

The Law Office of Sherry. L. Johnson

Attorneys At Law
Sherry L. Johnson, JD

(Attorney Use Only) Joint: Y/N CH: 7/13 PMT: Rush: Y/N

Date: ____/____/____

Your Name: _____ Social security # ____ - ____ - ____
Address: _____ Date of Birth: ____/____/____
City, St. Zip: _____ Cell Phone: (____) _____
Email: _____ Home/Work Phone: (____) _____
Employer: _____ For How Long? ____ Year(s) ____ Month(s)
Address: _____ Rate of Pay: \$ _____
Job title: _____ Gross Pay/mo: \$ _____
Paid Every: Week ____ 2 Weeks ____ Twice per month ____ Month ____ Take Home/mo: \$ _____
Do you have any other jobs or receive any other income? Yes ____ No ____

Marital Status: Married ____ Divorced ____ Separated ____ Single ____ Others in House? Yes/No (circle)

Spouse Name: _____ Social security # ____ - ____ - ____
Address: _____ Date of Birth: ____/____/____
City, St. Zip: _____ Cell Phone: (____) _____
Email: _____ Home/Work Phone: (____) _____
Employer: _____ For How Long? ____ Year(s) ____ Month(s)
Address: _____ Rate of Pay: \$ _____
Job title: _____ Gross Pay/mo: \$ _____
Paid Every: Week ____ 2 Weeks ____ Twice per month ____ Month ____ Take Home/mo: \$ _____
Do you have any other jobs or receive any other income? Yes ____ No ____

In the past 2 years have you or anyone in your house received any of the following? (check all that apply)

____ Criminal Restitution ____ Food Stamps ____ Unemployment ____ Rent Income
____ SS/Pension ____ Utility Assistance ____ Retirement Income ____ Employee bonus
____ Disability ____ TANF ____ Child support/Alimony ____ Other _____
None _____

In the past 1 year have you or anyone in your house been involved in any events below? (check all that apply)

____ Garnishment ____ Repossession ____ Been Sued or Suing Another ____ Return of Collateral
____ Closed Bank Account ____ Losses from Fire/Theft/Gambling ____ Foreclosure
____ Criminal Prosecution ____ Deed in Lieu of Foreclosure None ____ None

How did you hear about our firm? AT&T Yellow Pages ____ Internet ____ Friend ____ Other ____

Yes ____ No ____ Have you or your spouse filed bankruptcy before?

Yes___ No___ Have any liens been filed against you or your property?

Yes___ No___ Are you or your spouse obligated to pay alimony or child support?

Yes___ No___ Do you or your spouse have other debts arising from a divorce?

Yes___ No___ Do you or your spouse owe money for taxes?

Yes___ No___ Have you failed to file your taxes for ANY of the last 4 years (15, 16, 17, and 18)?

Yes___ No___ Are you or your spouse holding property for someone?

Yes___ No___ Do you or your spouse have any leases/contracts? (Timeshares/furniture/apartment, etc)

Yes___ No___ Has anyone co-signed with you on any of your current debt?

Yes___ No___ Does anyone owe you or your spouse money?

Yes___ No___ Do you have a basis to sue anyone?

Yes___ No___ Have you borrowed money against your life insurance?

Yes___ No___ Have you already or do you or your spouse expect to receive an inheritance?

Yes___ No___ In the past **90 days** have you paid any creditor more than \$600.00?

Yes___ No___ In the past **90 days** have you done a balance transfer (transfer balance to credit card)?

Yes___ No___ In the past **1 year** has a family/friend received more than \$200.00 from you or your spouse?

Yes___ No___ In the past **1 year** have you or your spouse paid for debt/credit counseling?

Yes___ No___ In the past **1 year** have you or your spouse had a safe deposit box?

Yes___ No___ In the past **1 year** have you paid for any debt consolidation?

Yes___ No___ In the past **2 years** have you or your spouse transferred any property out of your name?

Yes___ No___ In the past **6 years** have you or your spouse owned or been partner in a business?

Yes___ No___ In the past **3 years** have you and your spouse moved residences? (If **Yes**, list addresses below)

Address

Dates at address

On average, approximately how much do you spend per month for the following (doesn't have to be exact):

Mortgage/Rent_____	Gas for Home_____	Child Support _____	Groceries _____
Cell Phone _____	Water/Sewer _____	Childcare _____	Dinning Out _____
Home Phone _____	Home Repairs_____	Alimony _____	Clothing _____
Cable TV _____	Life Insurance_____	Gas for Cars _____	Dry Cleaning_____
Internet _____	Home/Rent Insurance_____	Auto Insurance_____	Charity/Tithe_____
Electricity _____	Heath Insurance_____	Medications _____	Other _____

Please note all Bank accounts for you and your spouse, whether it's a joint account, and the current balances:

____None

Place a check if you **OWN OR ARE PAYING FOR** any of the following (check all that apply):

____Furniture

____TVs/Electronics

Place a check if you owe any of the following debts (Check all that apply):

[illegible]

BANKRUPTCY INFORMATION SHEET

BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET PROVIDES YOU WITH GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.

WHEN YOU FILE BANKRUPTCY

You can choose the kind of bankruptcy that best meets your needs (provided you meet certain qualifications):

Chapter 7 — A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the State where you live and applicable federal laws.

Chapter 13 — You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors and make sure you live up to the terms of your repayment plan.

Chapter 12 — Like Chapter 13, but it is only for family farmers and family fishermen.

Chapter 11 — This is used mostly for businesses. In chapter 11, you may continue to operate your business but your creditors and the court must approve a plan to repay your debts. There is no trustee unless the judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property.

If you have already filed bankruptcy under chapter 7, you may be able to change your case to another chapter.

Your bankruptcy may be reported on your credit record for as long as ten years. It can affect your ability to receive credit in the future.

WHAT IS A BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?

One of the reasons people file bankruptcy is to get a "discharge." A discharge is a court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you **cannot** discharge debts for—

Most taxes

Child support

Alimony

Most student loans

Court fines and criminal restitution; and

Personal injury caused by driving drunk or under the influence of drugs

The discharge only applies to debts that arose before the date you filed. Also, if the judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible the debt will not be discharged. The judge can also deny your discharge if you do something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a court order.

You can only receive a chapter 7 discharge once every eight years. Other rules may apply if you previously received a discharge in a chapter 13 case. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement (see below) or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

WHAT IS A REAFFIRMATION AGREEMENT?

Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay that debt, you must sign and file a reaffirmation agreement with the court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or any other law. Reaffirmation agreements--

- must be voluntary
- must not place too heavy a burden on your family
- must be in your best interest
- can be cancelled anytime before the court issues your discharge or within 60 days after the agreement is filed with the court, whichever give you the most time.

If you are an individual and you are not represented by an attorney, the court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the court approves it.

If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

IF YOU WANT MORE INFORMATION OR HAVE ANY QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.

The Law Office of Sherry L. Johnson

ConsumerDebt.Macon@gmail.com

CONSUMER DEBT • BANKRUPTCY • DIVORCE

PLEASE DELIVER THE FOLLOWING DOCUMENTS BY EMAIL OR FACSIMILE TO OUR OFFICE PRIOR TO YOUR NEXT APPOINTMENT

_____ A statement of each of your creditors or a credit report. (We can request for \$25.00 or \$50.00 for two)

- | | | |
|---|------------------|------------------|
| •Credit Cards | •Court Judgments | •Loan Companies |
| •Medical Bills | •Law Suits | •Furniture Bills |
| •1 nd & 2 nd Mortgage | •Alimony | •Title Pawn |
| •Car Note | •Child Support | •Leases |
| •Collection Amount | •Tax Debt | |
| •Anyone You Owe!!! | | |

_____ 2018 & 2017 Tax Returns

(Free transcripts available online <https://www.irs.gov/individuals/get-transcript> or by appointment with the IRS located in Sun Trust building on the corner of Cherry St. and 2nd St.)

_____ Current Bank Statement(s) (checking, savings, money market, retirement accounts)

_____ Pay stubs for 60 days prior to filing date AND the first paycheck you received in _____

_____ Pre-Bankruptcy-Filing Credit Counseling Certificate (\$15 fee). Course takes 90 minutes)

- Either call (800) 210-0522 or visit to **www.AccessBK.org** to get your certificate
- Use attorney code **SLJ1234** and choose Middle District of Georgia as your district

Required Payment:

- Chapter 7:** Chapter 7 filers must make first payment of \$410.00 before filing; \$39.00 of this payment will be applied toward your \$335.00 court fee. The second \$410.00 is due before your 30 day creditor's meeting. All of this payment is attorney fees. The last \$410.00 payment is due 60 days after filing. \$296.00 of this payment is applied and should finish your court cost. Alternatively, you can make a one-time payment of \$1030.00.
- Chapter 13:** Chapter 13 filers must pay \$310.00 court for court fee. This should be paid in full at our office before filing to insure your later income can be applied to the Chapter 13 payment. However, it may be paid in installments beginning with \$40.00 and leaving \$270.00 due within 45 days. **Remember**, filing fees are due in addition to your Chapter 13 plan payment. The first payment in a Chapter 13 plan is due and should be made within 30 days of filing the plan, which is always before the creditors meeting.

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