

**DAVID ANDERSEN & ASSOCIATES, P.C.**

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DAVID ANDERSEN & ASSOCIATES, P.C. ATTORNEYS AT LAW 866 3 Mile Rd NW, Grand Rapids, MI 49544

**APPOINTMENT DAY / DATE:** \_\_\_\_\_ **TIME:** \_\_\_\_\_

**CHECK - LIST AND WORKSHEET TO COMPLETE AND BRING TO OUR OFFICE**

\_\_\_\_\_ **PICTURE IDENTIFICATION** (Government I.D.)

\_\_\_\_\_ **SOCIAL SECURITY CARD**

\_\_\_\_\_ **LIST ALL DEBTS** WITH NAME, ADDRESS, ACCOUNT NUMBER AND APPROXIMATE AMOUNT OWING. We can order a credit report at no charge if you retain us to represent you, but you should still bring all debts with you. For car and home loans, we need the pay-off balance (total amount owing at this time) as well as the monthly payment. Bring all **LAWSUIT PAPERS, COLLECTION LETTERS, AND BILL STATEMENTS**. You can get credit reports from all reporting services by going to [www.annualcreditreport.com](http://www.annualcreditreport.com).

CREDITOR NAME:

APPROXIMATE BALANCE:

Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
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Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____
Name _____	Balance owing \$ _____

(attach additional sheets if necessary)

\_\_\_\_\_ **WAGE STUB, PAYMENT ADVICE and INCOME RECORD** (most recent).

\_\_\_\_\_ **FEDERAL INCOME TAX RETURN** (most recent).

\_\_\_\_\_ **INCOME CALCULATION:** monthly household income is based on average income from all sources for the previous 6 months. Please fill out income and expenses (next page):

Average gross income (before deductions) \_\_\_\_\_ per \_\_\_\_\_  
 Average net pay (after deductions) \_\_\_\_\_ per \_\_\_\_\_  
 Spouse or 2<sup>nd</sup> job:  
 Average gross income (before deductions) \_\_\_\_\_ per \_\_\_\_\_  
 Average net pay (after deductions) \_\_\_\_\_ per \_\_\_\_\_  
 Other income in household (support, social security, pension, part-time jobs, business, etc):  
 \$ \_\_\_\_\_ per \_\_\_\_\_ from what source(s)? \_\_\_\_\_  
 Does someone else pay your living expenses? How much per month? \$ \_\_\_\_\_

**Year to date gross income** from all sources (Jan. 1 to the present time, based on year to date total from last paycheck): \$ \_\_\_\_\_

Spouse year to date gross income from all sources (Jan. 1 to present time): \$ \_\_\_\_\_

**Gross income last calendar year** (shown on last tax return): \$ \_\_\_\_\_

**MONTHLY HOUSEHOLD LIVING EXPENSES**

Rent or home mortgage payment.....	\$ _____
Lot rent or 2 <sup>nd</sup> mortgage .....	\$ _____
Are real estate taxes included? _____ Is property insurance included? _____	
Utilities Electricity and heating fuel.....	\$ _____
Water and sewer.....	\$ _____
Telephone (incl. cell phones).....	\$ _____
Cable TV, internet, other utilities.....	\$ _____
Home maintenance (trash, repairs and upkeep - monthly cost)	\$ _____
Food and grocery items, incl. restaurants, fast food, snacks, lunches, supplies, toiletries, soaps, paper, tobacco, and misc. shopping needs per month.....	\$ _____
Clothing (monthly cost).....	\$ _____
Laundry and dry cleaning...(monthly cost).....	\$ _____
Medical, dental expenses (monthly out of pocket expense/copay)	\$ _____
Transportation, gas, oil, maintenance (not including car pmts)...	\$ _____
Recreation, sports, clubs, entertainment, newspapers, etc.	\$ _____
Charitable contributions (include church tithing, giving).....	\$ _____
Insurance (monthly cost, not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's (if not incl. in house pmt)	\$ _____
Life, health (what you pay, not taken from paycheck)	\$ _____
Auto insurance (monthly cost).....	\$ _____
Property taxes (monthly cost if not included in house pmt)	\$ _____
Car or truck payment (monthly)	\$ _____
Car or truck payment (monthly)	\$ _____
Payments for child support or alimony (monthly)	\$ _____
Daycare/education for children, care for elderly or disabled, etc.	\$ _____
Regular expenses from operation of a business, profession or farm (attach detailed statement) or other expenses (specify) _____	\$ _____

**THE NEW BANKRUPTCY LAW** requires that all individuals filing for bankruptcy go through a

means test to determine if they qualify for chapter 7 (straight bankruptcy) or chapter 13 (payment plan). Our case evaluation process will help determine the best course of action to take and if you should file a chapter 13 payment plan or a chapter 7 straight bankruptcy. We specialize in Chapter 7 bankruptcy and Chapter 13 debt consolidation. Most people will still be eligible to file bankruptcy under the new law and we will help you resolve your debt issues in the best possible way. Bankruptcy will still be the best option to cancel or consolidate debt for many people with debt problems. Chapter 7 can cancel most debts without paying anything (if you qualify and with some exceptions). Chapter 13 payment plans dramatically reduce payments, cancel interest, and can pay a portion of the debt (instead of full payment) and is much more reasonable than trying to pay off debts on your own.

David Andersen is Board Certified in Consumer Bankruptcy Law and specializes in debt relief for individuals and families. In order to become Board Certified, the attorney must pass a rigorous test and demonstrate extensive knowledge and expertise in this field of law. David Andersen has represented thousands of clients, having started practicing in 1979 after graduating from Wayne State University Law School with Honors.



Member: National Association of Consumer Bankruptcy Attorneys



#### **FREE APPOINTMENT OR CASE EVALUATION:**

½ hour consultation with this office is free. Case evaluation is when we analyze your financial situation in detail to determine if you qualify for chapter 7, chapter 13, or other option, and costs \$200. If possible, bring \$200 (cash or bank money order) so that a case evaluation can be done and will reduce the money needed to start your case. If you cannot afford to pay for case evaluation, you are welcome to ½ hour free. Please note: if you own a business, have a medium to high income, have large debts, or own property, a case evaluation is needed to give proper advice about how bankruptcy will affect you. **Attorney fees vary from case to case and are not quoted before a case is evaluated.** Fees will vary depending which chapter is chosen, level of income, how much debt is involved, and whether you own a home, property, vehicles, a business, and other assets. Some fees may be put into a payment plan under chapter 13 debt consolidation.

#### **HELPFUL DOCUMENTS FOR REVIEW OF YOUR CASE (bring if possible):**

VEHICLE TITLES, VEHICLE PURCHASE AGREEMENTS

PROPERTY OWNERS: bring PROPERTY TAX STATEMENT, APPRAISAL if you have had your property appraised, DEED (Warranty Deed or Quitclaim Deed from the prior owner), MORTGAGE documents (or land contract), MOBILE HOME TITLE

DIVORCE JUDGMENT if divorced

CHILD SUPPORT ORDER if you pay or receive support

**LAST WAGE STUB OR PAYMENT ADVICE FROM EMPLOYER** and last TAX RETURN.

## IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

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 helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine. 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 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 called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to 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 will have to attend the required first meeting of creditors 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 with 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 will want to find out what should be done from 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 attorneys, not bankruptcy petition preparers, can give you legal advice.