

# LAW OFFICE OF MICHAEL J. HEATH

## INTAKE INFORMATION

Date: \_\_\_\_\_

Preferred Salutation: Ms. \_\_\_\_\_ Mrs. \_\_\_\_\_ Mr. \_\_\_\_\_

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Spouse's Preferred Salutation: Ms. \_\_\_\_\_ Mrs. \_\_\_\_\_ Mr. \_\_\_\_\_

Spouse's First Name: \_\_\_\_\_

Spouse's Last Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip Code: \_\_\_\_\_

Home Phone #: \_\_\_\_\_

Cell Phone #: \_\_\_\_\_

Cell Phone Provider: \_\_\_\_\_

Preferred Phone #: \_\_\_\_\_

Spouse's Cell Phone #: \_\_\_\_\_

Spouse's Cell Phone Provider: \_\_\_\_\_

Email Address: \_\_\_\_\_

Spouse's Email Address: \_\_\_\_\_

Consent to Email (mark with an "X")? YES \_\_\_\_\_ NO: \_\_\_\_\_

Spouse Consent to Email (mark with an "X")? YES \_\_\_\_\_ NO: \_\_\_\_\_

Consent to Text Messages (mark with an "X")? YES \_\_\_\_\_ NO: \_\_\_\_\_

Spouse Consent to Text Messages (mark with an "X")? YES \_\_\_\_\_ NO: \_\_\_\_\_

Referred By: \_\_\_\_\_

Type of Appointment: \_\_\_\_\_

THANK YOU!

# INTAKE INFORMATION SHEET

Please fill out as best as you can, general or approximate information is sufficient for our first meeting.

Debtor Name: \_\_\_\_\_ Is Spouse also filing bankruptcy? \_\_\_\_\_

Marital Status: \_\_\_\_\_ # of Dependents & Ages: \_\_\_\_\_

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## GROSS MONTHLY INCOME (before taxes & deductions) and Monthly Expenses:

Income: \_\_\_\_\_ Mortgage/Rent \_\_\_\_\_ Amt past due: \_\_\_\_\_

Spouse's Income (even if not filing): \_\_\_\_\_ Second Mtg. \_\_\_\_\_ Amt past due: \_\_\_\_\_

Retirement Income: \_\_\_\_\_ Car Pymt. \_\_\_\_\_ Amt past due: \_\_\_\_\_

Child or Spousal Support Received: \_\_\_\_\_ 2<sup>nd</sup> Car Pymt. \_\_\_\_\_ Amt past due: \_\_\_\_\_

Bonuses / Commissions Received: \_\_\_\_\_ Child Support \_\_\_\_\_ Amt past due: \_\_\_\_\_

Social Security Income: \_\_\_\_\_ Child Care Expenses: \_\_\_\_\_

Govt. Assistance: \_\_\_\_\_ Average Monthly Medical Expenses: \_\_\_\_\_

Other Income: \_\_\_\_\_ Other Expenses: \_\_\_\_\_

**Total Family Gross Monthly Income:** \_\_\_\_\_ **Total Est. Monthly Expenses:** \_\_\_\_\_

### Value of Property

Real Estate Market Value: \_\_\_\_\_

Year/Make/Model of Car: \_\_\_\_\_

Year/Make/Model of Car: \_\_\_\_\_

Stocks/Bonds/Mutual Funds: \_\_\_\_\_

Retirement Account: \_\_\_\_\_

Est. Value of Household Goods: \_\_\_\_\_

Est. Value of Jewelry: \_\_\_\_\_

Tax Refunds: \_\_\_\_\_

Savings/Checking/Cash on Hand: \_\_\_\_\_

Life Insurance policy w/ Cash Value: \_\_\_\_\_

Other Assets: \_\_\_\_\_

### Debts

Est. Balance of 1<sup>st</sup> Mtg.: \_\_\_\_\_

Est. Balance of 2<sup>nd</sup> Mtg.: \_\_\_\_\_

Est. Balance of Loan on Car: \_\_\_\_\_

Est. Balance of Loan on Car: \_\_\_\_\_

Title Loans: \_\_\_\_\_

Other Secured Debt: \_\_\_\_\_

(i.e. Grand Furniture, jewelry, etc.)

401(K) Retirement Loans: \_\_\_\_\_

Credit Card Debt: \_\_\_\_\_

Repossession/Foreclosure Debt(s): \_\_\_\_\_

Medical Bills: \_\_\_\_\_

Judgments: \_\_\_\_\_

Personal Loans: \_\_\_\_\_

Student Loans: \_\_\_\_\_

Tax Debt: \_\_\_\_\_

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**Prior Bankruptcies:** \_\_\_\_\_ **Y/N When and Where?** \_\_\_\_\_

**All Tax Returns Filed:** \_\_\_\_\_ **Y/N If not, what years weren't filed?** \_\_\_\_\_

**Prior Addresses/States in past 3 years?** \_\_\_\_\_

# The Law Office of Michael J. Heath

## Bankruptcy Verification of Information Sheet

Check the appropriate response and provide the requested information

CLIENT NAME: \_\_\_\_\_ JOINT: \_\_\_\_\_

1. Do you owe any Federal State or Local Tax? If so, what years? YES \_\_\_ NO \_\_\_
2. Have you ever filed Bankruptcy? If so, when and where? \_\_\_\_\_ YES \_\_\_ NO \_\_\_
3. Have you used credit cards or incurred debt within the past 90 days? YES \_\_\_ NO \_\_\_  
When and how much \_\_\_\_\_
4. Do you owe past due alimony or child support? YES \_\_\_ NO \_\_\_
5. Do you have a court ordered support or property settlement order? YES \_\_\_ NO \_\_\_
6. Have you made any payments to any creditors within the past 90 days? YES \_\_\_ NO \_\_\_
7. Are you responsible for or may you become responsible for any debt YES \_\_\_ NO \_\_\_  
Caused through fraud, embezzlement, or larceny?  
If so, please explain: \_\_\_\_\_
8. Are you responsible or may you become responsible for any debt where YES \_\_\_ NO \_\_\_  
you intentionally injured someone or someone's property?  
If so, please explain: \_\_\_\_\_
9. Do you have any student loans? YES \_\_\_ NO \_\_\_
10. Do you own, or are you a partner or officer or director of any YES \_\_\_ NO \_\_\_  
Partnerships, Business or any type of Corporation?
11. Do you owe any criminal restitution? YES \_\_\_ NO \_\_\_
12. Do owe any fines or penalties (such as speeding tickets, tolls)? YES \_\_\_ NO \_\_\_
13. Have you ever been involved in an accident in which you were charged YES \_\_\_ NO \_\_\_  
With driving while intoxicated or under the influence of drugs?
14. Lived in ANY state/country other than Virginia within the past 3 years? YES \_\_\_ NO \_\_\_
15. Have you bought, sold or given ANY property away in the past year? YES \_\_\_ NO \_\_\_
16. Are there any years in which you have NOT filed your tax returns? YES \_\_\_ NO \_\_\_  
(Federal, State, or local)? If so, what years? \_\_\_\_\_
17. Are there any tax liens filed against you or your property? YES \_\_\_ NO \_\_\_
18. Have your wages or any assets been GARNISHED in the past 120 days? YES \_\_\_ NO \_\_\_  
If so, please explain in detail: \_\_\_\_\_
19. Have you received ANY notice of FORECLOSURE, GARNISHMENT, YES \_\_\_ NO \_\_\_  
DEFAULT on any secured item (car loan, mortgage, deed of trust, etc.) or  
ANY EVICTION NOTICE, LAW SUIT, SUMMONS, OR OTHER COURT  
ACTION, PROCEEDING OR MATTER?  
If so, please explain: \_\_\_\_\_
20. Is there any possibility you will be subject to a GARNISHMENT, YES \_\_\_ NO \_\_\_  
FORECLOSURE or REPOSSESSION of ANY KIND in the next 45 days?  
If so, please explain: \_\_\_\_\_
21. Is there ANYTHING else you think we need to know about to help you? YES \_\_\_ NO \_\_\_  
If so, please explain in detail: \_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Client Signature

**LAW OFFICE OF MICHAEL J. HEATH**

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**Debt Relief Agency Disclosures to an Assisted Person**

Dear Sir/Madam:

Section 527 of the Bankruptcy Code requires a Debt Relief Agency, which may include attorneys providing bankruptcy services, to provide an assisted person, which under the Bankruptcy Code may include you and therefore you should comply with these instruction:

The following disclosures are required by § 527(a)(2), which advises an assisted person that:

- (A) all information that (you) the assisted person is/are required to provide with a petition and thereafter during a case under this title is/are required to be complete, accurate, and truthful;
- (B) all assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in §506 must be stated in those documents where requested after reasonable inquiry to establish such value;
- (C) Current monthly income, the amounts specified in section 707(b)(2), and, in a case under Chapter 13 of this title, disposable income (determined in accordance with §707(b)(2) are required to be stated after reasonable inquiry; and
- (D) Information that (you) an assisted person provides during his or case may be audited pursuant to this title, and failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

If you have any questions about any of these disclosures, we will be happy to provide further explanation.

I also call your attention to Exhibits A and B attached to the Representation and made a part thereof.

Sincerely,

Michael J. Heath, Esquire

**I/We hereby acknowledge receipt of a copy of this disclosure.**

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Signature

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Signature

EXHIBIT A

Separate Disclosure Required by Section 527 of the Bankruptcy Code as Amended

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY

(Note: This form is mandated by statute. It may or may not correctly explain the law.)

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney.

**The law requires an attorney or bankruptcy petition preparer to give you a written contract specifying what the attorney or bankruptcy petition preparer will do for you and how much it will cost.** Ask to see the contract before you hire anyone.

The following information explains what must be done in a routine bankruptcy case to help you evaluate how much service you need. Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and decide which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents (Petition, Schedules, Statement of Financial Affairs, and in some cases a Statement of Intention) must be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you must attend the required first meeting of creditor, where you may be questioned by a court official called a “trustee” and by creditors.

If you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a Chapter 13 case, in which you repay your creditors what you can afford over 3 to 5 years, you may also want help preparing your Chapter 13 plan and with the confirmation hearing on your plan, which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you should consult someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court but only lawyers not bankruptcy petition preparer can give you legal advice.

I/We hereby acknowledge that I/We have read this document and are in receipt of a copy of this disclosure.

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Signature

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Signature

EXHIBIT B

Information to the Assisted Person (Debtor) on How to Provide All Information Required by Section 521

Section 521 of the Code sets out the Debtor's duties related to the filing of a bankruptcy case. A copy of the section is attached to this writing.

As you fill out these schedules and statement of affairs, you should keep the following in mind:

1. Completing the income and expense pages accurately and completely is critical.
  - (a) To compile your income, refer to recent pay stubs and last year's income tax returns. Accounting for overtime, investment dividends, and other earnings is necessary.
  - (b) People usually pay cash for many items, such as grocers. Review your monthly expense payments and make a best estimate on cash expenditures. If you pay insurance annually, calculate the monthly cost. Attached are IRS expense allowances for the area in which you live. If your expenses exceed these, we will have to review them and perhaps make adjustments.
  - (c) When you value property you own, consider prices in the neighborhood for housing, in newspapers and car lots for automobiles, and what you would pay for furniture and clothes at a business selling such goods.
  - (d) If you have an item of special value, an appraisal may be necessary.
  - (e) When listing creditors, collect current bills and use that information for mailing addresses and balances due.
  - (f) Under the law of this state, or federal bankruptcy law, certain property may be exempt and may be retained. Attached is a copy of the state list of exemptions and also a list of property that may be exempt under federal law. Neither list is all inclusive. If a seller has a lien on exempt property, the lien may be avoidable or you may have to pay for the property in order to keep it. After you have prepared these lists, we can review them and decide what property qualifies as exempt.

I/We hereby acknowledge that I/We have read this document and are in receipt of a copy of this disclosure.

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Signature

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Signature