



THE LAW OFFICES OF
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ATTORNEY AT LAW

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Attached to this letter you will find an Interview Form (Bankruptcy Evaluation Form). Complete the form in as much detail as you can. Please remember the following:

1. **Cases before the Bankruptcy Court today are needs based. In other words you must show in your petition that you qualify to file a Chapter 7. The Court makes this decision based on your income and expenses.**
2. Provide accurate information concerning your income and expenses.
3. Provide accurate information concerning your property since this can impact whether or not you get to keep your property.
4. **SEND THE COMPLETED FORM TO US AT:**

MAIL:

Gregory Kornegay
P.O. Box 900
Wilmington, N.C. 28402; or

FAX: (910) 763-5677; or

EMAIL: gkornegay@aol.com

Sincerely,

GREGORY K. KORNEGAY

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myattorneygreg.com

Bankruptcy Evaluation

Today's Date _____ Total Number of People Living in Your Household _____

Your Name _____

Name of Spouse (if applicable) _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____ Cell Phone _____

Email Address _____

INITIAL INTAKE FORM

Please answer the following "yes" and "no" questions. All information will be kept in the strictest confidence.

Do you own a home or other real estate?	<input type="radio"/> YES	<input type="radio"/> NO
Are you behind in your mortgage payments?	<input type="radio"/> YES	<input type="radio"/> NO
If so, how many months are you behind?	_____	Months
Do you own a mobile home?	<input type="radio"/> YES	<input type="radio"/> NO
Do you receive bonuses at your work?	<input type="radio"/> YES	<input type="radio"/> NO
Do you receive commissions or tips at your work?	<input type="radio"/> YES	<input type="radio"/> NO
Do you own any cars, motorcycles, vans, RVs or other vehicles?	<input type="radio"/> YES	<input type="radio"/> NO
if so, how many vehicles do you own outright or make payments on?	_____	Vehicles
Have you filed all of your income tax returns for this year and the past 3 years?	<input type="radio"/> YES	<input type="radio"/> NO
Do you owe the IRS any past due taxes?	<input type="radio"/> YES	<input type="radio"/> NO
Do you owe any unpaid state taxes?	<input type="radio"/> YES	<input type="radio"/> NO
Do you owe any unpaid property taxes?	<input type="radio"/> YES	<input type="radio"/> NO
Do you owe on a student loan?	<input type="radio"/> YES	<input type="radio"/> NO
Have you borrowed money from your IRA or other retirement plan to pay bills?	<input type="radio"/> YES	<input type="radio"/> NO

Last Name _____

Have you received any cash advances within the past 3 months?	<input type="radio"/> YES	<input type="radio"/> NO
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Do you have any loans with a credit union where you work?	<input type="radio"/> YES	<input type="radio"/> NO
Are you leasing any buildings or equipment?	<input type="radio"/> YES	<input type="radio"/> NO
Does an ex-spouse have a claim against you for any reason?	<input type="radio"/> YES	<input type="radio"/> NO
Do you owe money on the purchase of jewelry, furniture or other household goods?	<input type="radio"/> YES	<input type="radio"/> NO
Have you experienced, or do you expect to experience a foreclosure or repossession?	<input type="radio"/> YES	<input type="radio"/> NO
Are you in the process of suing someone?	<input type="radio"/> YES	<input type="radio"/> NO
Does anyone want to sue you or have they already filed a lawsuit against you?	<input type="radio"/> YES	<input type="radio"/> NO
Does anyone have a claim against you due to a car accident?	<input type="radio"/> YES	<input type="radio"/> NO
Have you used your credit cards to make purchases within the past 90 days?	<input type="radio"/> YES	<input type="radio"/> NO
During the past 2 years, have you owned or had an interest in any business?	<input type="radio"/> YES	<input type="radio"/> NO
Have you ever made money on the internet selling or trading?	<input type="radio"/> YES	<input type="radio"/> NO
Have you transferred any property with a retail value of \$600 or more within the past 4 years? This includes homes, motor vehicles and other assets.	<input type="radio"/> YES	<input type="radio"/> NO
Have you stopped using all your credit cards?	<input type="radio"/> YES	<input type="radio"/> NO
Do you have any credit cards you want to hold on to for an emergency?	<input type="radio"/> YES	<input type="radio"/> NO
Have you ever filed bankruptcy before?	<input type="radio"/> YES	<input type="radio"/> NO
Are you behind in child support?	<input type="radio"/> YES	<input type="radio"/> NO
Do you have any payday loans you still owe money for?	<input type="radio"/> YES	<input type="radio"/> NO
Have you closed any bank accounts and left owing a balance?	<input type="radio"/> YES	<input type="radio"/> NO
Do you have any bounced checks you owe additional fees for?	<input type="radio"/> YES	<input type="radio"/> NO
Do you have any co-signers for your debts other than your spouse (if applicable)?	<input type="radio"/> YES	<input type="radio"/> NO
Have you co-signed a loan for anyone other than your spouse (if applicable)?	<input type="radio"/> YES	<input type="radio"/> NO
Have you ever been convicted of any crime?	<input type="radio"/> YES	<input type="radio"/> NO
Are you currently paying any court fines?	<input type="radio"/> YES	<input type="radio"/> NO
Are your wages currently being (or are soon to be) garnished?	<input type="radio"/> YES	<input type="radio"/> NO
Do you have any judgments against you from any lawsuits that you lost?	<input type="radio"/> YES	<input type="radio"/> NO
Do you have any lawsuits against you where the case is still pending?	<input type="radio"/> YES	<input type="radio"/> NO
Do you have CDs, stocks, bonds or other types of financial accounts?	<input type="radio"/> YES	<input type="radio"/> NO
Are you self-employed?	<input type="radio"/> YES	<input type="radio"/> NO
If so, how long have you been self-employed?	_____	Months
Are you currently drawing unemployment, retirement and/ or social security disability?	<input type="radio"/> YES	<input type="radio"/> NO

Are you only making the minimum payments on your credit cards?	<input type="radio"/> YES	<input type="radio"/> NO
Do you charge essential living expenses like groceries, gas and utilities?	<input type="radio"/> YES	<input type="radio"/> NO

Are you taking out cash advances on your credit cards to provide you with cash to pay essential living expenses?	<input type="radio"/> YES	<input type="radio"/> NO
At the end of the month, do you have to charge essential living expenses?	<input type="radio"/> YES	<input type="radio"/> NO
Are you receiving collection letters and/or telephone calls about your delinquent bills?	<input type="radio"/> YES	<input type="radio"/> NO
Are creditors threatening to sue you?	<input type="radio"/> YES	<input type="radio"/> NO
Do you avoid answering the telephone because you fear it will be bill collectors?	<input type="radio"/> YES	<input type="radio"/> NO
Do you skip paying some bills in order to have money to cover essential living expenses?	<input type="radio"/> YES	<input type="radio"/> NO
Are you continuing to get new credit cards to cover essential living expenses?	<input type="radio"/> YES	<input type="radio"/> NO
Are you borrowing money from friends/family to cover your debts?	<input type="radio"/> YES	<input type="radio"/> NO

YOUR INCOME

- How much money do you bring home every paycheck (after taxes)? \$
- How often do you get paid? WEEKLY TWICE A MONTH MONTHLY EVERY 2 WEEKS
- How much money does YOUR SPOUSE bring home every paycheck (after taxes)? \$
- How often does YOUR SPOUSE get paid? WEEKLY TWICE A MONTH MONTHLY EVERY 2 WEEKS
- How much social security do you receive per month? \$
- How much child support do you receive per month? \$
- How much retirement income do you receive per month? \$
- How much additional money do you earn per month? \$

MONTHLY LIVING EXPENSES

Please provide an AVERAGE amount that your household pays PER MONTH for the following expenses.

Mortgage or rent	\$	Garbage Pick-Up	\$
Electricity	\$	Lawn Maintenance	\$
Water and sewer	\$	Pool Maintenance	\$
Home Phone	\$	Other Expenses	\$
Cell Phone	\$	Recreation	\$
Food	\$	Motor Vehicle Payment #1	\$
Clothing	\$	Motor Vehicle Payment #2	\$

MONTHLY LIVING EXPENSES (CONTINUED)

Please provide an AVERAGE amount that your household pays PER MONTH for the following expenses.

Laundry	\$	Motor Vehicle Payment #3	\$
Gasoline for Motor Vehicles	\$	Student Loan	\$
Home Insurance	\$	Furniture Payment	\$
Life Insurance	\$	Jewelry Payments	\$
Auto Insurance	\$	Boat and RV	\$
Income Taxes (not deducted from paycheck)	\$	Child Care	\$
Real Estate Taxes (not included in mortgage payment)	\$	Infant Expenses	\$
Past Due Taxes	\$	Payments to family member	\$
How much money do you spend paying credit cards every month?			\$
What specific debts are you having the most difficult time with?			
Do you expect to lose your job any time soon?			<input type="radio"/> YES <input type="radio"/> NO
Do you expect your income or expenses to change in the near future?			<input type="radio"/> YES <input type="radio"/> NO
Are you paying expenses for someone other than your legal dependent(s)?			<input type="radio"/> YES <input type="radio"/> NO
What goal would you like to achieve by hiring this law firm to represent you?			

Debtor Signature _____

Date _____

Spouse Signature _____

Date _____