

# SOSNA LAW OFFICES, PLLC

www.sosnalaw.com

**Michael B. Sosna**  
**Attorney at Law**

Ahoskie Office:  
304 West Sunset Street  
Ahoskie, NC 27910  
(252) 209-8515

Main Office:  
3031 Zebulon Road  
Rocky Mount, NC 27804  
(252) 937-3027  
Fax: (252) 937-3028  
office@sosnalaw.com

**Palmer E. Huffstetler, III**  
**Attorney at Law**

Roanoke Rapids Office:  
1111 Roanoke Avenue  
Roanoke Rapids, NC 27870  
(252) 937-3027

## ***BANKRUPTCY INTERVIEW QUESTIONNAIRE***

FULL NAME(S): \_\_\_\_\_ DATE: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

PHONE NUMBERS: (M) Home: \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_

(F) Home: \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_

Marital Status: (circle one) Married Divorced Separated Widow/er Single

MAILING ADDRESS: \_\_\_\_\_

\_\_\_\_\_

COUNTY: \_\_\_\_\_

EMAIL ADDRESS(ES): \_\_\_\_\_

SOCIAL SECURITY NUMBERS: Male \_\_\_\_\_

Female \_\_\_\_\_

Have you lived in North Carolina for at least the last 2 years? Yes \_\_\_\_ No \_\_\_\_

If not, how long have you lived in North Carolina? \_\_\_\_\_

Where did you live before? \_\_\_\_\_

HAVE YOU FILED BANKRUPTCY BEFORE? Yes \_\_\_\_ No \_\_\_\_

If so, what type? 7 \_\_\_\_\_ 13 \_\_\_\_\_ When \_\_\_\_\_ Where \_\_\_\_\_

LIST **ALL** REAL PROPERTY, HOUSES AND/OR MOBILE HOMES IN YOUR NAME(S) OR IN WHICH YOU HAVE AN INTEREST:

PROPERTY ADDRESS: \_\_\_\_\_

House Fair Market Value: \_\_\_\_\_ Purchase Date \_\_\_\_\_

Purchase Price: \_\_\_\_\_ Tax Value: \_\_\_\_\_

Insurance Value: \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_

House Fair Market Value: \_\_\_\_\_ Purchase Date \_\_\_\_\_

Purchase Price: \_\_\_\_\_ Tax Value: \_\_\_\_\_

Insurance Value: \_\_\_\_\_

MOBILE HOME ADDRESS: \_\_\_\_\_

Fair Market Value: \_\_\_\_\_ Purchase Date: \_\_\_\_\_

Purchase Price: \_\_\_\_\_ Tax Value: \_\_\_\_\_

Model/Year: \_\_\_\_\_ Singlewide \_\_\_\_\_ Doublewide \_\_\_\_\_

Lot Rent: \_\_\_\_\_ Land/Home Package \_\_\_\_\_ Rent To Own \_\_\_\_\_

HAVE ANY FORECLOSURES CASES BEEN FILED AGAINST YOU?

If so, when is hearing/sale scheduled: \_\_\_\_\_

AUTOMOBILES: List **ALL** motor vehicles with your name on the title, regardless of whether or not they are paid for, whether or not they are running, and whether or not someone else is driving them.

Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Miles \_\_\_\_\_ Value \_\_\_\_\_ Payment \_\_\_\_\_

Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Miles \_\_\_\_\_ Value \_\_\_\_\_ Payment \_\_\_\_\_

Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Miles \_\_\_\_\_ Value \_\_\_\_\_ Payment \_\_\_\_\_

Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Miles \_\_\_\_\_ Value \_\_\_\_\_ Payment \_\_\_\_\_

Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Miles \_\_\_\_\_ Value \_\_\_\_\_ Payment \_\_\_\_\_

OTHER PROPERTY: including real estate, heir property, boats, motorcycles, recreational vehicles, 4-wheelers, and anything else of value, whether owned by you individually or with another person.

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BANK ACCOUNTS/ CREDIT UNION ACCOUNTS (Circle whose account)

Male Female Joint: Bank/CU \_\_\_\_\_ Average Balance \_\_\_\_\_

Male Female Joint: Bank/CU \_\_\_\_\_ Average Balance \_\_\_\_\_

Male Female Joint: Bank/CU \_\_\_\_\_ Average Balance \_\_\_\_\_

Do you have an IRA/401K Plan ? Yes \_\_\_\_ No \_\_\_\_ Value? \$ \_\_\_\_\_

Do you expect to get a tax refund? Yes \_\_\_\_ No \_\_\_\_ Amount? \$ \_\_\_\_\_

**LIST PRIMARY DEBTS – CREDITORS**

**MORTGAGE:** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**2ND MORTGAGE/EQUITY LINE ::** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CAR LOAN:** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CAR LOAN:** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**TAXES** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ What years \_\_\_\_\_

**TAXES** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ What years \_\_\_\_\_

**TOTAL OF ALL CREDIT CARD DEBTS:** Amount owed \$ \_\_\_\_\_  
Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_  
Total monthly payments: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**TOTAL OF ALL MEDICAL DEBTS:** Amount owed \$ \_\_\_\_\_  
Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_  
Total monthly payments: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**BANK/ CREDIT UNION/ FINANCE COMPANY LOANS**

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_  
Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_  
Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_  
Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_  
Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_  
Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_  
Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_  
Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_  
Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**OTHER MAJOR DEBTS**

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

**CREDITOR :** \_\_\_\_\_ Amount owed \$ \_\_\_\_\_

Male \_\_\_ Female \_\_\_ Joint \_\_\_\_\_ Cosigned \_\_\_ Collateral \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Amount behind: \$ \_\_\_\_\_

## **IMPORTANT QUESTIONS**

### **PLEASE CIRCLE YES OR NO**

- Yes No Do you receive money from an annuity or a trust?
- Yes No Do you have anything in your possession that really belongs to someone else?
- Yes No Does anyone have possession of anything that belongs to you?
- Yes No Do you have any property titled in your name that really belongs to someone else?
- Yes No Have you transferred, sold, or given away any property of value within the past 12 months or put anything in someone else's name?
- Yes No Have you made any large purchases in the last 90 days?
- Yes No Have you taken out any loans or cash advances in the last 90 days, including credit cards and check cashing services?
- Yes No Have you paid back friends or relatives more than \$1,500 in the last 12 months?
- Yes No Has any creditor ever taken back, repossessed or foreclosed on your car, truck or home?
- Yes No Is anybody threatening to take your house, car or truck?
- Yes No Are you separated from your spouse or contemplating separation?  
Spouse's Full Name: \_\_\_\_\_
- Yes No Are you required to pay any debts under a Separation Agreement or Divorce Decree?
- Yes No Do estranged or ex-spouses have any claims against you?
- Yes No Do you owe any overdue child support or alimony? If so, how much? \_\_\_\_\_
- Yes No Are your wages being garnished to pay current child support? What about the overdue part?
- Yes No Did you transfer any of your property to your ex-spouse?
- Yes No Have you had any car accidents in the last 4 years that were your fault?
- Yes No Are any of your debts being paid by payroll deduction or military allotment?
- Yes No Have you given any loan company a list of your household goods?
- Yes No Have you listed any motor vehicles as collateral for a personal loan?
- Yes No Have you co-signed a loan or credit card for anyone else?
- Yes No Has anyone co-signed a loan for you?

- Yes No Has anyone put up a CD, savings account or house so you could get a loan?
- Yes No Has anyone served you with any Court papers (lawsuits) in the last 3 years?
- Yes No Does anyone have a judgment against you?
- Yes No Have you owned a business at any time in the last 3 years?
- Yes No If so, do you owe any taxes because of that business  
(sales/tax/withholding/income or employment)?
- Yes No Are there any tax returns you did not file? Which ones? \_\_\_\_\_
- Yes No Do you owe any Federal or State Income taxes?
- Yes No Do you owe any real estate taxes or personal property taxes?
- Yes No Are your wages being garnished to pay back taxes?
- Yes No Do you own any property in another County or State?
- Yes No Do you expect any gifts or inheritance in the next 12 months?
- Yes No Do you have any unpaid student loans?
- Yes No Do you have any pending Car Accident, Worker's Compensation, or other  
personal injury claims against anyone?
- Yes No Do you owe any money regarding a DWI ticket (Driving While Intoxicated)?
- Yes No Do you owe any Court ordered restitution or fines?
- Yes No Do you have any unpaid bad checks? If so, how many? \_\_\_\_ Total  
amount of checks? \_\_\_\_\_
- Yes No Do you have a life insurance policy with any cash value?
- Yes No Do you rent or lease any property?
- Yes No Are any of your payments drafted from your bank account?