

The Law Office of  
*Michelle R. Nobile*

36 West Main Street  
707 Executive Building  
Rochester, New York 14614

Admitted in Pennsylvania & New Jersey

Telephone: 585-546-5964  
Fax: 585-546-5966

1. How many people live in your home (including yourself?) \_\_\_\_\_ Please list each person's full name starting with your name: \_\_\_\_\_
2. Which people in your home earn an income besides yourself? \_\_\_\_ What is their relationship to you? \_\_\_\_
3. What was your approximate average income (per month) for the last six months (not including this month)?  
(Add up all sources: employment, child support, unemployment, etc. BEFORE TAXES and other deductions are taken out, then divide by 6)  
Please look at all pay stubs from six months ago to the end of last month, even if it includes bonuses, and list each pay date and the amount of your pay check before any deductions. Please also list any other income during that time and the source of that income (maintenance, child support, unemployment, workers compensation, part time jobs, bonuses, interest or dividends, etc.)  
\$ \_\_\_\_\_
4. Do you now, or have you in the last six years, owned a business (regardless of whether a DBA or not?) (this includes selling Avon, Amway, etc.) \_\_\_\_ yes or \_\_\_\_ no
5. Please list all of the people, companies, or any other entity to whom you owe money and the amounts you owe them – EVEN if you are paying them on time. (ex. Sears \$1,297.82; brother in law \$2,500.00; RG&E \$1,000.00)  
Creditor: Payoff amount: \$  
Creditor: Payoff amount: \$  
Creditor: Payoff amount: \$  
Creditor: Payoff amount: \$  
(add more lines as needed)  
- Have you borrowed money from or charged anything from any of the above creditors within the last three months? \_\_\_\_ yes or \_\_\_\_ no If yes, for what? \_\_\_\_ (please specify if you took a cash advance)  
- Do you have any loss carry overs which you expect to deduct on your future income tax returns? \_\_\_\_ yes or \_\_\_\_ no  
- Do you expect to receive an inheritance from someone you know is very sick or likely to die within the next six months? \_\_\_\_ yes or \_\_\_\_ no
6. Did you ever borrow money or use a credit card to pay your Federal or State income tax? – this question is VERY important! \_\_\_\_ yes or \_\_\_\_ no (if you answered yes, and you STILL owe money to that creditor, please list the tax year for which the payment was made AND the approximate date you charged the tax you owed) \_\_\_\_
7. Do you own a home **or** any other real property (land?) \_\_\_\_ yes or \_\_\_\_ no. If yes, please describe each parcel and the assessed or appraised value of each.  
Description of home/real property: \_\_\_\_ appraised value: \$ \_\_\_\_ Payoff amount of mortgage: (not the monthly payment,) \$ \_\_\_\_.
8. Do you own any real property besides the house you live in? \_\_\_\_ yes or \_\_\_\_ no
9. Do you have any judgments against you? (a judgment is taken after you have been sued and the person who sued you won in court.)
10. Please describe all of the cars that are titled to you (year, make model, resale value (see kbb.com) as well as the total amount you owe on each)  
CAR (year, make, and model:) \_\_\_\_ Resale Value: \$ \_\_\_\_ TOTAL Payoff amount (not monthly payment) \$ \_\_\_\_ Did you finance this car LESS than 910 days ago (two and a half years ago)? \_\_\_\_ yes or \_\_\_\_ no (Ch. 13 only: Please obtain a copy of your financing contract if you decide to file.)
11. Have you received your tax refund for last year yet? (2006 taxes?) \_\_\_\_ yes or \_\_\_\_ no If yes, how much were your Federal and State refunds?  
Please answer this question ONLY if you have NOT filed OR received your refund for last year: How much was or will your State refund be? \$ How much was or will your Federal refund be? \$ \_\_\_\_
12. Do you owe anyone child support or spousal support arrears? \_\_\_\_ yes or \_\_\_\_ no. If yes, how much? \_\_\_\_
13. Are you currently behind in any mortgage, second mortgages, Home Equity payments? \_\_\_\_ yes or \_\_\_\_ no. If yes, how much for each? (Please don't answer \$xxx for three months, instead call your lender and get a total figure) \$ \_\_\_\_
14. Are you currently behind on any utility payments? \_\_\_\_ yes or \_\_\_\_ no. If yes, which utility(ies) and how much for each? \_\_\_\_
15. What is the main reason you are considering filing for bankruptcy? \_\_\_\_
16. What is your approximate monthly income, after taxes are taken out? \$ \_\_\_\_  
How frequently are you paid? (weekly, biweekly, twice a month) How much is your average take home pay? \$
17. What is the total amount you spend each month on the total of: 1st and 2nd mortgage or rent: \$ , home repair: \$  
, daycare \$ , child support \$ , car payments \$ , car use/repair (gas, repairs, tolls, parking) \$  
, car ins. \$ , Health ins \$ , RGE \$ , Phone \$ , water-city \$ , water-county \$ , Food \$  
, clothing \$ , tuition \$ , Dr co-pays \$ , Prescriptions \$ , bank fees \$ , hair cuts \$  
, laundry \$ , cable \$ , and other entertainment \$ ?  
TOTAL MONTHLY EXPENSES \$ \_\_\_\_ (please add and total)
18. Have you ever filed for bankruptcy before? If yes, what year did you file? \_\_\_\_ yes or \_\_\_\_ no How did your case close? (ex. discharged, dismissed, etc?) \_\_\_\_

Home and work phone numbers and the times you will be at each. I prefer that you call me once you have sent back the retainer (attached) and this email with your answers. I usually can stop what I am doing to take the call and I am often available to take calls after 5:30 p.m.