

PLEASE ESTIMATE THE AMOUNT YOU OWE ON THE FOLLOWING:

Student Loans: _____ Are they deferred? ___ Defaulted? ___ Or due and payable? ___

Federal Income Taxes: _____ For what tax years? _____

State Income Taxes: _____ For what tax years? _____

Have you filed all of your income tax returns that are due? Yes or No

If not, for what years are tax returns due? _____

Have you paid your property taxes? Yes or No

If not what years are property taxes due? _____

Are you current on any and all domestic support obligations (CHILD SUPPORT, ALIMONY, PROPERTY SETTLEMENT PAYMENTS, ETC)? Yes or No

If not, what and how much? _____

Do you owe on NSF Checks? Yes or No Are they to merchants (like Walmart, Grocery Store, etc.) or to Check Cashing Places? Tell us who they are to: _____

Do you OWN or are you BUYING any LAND, REAL ESTATE, TIME SHARES, CONDOMINIUMS, OIL, GAS, MINERAL OR TIMBER RIGHTS OR HAS SOMEONE DIED THAT MIGHT LEAVE YOU OR HAS LEFT YOU ANY HEIR PROPERTY? Tell us about all property you own or have any interest in (even if it is owned jointly with other persons.) _____

YOUR HOME: What is the value of your home (your best estimate): _____

Do you claim homestead exemption? _____ Is there a mortgage? Yes or No

What mortgage company? _____ How much do you owe? _____

What is the monthly payment? _____ Are you behind? Yes or No How many months? _____

RENTAL PROPERTY:

Is there a mortgage? Yes or No What mortgage company? _____

How much do you owe? _____ What is the monthly payment? _____

Are you behind? Yes or No How many months? _____

Timeshares or Condominiums? Oil, Mineral, or Timber Rights? Heir Property?

Is there any other land or real estate that you have interest in? You must tell us everything.

TELL US ABOUT ALL YOUR VEHICLES (cars, trucks, motorcycles, four-wheelers, boats, motors, trailers, campers, motor homes, mobile homes, travel trailers, utility trailers, collector cars and all others!)

Tell us about all of them even if you do not have a loan against them. Tell us all of them even if you think there is not a car loan, but you put up the title at a finance company to borrow money.

1st Vehicle: Year: _____ Make: _____ Model: _____ Miles: _____

I am: buying or leasing

I own it and have the title or I own it and put the title up for collateral at: _____

I owe (payment): _____ to _____

I financed it (got the loan) on or about what date? _____

I financed it for _____ months and still owe _____ months. I owe a total balance of _____.

Are you behind in your payments? Yes or No If yes, how many months? _____

2nd Vehicle: Year: _____ Make: _____ Model: _____ Miles: _____

I am: buying or leasing

I own it and have the title or I own it and put the title up for collateral at: _____

I owe (payment): _____ to _____

I financed it (got the loan) on or about what date? _____

I financed it for _____ months and still owe _____ months. I owe a total balance of _____.

Are you behind in your payments? Yes or No If yes, how many months? _____

3rd Vehicle: Year: _____ Make: _____ Model: _____ Miles: _____

I am: buying or leasing

I own it and have the title. or I own it and put the title up for collateral at: _____

I owe (payment): _____ to _____

I financed it (got the loan) on or about what date? _____

I financed it for _____ months and still owe _____ months. I owe a total balance of _____.

Are you behind in your payments? Yes or No If yes, how many months? _____

DO YOU OWN ANY OTHER VEHICLES?

Mobile Home, Motor Home, RV, 3 Wheeler, 4 Wheeler, Camper, Motorcycles, Boat, Motor, Trailer, or Other? If so:

Item: _____ Value: _____ Loan Amount: _____ to _____ Payment: _____ Financed on: _____

Item: _____ Value: _____ Loan Amount: _____ to _____ Payment: _____ Financed on: _____

Item: _____ Value: _____ Loan Amount: _____ to _____ Payment: _____ Financed on: _____

DO YOU OWN ANY OTHER ASSETS?

Think about jewelry, savings accounts, Certificates of Deposit, Investment Accounts, stocks, bonds, gold, diamonds, silver, collectible dolls, Beanie Babies, dog or horse that you breed for money, accounts payable to you, AND ESPECIALLY ANY PENDING LAWSUITS OR OTHER CLAIMS IN WHICH YOU ARE THE CLAIMANT (LIKE WORKERS COMPENSATION, CLASS ACTION SUITS, DRUG OR SIMILAR CLAIMS) List Everything! _____

IRA's & 401K's: _____

BANK ACCOUNTS:

Where do you do your banking business right now? (List name, type, and account number)

How many accounts do you have with your names on them? _____

Do you owe this (or these) banks any money, including any Over Draft Line of Credit? Y or N

Which ones? _____

SECURED LOANS: List here every finance company, furniture account, major purchase account (like appliances, computers, stereos, and similar purchases.) These would include Best Buy, Radio Shack, Lowe's, Home Depot, Rhodes Furniture, Republic Finance, American General, Citifinancial, Central Finance, CMB Finance, and all other similar accounts.

List anyone who has collateral securing an account, even things like your TV, Stereo, electronics, fishing equipment, guns or other personal property.

WHO IS THE CREDITOR? (Who do you owe?)	WHAT IS THE BALANCE?	I GOT THE LOAN ON WHAT DATE?	MONTHLY PAYMENT?	MONTHS BEHIND?
---	-------------------------	---------------------------------	---------------------	-------------------

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

UNSECURED LOANS: List here all accounts such as, VISA, MasterCard, clothing accounts, medical bills, charged off accounts, repossessed vehicles, signature loans, overdraft line of credit on your checking account, any claims against you because of an auto accident and all other similar accounts or claims.

CREDITOR	TYPE OF DEBT	PAYMENT	BALANCE	MONTHS BEHIND
----------	--------------	---------	---------	---------------

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

HAVE YOU MADE ANY RECENT CHARGES ON THESE ACCOUNTS OR MADE ANY PURCHASES OF LUXURY GOODS OR SERVICES (LIKE TRIPS OR JEWELRY)? _____

ARE ANY OF YOUR DEBTS CO-SIGNED? This means is someone else responsible on any of your debts with you OR have YOU co-signed for someone else and you are responsible for their debt.

Yes or No If yes, what are the debts: _____ Who is the co-signer? _____

ARE YOU BEING GARNISHED? (Or have you been notified that you are about to be?)

Yes or No By whom? _____

Have your wages ever been garnished? Yes or No By whom? _____

How much did they take from your pay? _____

DO YOU HAVE ANY JUDGEMENTS AGAINST YOU? Yes or No

Who has the judgment? _____ We will need a copy of the judgement!!

DO YOU HAVE ANY LAWSUITS PENDING AGAINST YOU RIGHT NOW? Yes or No

If so, who is suing you? _____

HAVE YOU EVER BEEN SUED? Yes or No By whom? _____

HAVE YOU SOLD OR GIVEN AWAY ANY PROPERTY WITHIN THE LAST TWO (2) YEARS TO ANYONE OR WITHIN THE LAST SIX (6) YEARS TO ANY FAMILY MEMBER OR FRIEND?

(This includes any Real property such as land, homes, rental property, condos, timeshares, etc. and personal property like cars, boats, money, bank accounts, or anything else. Please tell us EVERYTHING!) _____

Have you paid any money (or repaid a debt) to any family member within the last two years?

Are you obligated on any domestic support obligation? This means do you owe anybody or been ordered to pay anybody any child support or alimony? Yes or No

If yes, we need the name and address of the person or state agency or whoever you are paying the support to. _____

TELL US ABOUT YOUR INCOME AND EXPENSES: You may estimate, but try to be as accurate as possible.

NOTE: The first column is for your estimates, the second column will be used by us to adjust for what the court allows!

ESTIMATED MONTHLY INCOME FROM ALL SOURCES

	Your Estimates	Office Use Only
Your MONTHLY take home pay	\$ _____	\$ _____
Spouse's MONTHLY take home pay	\$ _____	\$ _____
Other MONTHLY take home pay		
Part time job	\$ _____	\$ _____
Social Security	\$ _____	\$ _____
Retirement or Pension	\$ _____	\$ _____
Child Support or Alimony	\$ _____	\$ _____
Other	\$ _____	\$ _____
TOTAL MONTHLY HOUSEHOLD INCOME:		\$ _____

**MS Median	1 Person	2 People	3 People	4 People	Ea. Addl.
Family Income	\$28,382	\$36,950	\$41,620	\$47,620	\$6,300

ESTIMATED MONTHLY EXPENSES	Your Estimates	Office Use Only
Rent	\$ _____	\$ _____
Mortgage Payment	\$ _____	\$ _____
Mobile Home or Trailer Note	\$ _____	\$ _____
Mobile Home Lot Rent	\$ _____	\$ _____
Average Electric Bill	\$ _____	\$ _____
Average Gas (Entex or Willmut or similar) Bill	\$ _____	\$ _____
Average Water and Sewer Bill	\$ _____	\$ _____
Average Garbage Fees	\$ _____	\$ _____
Average Telephone Bill	\$ _____	\$ _____

Home Maintenance	\$ _____	\$ _____
Food	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Laundry and Dry Cleaning	\$ _____	\$ _____
Medical and Dental Expenses	\$ _____	\$ _____
Newspapers, Books, Magazines, Entertainment, etc.	\$ _____	\$ _____
Vehicle Insurance	\$ _____	\$ _____
Home Insurance (if not included in mortgage)	\$ _____	\$ _____
Life Insurance	\$ _____	\$ _____
Health Insurance	\$ _____	\$ _____
Other Insurance (Dental, Burial, Cancer, etc)	\$ _____	\$ _____
Property Taxes (if not included in mortgage)	\$ _____	\$ _____
Child Support	\$ _____	\$ _____
Alimony	\$ _____	\$ _____
Day Care or Child Care	\$ _____	\$ _____
1 st Car Payment	\$ _____	\$ _____
2 nd Car Payment	\$ _____	\$ _____
Gasoline and Car Expenses	\$ _____	\$ _____
Annual Car Tag Cost (divided by 12 for monthly)	\$ _____	\$ _____
Cable or Satellite	\$ _____	\$ _____
Church Tithes (we must have proof)	\$ _____	\$ _____
Miscellaneous/Other	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
TOTAL MONTHLY EXPENSES:	\$ _____	\$ _____

Please return this questionnaire to the receptionist and provide a picture identification and proof of your social security number. Thank you very much for selecting our office to be of service to you! We appreciate your confidence!

PLEASE BRING THE FOLLOWING DOCUMENTS TO YOUR INITIAL CONSULTATION APPT!

(Without these, Mr. Lord will be unable to see you and we will have to reschedule .)

- COPIES of your four (4) most recent Federal and State Tax Returns
- COPIES of bank statements for ALL accounts for the past six (6) months
- COPIES of paystubs for ALL working members of the household for the past six (6) months (if no paystubs, a payroll printout, SS Award Letter, etc.)

You MUST bring COPIES of these documents.

Do NOT bring the originals.

Thank you!!!