

FIRST NAME: _____ LAST NAME: _____

**PLEASE READ & ANSWER ALL OF THE FOLLOWING QUESTIONS
CAREFULLY!!!!**

IMPORTANT: The consultation will **NOT OCCUR** unless all questions are answered. Most questions require a “yes” or “no.” Answer “yes” if any questions apply to EITHER you or your spouse. Explanations and details will be asked during the consultation. If unsure, put “?” for your response.

DATE: _____

How did you hear about us?

Website Family Friend Attorney Referral Phonebook Other

Are you seeking advice for you OR you and your spouse? Solo Joint

SSN: - - - - -

SSN: - - - - -

(Spouse)

Marital Status: Single Engaged Married Widowed Divorced Separated

Name:

First / Middle / Last

All other names (including business names) used in the past 8 years:

Spouse Name:

First / Middle / last

All other names (including business names) used in the past 8 years:

Address:

Number / Street / Apartment # / City / State / Zip Code

Please list mailing address or alternate address for either of you if applicable:

Number / Street / Apartment # / City / State / Zip Code

Home: () _____ Home: () _____

Work: () _____ Work: () _____

Cell: () _____ Cell: () _____

Email: _____

Best way to reach you? Home Work Cell Pager

For all correspondence purposes would you prefer: Email U.S. Mail

Have you lived anywhere other than Michigan in the last 6 months? Y N
Have you (or spouse) lived at any address other than the above in the past two years? Y N

If YES, List all prior addresses beginning with the most recent:

#1 _____
Number / Street / Apt # / City / State / Zip Code

#2 _____
Number / Street / Apt # / City / State / Zip Code

INCOME/HOUSEHOLD INFORMATION

1. Number of people in your household: _____
2. Number of employed wage earners in your household: _____
3. Number of dependents: _____
4. Approximate annual employment income (for you and your spouse if applicable):
\$ _____
5. Does anyone in your household (including dependents and non-dependents) have income from sources besides employment (unemployment, social security, child support, rental income, pension, other benefits): Y N
6. Approximate combined annual income from all sources besides employment for all household members: \$ _____

DEPENDANTS:

List all dependent(s) that you pay for and/or children living with you.

RELATIONSHIP
(i.e., son, daughter)

AGE

PENDING/PRIOR BANKRUPTCIES

Have you or a spouse or a business interest ever filed bankruptcy before? Y N
Is there currently any bankruptcy pending involving you, a spouse, or your business? Y N

TAX RETURNS

Are there ANY tax years for which you DID NOT file a tax return (Federal, State, City)? Y N

I certify that the above information is true and accurate to the best of my knowledge. (Initial) _____ / _____

CREDITOR ACTIONS/SPECIAL NOTE

- 1. Are there any **foreclosures** pending or in progress? Y N
- 2. Are there any **reposessions** pending or in progress? Y N
- 3. Are there any **garnishments** pending or in progress? Y N
- 4. Are there any **lawsuits** or judgments pending or in progress? Y N
- 5. Is there a utility **shut-off** or a shut-off pending? Y N
- 6. Has your driver's license been suspended or revoked, or is there a threat of this, due to financial responsibility involving a vehicle accident? Y N
- 7. Are you behind on a residential, office lease, or lot rent? Y N

REAL ESTATE

Do you own/are you buying/or have ANY interest in ANY real estate? Y N
(Houses, condos, vacant lots, burial plots, rental property, land contracts, your name on someone's deed, remaining interest pursuant to divorce decree, land)

Number of real properties you own/are purchasing: _____

For each property you own, please complete:

NOTE: If you have more than two properties, please use the back this packet.

Property address: _____

1st Mortgage Holder: _____ Payment: \$ _____

2ND Mortgage Holder: _____ Payment: \$ _____

Property address: _____

1st Mortgage Holder: _____ Payment: \$ _____

2ND Mortgage Holder: _____ Payment: \$ _____

- 1. Are you behind on your mortgage(s) payments? Y N
- 2. Is a foreclosure (Mortgage or property tax) pending? Y N
- 3. Aside from the real estate listed above, have you owned, purchased, sold, surrendered, or otherwise transferred your interest in any real estate in the last 7 years? Y N
- 4. Do you owe any PAST DUE property taxes? Y N
- 5. Do you owe any PAST DUE water bills? Y N
- 6. Do you pay Condo or Homeowners Association Fees? Y N
- 7. Are there any OTHER liens (Tax Levy/Divorce) against estate? Y N
- 8. Is any property UNINSURED, or insured ONLY BY the Mortgage Company? Y N

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AUTOMOBILES/MOBILE HOMES/WATERCRAFT/TRAILERS/MOTORCYCLES

Do you own/are you buying/or leasing ANY cars, trucks, mobile homes, motorcycles, boats or watercraft?

(Includes those paid in full and those on which you are listed as a “Co-Signer”) Y N

<u>Make, Model & Year :</u>	<u>Market Value:</u>	<u>Creditor:</u>	<u>Amount Owed:</u>	<u>Monthly Pymt:</u>	<u># of Months Behind:</u>

Are you behind in payments/or had a recent repossession on any of the above? Y N

Are any of the vehicles UNINSURED, or insured ONLY BY the Lender? Y N

PRIORITY DEBT

1. Are you obligated to pay any child support, alimony, and/or other support obligations? Y N

2. Are you behind on an obligation to pay any child support, alimony, and/or other support obligations? Y N

3. Do you owe any income tax debt (Federal, State, City)? Y N

ADDITIONAL DEBT

1. BESIDES Mortgages, car loans, tax debts, and child support, APPROXIMATELY how much debt do you have? (i.e., credit cards, personal loans, medical, etc.) _____

2. Do you owe anything to friends or family members? Y N

3. Do you have any student loans? Y N

4. Do you owe any Court Fees, restitution, or other debts resulting from a DWI? Y N

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5. Do you owe any debts due to a claim or judgment for fraud or personal injury? Y N
6. Have you refinanced or obtained a mortgage within the last 2 years? Y N
7. Do you owe any governmental agency other than for taxes? Y N
8. Is there a lien on any of your personal property (like furniture or jewelry)? Y N
9. Are you currently re-paying any retirement loans? Y N

ADDITIONAL ASSETS/PERSONAL PROPERTY

Please list the value for the following:

ALL OF YOUR CLOTHING: \$ _____
 ALL OF YOUR JEWELRY: \$ _____
 ALL OF YOUR FURNITURE: \$ _____
 ALL OF YOUR APPLIANCES: \$ _____

1. Do you have any single item in your house worth more than \$475.00? Y N

If YES, please describe, itemize, and provide a fair market value; **NOT** in the amount, you paid for the item, the RESALE value of each item:

_____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

2. Do you have more than (1) each of ANY: TV, VCR, DVD, Computer? Y N

3. Do you have any collectibles, art, or antiques? Y N
 Please explain _____ Value \$ _____

4. Do you have any guns, sporting, photographic, or hobby equipment? Y N

Describe and provide a fair market value of each item:

_____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

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5. Do you have any bank accounts (even inactive)? Y N

Name of Institution: _____

ALL names on the Account: _____

Type of Account: _____ Account Balance: _____

Name of Institution: _____

ALL names on the Account: _____

Type of Account: _____ Account Balance: _____

Name of Institution: _____

ALL names on the Account: _____

Type of Account: _____ Account Balance: _____

6. Do you have a timeshare or co-op? Y N

7. Do you have a burial plot? Y N

8. Do you have a pension or retirement account?
(i.e. IRA/401K,403B/MIP/TSPP) Y N

Type of retirement account: _____ Account Balance: \$ _____ Husband Wife

Type of retirement account: _____ Account Balance: \$ _____ Husband Wife

9. Do you have any stocks, bonds, mutual funds, annuities, or other types of asset accounts?
 Y N

Please explain _____ Value \$ _____

Please explain _____ Value \$ _____

10. Do you have any life insurance policies? Y N

Please explain _____ Value \$ _____

Please explain _____ Value \$ _____

11. Do you have any other investments of any kind? Y N

12A. Are you expecting any tax refunds for next year? Y N

12B. Does the IRS owe you refunds for any prior years? Y N

Estimate next year's anticipated refund \$ _____

13. Is a divorce pending, or have you been divorced in the last 4 years? Y N

14. Are you OWED any child support, alimony, and/or other support obligations? Y N

15. Does anyone owe you money for any reason other than tax refunds or child support? Y N

16. Do you operate or have an interest in a business? Y N

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17. Do you have any accounts receivable? Y N
18. Do you have any business equipment, tools, or inventory? Y N
19. Do you have any interests in pending or potential lawsuits? Y N
20. Do you have any reason or possible claim to sue anyone? Y N
21. Do you have any patents, copyrights, or other intellectual property? Y N
22. Are you entitled to anything due to someone's death
(i.e. inheritance, life insurance proceeds)? Y N
23. Are you entitled to any gambling winnings, insurance
proceeds, or proerty settlements? Y N
24. Do you have any OTHER types of assets not previously asked about? Y N

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MISCELLANEOUS FINANCIAL QUESTIONS

1. Have you owned or operated a business within the last 5 years? Y N
2. Was ANY of your debt incurred within 6 months? Y N
3. Have you made any cash advances, taken vacations or purchased
any luxury items > \$1500.00 by using credit in the last year? Y N
4. Have you made any lump sum payments of more than \$600.00, or
transferred or paid off any balances on any of your credit cards
within the last 6 months? Y N
5. Have you repaid any friends or family > \$500.00 in the last 2 years? Y N
6. Do you have a safety deposit box? Y N
7. Have you had any gambling losses in the last 2 years? Y N
8. Have you had anything stolen, or made any insurance claims
in the last 2 years? Y N
9. Have you sold, transferred, or given away anything >\$1,000.00
value in the last year? Y N
10. Do you give to a church on a regular basis? Y N
11. Have you cashed in, loaned from, or taken money from any
investment/retirement accounts in the last 2 years? Y N

**12. Have you transferred any property to family, friends, or others
for less than the fair market value within the last 7 years?**

Y **N**

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