schedule made at least 60 days prior to petition. Code § 502(k)

- o Look-back period for fraudulent transfer has been extended
Section 548 of the Code extends the period in which the trustee may seek recovery of fraudulently transferred assets to 2 years (formerly 1 year).

EXPLORE OTHER ISSUES

- o Continuance of eviction in certain circumstances.
- o Explore status of any family support obligations.
- o Do quick median income comparison. See tables on CD. Ref. U.S. Trustee web site.

⑦ PART XIII: SUMMARY OF INDICATED ISSUES & TASKS

- o NO PROBLEMS OR ISSUES ARE APPARENT
- o SEE SEPARATE NOTES FOR THESE ISSUES IN FILE

YES NO

1. o o URGENT FILING: _____

2. o o SOME EXPENSES MAY EXCEED IRS STANDARDS

3. o o SOME EXPENSES MAY EXCEED § 707(b) STANDARDS

4. o o SOME DEBTS MAY NOT BE DISCHARGEABLE

5. o o SOME ASSETS MAY NOT BE EXEMPT

6. o o SOME TRANSFERS MAY BE DEEMED PREFERENTIAL

7. o o SOME TRANSFERS MAY BE DEEMED FRAUDULENT

-
-
-
- 8. o o **SERIAL FILER: MUST FILE QUICK MOTION TO EXTEND THE STAY**
 - o **Must file motion to extend the stay immediately after filing petition**
 - o **Must file motion to impose stay immediately after filing the petition**
 - 9. o o **JUDGMENT LIEN MUST BE STRIPPED DOWN TO EXTENT OF EXEMPTION**
 - 10. o o **SOME LIENS NOT AVOIDABLE OR STRIPPABLE**
 - 11. o o **REAFFIRMATION AGREEMENT MUST BE NEGOTIATED**
 - 12. o o **MUST FILE MOTION TO REDEEM SECURED PERSONAL PROPERTY**
 - 13. o o **ANTICIPATE NEED TO OBJECT TO CERTAIN CLAIMS**
 - 14. o o **DEBTOR MAY BE ACCUSED OF ATTEMPT TO AVOID OR STRIP TAX**
 - 15. o o **SOME DEBTS MAY NOT BE DISCHARGEABLE**
 - 16. o o **INCOME EXCEEDS MEDIAN: PRESUMPTION OF ABUSE MAY ARISE**
 - 17. o o **DEBTOR DOES NOT APPEAR ELIGIBLE TO FILE CHAPTER 13**
 - 18. o o **MAY HAVE TROUBLE DOCUMENTING INCOME**
 - 19. o o **DOES NOT HAVE COPY OF LAST TAX RETURN**
 - 20. o o **MAY HAVE TROUBLE RAISING THE RETAINER FEE**
 - 21. o o **SOME QUESTIONABLE EXPENSE ITEMS**
 - 22. o o **DEBTOR HAS A NON-FILING SPOUSE OR PARTNER**
 - 23. o o **DELINQUENT UTILITY BILL – MAY NEED TO POST BOND IN 20 DAYS**
 - 24. o o **VEHICLE OR REAL PROPERTY UNINSURED AT PRESENT**
 - 25. o o **CLIENT EXPECTING TAX REFUND, INHERITANCE, LIFE INSURANCE OR MARITAL PROPERTY PAYOFF IN NEXT 6 MONTHS**
 - 26. o o **JUDGMENT LIEN MUST BE STRIPPED TO EXTENT IMPAIRS EXEMPTION**
 - 27. o o **JUDGMENT LIEN MAY BE AVOIDED AS A PREFERENCE (recorded in last 90 days)**
 - 28. o o **CLIENT HAS SMALL BUSINESS: TRUSTEE MAY DEMAND IT BE CLOSED**

- 29. **SOME QUESTIONABLE EXPENSE ITEMS**
- 30. **ATTORNEY HAS REPRESENTED ONE OF CLIENT'S CREDITORS**
- 31. **CLIENT HAS SOLD OR GIVEN AWAY PERSONAL PROPERTY THAT IS SUPPOSED TO BE COLLATERAL FOR A SECURED CLAIM**
- 32. **MUST REQUEST FEDERAL TAX ACCOUNT TRANSCRIPTS**
- 33. **MUST REQUEST FEDERAL TAX TRANSCRIPT OF RETURN**
- 34. **OTHER:** _____

7 PART XIV: INTENTIONS FOR PMSI & NON-PMSI

Explain the choices available in connection with certain properties or debts:

1. MOTOR-VEHICLE PMSI CONTRACT

CHOICES ARE:

- Reaffirm
- Redeem
- Surrender

2. OTHER PERSONAL PROPERTY PMSI CONTRACT

CHOICES ARE:

- Reaffirm
- Redeem
- Surrender

3. LEASES & EXECUTORY CONTRACTS:

CHOICES ARE:

- Assume
- Reject

2. NON-POSSESSORY NON-PURCHASE MONEY LIEN:

CHOICES ARE:

- Reaffirm
- Redeem
- Surrender

7 PART XV: CHOICE OF CHAPTER

Pointing to chapter 7:

- All assets are exempt
- All debts are dischargeable
- No arrears on mortgage, car, etc.
- Not in business
- Below median / no presumption of abuse
- Not eligible for chapter 13; debt limits, recent bankruptcy discharge
- Not eligible for chapter 13: debtor is a corporation
- No other issues

Pointing to chapter 13:

- Not eligible for a chapter 7; recent bankruptcy discharge, etc.
- Non-exempt assets (client wants to keep)
- Sole proprietorship business
- Non-dischargeable debts (needs time to pay)
- Delinquent - Foreclosure
- Other Delinquent installment, etc.
- Needs to refinance (reduce) installment \$
- Income is above median; presumption of abuse if chapter 7

INDICATOR	DESCRIBE	IF YES SUGGESTS CHAPTER 7	IF YES SUGGESTS CHAPTER 13
ALL ASSETS CURRENTLY EXEMPT	<input type="radio"/> YES <input type="radio"/> NO	⑦	
NON-EXEMPT ASSET	<input type="radio"/> YES <input type="radio"/> NO		⑦
NON-EXEMPT ASSET	<input type="radio"/> YES <input type="radio"/> NO		⑦
NON-EXEMPT ASSET	<input type="radio"/> YES <input type="radio"/> NO		⑦
INDICATOR	DESCRIBE	IF YES SUGGESTS CHAPTER 7	IF YES SUGGESTS CHAPTER 13
NON-EXEMPT ASSET	<input type="radio"/> YES <input type="radio"/> NO		⑦
NON-EXEMPT ASSET	<input type="radio"/> YES <input type="radio"/> NO		⑦
MORTGAGE IS CURRENT	<input type="radio"/> YES <input type="radio"/> NO	⑦	⑦
OTHER DEEDS OF TRUST ARE CURRENT	<input type="radio"/> YES <input type="radio"/> NO	⑦	⑦

ALL DEBTS ARE DISCHARGEABLE IN CHAPTER 7	<input type="radio"/> YES <input type="radio"/> NO	⑦	
DEBTS THAT ARE NONDISCHARGEABLE IN CHAPTER 7 ARE ALSO NONDISCHARGEABLE IN CHAPTER 13	<input type="radio"/> YES <input type="radio"/> NO	⑦	
DEBTS NOT DISCHARGEABLE IN CHAPTER 7 BUT ARE DISCHARGEABLE IN CHAPTER 13	<input type="radio"/> YES <input type="radio"/> NO		⑦
NONDISCHARGEABLE DEBTS: NEEDS TO TIME PAY	<input type="radio"/> YES <input type="radio"/> NO		⑦
CURRENT ON TAXES	<input type="radio"/> YES <input type="radio"/> NO	⑦	⑦
DELINQUENT NONDISCHARGEABLE TAXES: NEEDS TIME TO PAY	<input type="radio"/> YES <input type="radio"/> NO		⑦
TAX OFFER IN COMPROMISE REJECTED: WANTS A SECOND CHANCE TO COMPROMISE THE TAX.	<input type="radio"/> YES <input type="radio"/> NO		⑦
NOT IN BUSINESS	<input type="radio"/> YES <input type="radio"/> NO	⑦	⑦
DEBTOR DOES BUSINESS AS A CORPORATION	<input type="radio"/> YES <input type="radio"/> NO	⑦	⑦
DEBTOR IS A CLOSE CORPORATION	<input type="radio"/> YES <input type="radio"/> NO	⑦	NOT ELIGIBLE
DOES BUSINESS AS A SOLE PROPRIETOR	<input type="radio"/> YES <input type="radio"/> NO		⑦
INCOME IS BELOW MEDIAN	<input type="radio"/> YES <input type="radio"/> NO	⑦	
INCOME IS ABOVE MEDIAN	<input type="radio"/> YES <input type="radio"/> NO		⑦
EXCEEDS 109(e) DEBT LIMIT FOR CHAPTER 13	<input type="radio"/> YES <input type="radio"/> NO	⑦	
NO HISTORY OF PRIOR BANKRUPTCY	<input type="radio"/> YES	⑦	

	<input type="radio"/> NO		
INCOME ADEQUATE TO PAY MORTGAGE	<input type="radio"/> YES <input type="radio"/> NO	⑦	
INCOME ADEQUATE TO PAY BALANCE ON VEHICLE	<input type="radio"/> YES <input type="radio"/> NO	⑦	
SECURED DEBTS ARE FULLY SECURED	<input type="radio"/> YES <input type="radio"/> NO	⑦	⑦
HAS UNDERSECURED PMSI THAT CAN BE STRIPPED	<input type="radio"/> YES <input type="radio"/> NO		⑦
HAS UNDERSECURED PMSI THAT CAN BE STRIPPED	<input type="radio"/> YES <input type="radio"/> NO		⑦
HAS JUDICIAL LIEN THAT CAN BE STRIPPED	<input type="radio"/> YES <input type="radio"/> NO		⑦
DEBTOR WANTS QUICK BANKRUPTCY (i.e. over in 90 days)	<input type="radio"/> YES <input type="radio"/> NO	⑦	
FUNDING A CHAPTER 13 PLAN WOULD CREATE FINANCIAL HARDSHIP	<input type="radio"/> YES <input type="radio"/> NO	⑦	

TENTATIVE CONCLUSION: BEST REMEDY APPEARS TO BE:

CHAPTER 7 CHAPTER 13 NO BANKRUPTCY

CLIENT SIGNATURE ON NEXT PAGE

CLIENT ACKNOWLEDGEMENT

The undersigned acknowledges that a copy of checklist # 3 has been given to me, the attorney has reviewed it with me, and each of the topics enumerated on it have been discussed with me, for the purpose of evaluating my financial circumstances in contemplation of bankruptcy.

Dated: _____

