

## Tommy L. Fullen and Joseph T. Townsend

Attorneys and Counselors  
5104 Stage Road, Memphis, TN 38134  
Phone: (901)386-1647 Fax: (901)386-9362  
Email: tommy@tommyfullen.com

Tommy L. Fullen

Joseph T. Townsend

---

When filing for bankruptcy please bring the following items for your consultation and be sure to fill out **ALL BLANKS** on the attached Bankruptcy Case Information Form:

1. The most recent billing statement for each creditor OR the name, correspondence mailing address, current balance and account number for each creditor;
2. For secured debts (house, car, furniture, etc.), please provide the current interest rate on the loan and the current payoff amount without interest added;
3. If you are leasing/renting, provide the name and address of the company/land-lord and what items are being leased (apartment, furniture, vehicle, etc.);
4. Provide your last six months of paycheck stubs OR a statement showing your monthly income for the last six months (wages, social security, disability, etc);
5. 1040 Tax Return for last two years; year-to-date income for current year;
6. Provide a list of your monthly living expenses (groceries, fuel, utilities, etc.);
7. If you have previously filed a Chapter 7 or Chapter 13 Bankruptcy please provide the case numbers;
8. Provide the prior addresses where you have lived for the past three years and include the dates you lived at each address;
9. Bring your Photo ID (driver's license) and social security card;
10. If you have any lawsuits, garnishments, foreclosures (any court proceedings) please provide the case information.

Your cooperation on this matter will help us file your bankruptcy in a timely manner. Thank you!

**BANKRUPTCY CASE INFORMATION FORM**

**PERSONAL/EMPLOYMENT INFORMATION**

DATE: \_\_\_\_\_

LAST NAME \_\_\_\_\_ FIRST NAME \_\_\_\_\_

Other Names Used in last 6 Years (Include Maiden Name) \_\_\_\_\_

SOCIAL SECURITY NUMBER \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

ADDRESS \_\_\_\_\_ APT # \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE # \_\_\_\_\_ MOBILE # \_\_\_\_\_ PAGER # \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

PREFERRED FORM OF COMMUNICATION? \_\_\_\_\_ EMAIL \_\_\_\_\_ PAPER MAIL \_\_\_\_\_

PLACE OF EMPLOYMENT \_\_\_\_\_

EMPLOYER'S ADDRESS \_\_\_\_\_ SUITE # \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

ADDRESS OF PAYROLL (IF DIFFERENT FROM ABOVE) \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

EMPLOYER'S PHONE # \_\_\_\_\_ FAX # \_\_\_\_\_

OCCUPATION/JOB TITLE \_\_\_\_\_

LENGTH OF TIME EMPLOYED \_\_\_\_\_

SPOUSE'S LAST NAME \_\_\_\_\_ FIRST NAME \_\_\_\_\_

Other Names Used By Spouse (Include Maiden Name) \_\_\_\_\_

SPOUSE'S SOCIAL SECURITY NUMBER \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

SPOUSE'S PLACE OF EMPLOYMENT \_\_\_\_\_

SPOUSE'S EMPLOYER'S ADDRESS \_\_\_\_\_ SUITE # \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

SPOUSE'S ADDRESS OF PAYROLL (IF DIFFERENT FROM ABOVE) \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

SPOUSE'S EMPLOYER'S PHONE # \_\_\_\_\_ FAX # \_\_\_\_\_

SPOUSE'S OCCUPATION/JOB TITLE \_\_\_\_\_

SPOUSE'S LENGTH OF TIME EMPLOYED \_\_\_\_\_

NAMES, AGES & SEX OF DEPENDENTS \_\_\_\_\_

WHY ARE YOU FILING FOR BANKRUPTCY? \_\_\_\_\_

PRIOR ADDRESSES & DATES OF OCCUPANCY (LAST 3 YEARS) \_\_\_\_\_

**PROPERTY INFORMATION**

OWN/BUYING A HOUSE? \_\_\_\_\_ FAIR MARKET VALUE \_\_\_\_\_

HOW MUCH DO YOU OWE? \_\_\_\_\_ INTEREST RATE \_\_\_\_\_

ARE YOU BEHIND ON YOUR NOTE? \_\_\_\_\_ IF SO, AMOUNT \_\_\_\_\_

RENT/LEASE AN APARTMENT OR HOUSE? \_\_\_\_\_ IF SO, NAME & ADDRESS OF LANDLORD \_\_\_\_\_

HAS LANDLORD FILED AN EVICTION? \_\_\_\_\_ IF YES, DATE \_\_\_\_\_

ARE YOU FINANCING A CAR OR FURNITURE? \_\_\_\_\_ INT. RATE \_\_\_\_\_

ARE YOU BEHIND ON YOUR CAR NOTE? \_\_\_\_\_ IF SO, AMOUNT \_\_\_\_\_

DO YOU HAVE A **PENSION, IRA, 401K, OR PROFIT SHARING PLAN**? \_\_\_\_\_ IF SO, LOCATION & AMOUNT? Husband \_\_\_\_\_ Wife \_\_\_\_\_

DID YOU GIVE A **SECURITY AGREEMENT IN HOUSEHOLD GOODS TO GET A LOAN**? \_\_\_\_\_ IF SO, NAME OF CREDITOR \_\_\_\_\_

HAVE YOU TRANSFERRED ANY PROPERTY TO A FAMILY MEMBER, FRIEND OR CREDITOR IN THE LAST 2 YEARS (either by gift or as payment for a debt owed to a family member or close friend?) EXPLAIN \_\_\_\_\_

### **DEBT/CREDITOR INFORMATION**

HAVE YOU MADE ANY MAJOR PURCHASES (OVER \$500) IN THE LAST 90 DAYS?

Creditor: \_\_\_\_\_ Item Purchased: \_\_\_\_\_ Amount: \_\_\_\_\_

HAVE YOU MADE ANY CASH ADVANCES OR BALANCE TRANSFERS ON A CREDIT CARD (\$750) IN THE LAST **70 DAYS**?

Creditor \_\_\_\_\_ Amount \_\_\_\_\_

DO YOU HAVE ANY OUTSTANDING IRS DEBT? IF SO, AMOUNT & YEAR(S) \_\_\_\_\_

HAVE YOU FILED THE MOST RECENT TAX RETURN DUE? \_\_\_\_\_

ARE THERE ANY OUTSTANDING LAWSUITS IN WHICH YOU ARE/WERE INVOLVED (either as plaintiff or defendant), JUDGMENTS, GARNISHMENTS OR WAGE ASSIGNMENTS FOR CHILD SUPPORT OR REPOSSESSIONS? EXPLAIN (Include Docket Number(s) & Attorney's Name) \_\_\_\_\_

DO YOU HAVE ANY CO-DEBTORS? \_\_\_\_\_ Creditor \_\_\_\_\_

Co-Debtor's Name \_\_\_\_\_ Relationship \_\_\_\_\_

DO YOU HAVE ANY OUTSTANDING STUDENT LOANS? \_\_\_\_\_ Amount \_\_\_\_\_

Loaner's Name: \_\_\_\_\_ Address \_\_\_\_\_

### **MISCELLANEOUS INFORMATION**

HAVE YOU FILED A BANKRUPTCY/WAGE EARNER IN THE LAST 8 YEARS? IF SO, CASE NUMBERS:

Chapter 7 Case: \_\_\_\_\_

Chapter 13/Wage Earner Cases \_\_\_\_\_

ARE THERE ANY UNEXPIRED LEASES OR CONTRACTS? \_\_\_\_\_

(For Example, Apartment Lease, Car Lease, etc.) \_\_\_\_\_

Do you want to continue (assume) the lease/contract? \_\_\_\_\_

**CURRENT MONTHLY EXPENSES**

Rent/Mortgage \_\_\_\_\_  
Utilities \_\_\_\_\_  
Telephone \_\_\_\_\_  
Food \_\_\_\_\_  
Clothing \_\_\_\_\_  
Laundry/Cleaning \_\_\_\_\_  
Medical/Dental  
(Uninsured expenses) \_\_\_\_\_  
Transportation  
(Gas, repairs/maint.) \_\_\_\_\_  
Recreation \_\_\_\_\_  
Charities \_\_\_\_\_  
Insurance: Auto \_\_\_\_\_  
                  Life \_\_\_\_\_  
                  Health \_\_\_\_\_  
                  Home \_\_\_\_\_  
Installment payments  
(IRS, student loans) \_\_\_\_\_  
Alimony \_\_\_\_\_  
Child Support \_\_\_\_\_  
Child Care \_\_\_\_\_  
Private School costs \_\_\_\_\_  
TOTAL \_\_\_\_\_

**GROSS CURRENT MONTHLY INCOME**

	<b>Debtor</b>	<b>Spouse</b>
Income	_____	_____
Overtime	_____	_____
<b>SUBTOTAL</b>	_____	_____
<b>LESS MONTHLY PAYROLL DEDUCTIONS</b>		
Taxes	_____	_____
Insurance	_____	_____
Uniforms	_____	_____
Union dues	_____	_____
Other	_____	_____
<b>SUBTOTAL</b>	_____	_____
<b>OTHER INCOME:</b>	_____	_____
Total	_____	_____
<b>TOTAL COMBINED</b>	_____	

**Annual Gross Income-Last 3 Years: HUSBAND**

**WIFE**

**SOURCE (wages, soc sec,  
pension)**

2011ytd \_\_\_\_\_  
2010 \_\_\_\_\_  
2009 \_\_\_\_\_

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

**HOW DID YOU HEAR ABOUT THIS OFFICE?**

\_\_\_\_\_ Yellow Pages \_\_\_\_\_ Television Ad \_\_\_\_\_ Current Client \_\_\_\_\_ Other: \_\_\_\_\_

**DOCUMENTS YOU BROUGHT TO TODAY’S APPOINTMENT (PLEASE CHECK)**

- \_\_\_\_\_ Pay stubs for last 6 months or written statement from employer
- \_\_\_\_\_ Most recent statement from every creditor (within last 90 days)
- \_\_\_\_\_ Filed tax return due for most recent year
- \_\_\_\_\_ Certificate of completion for pre-filing credit briefing (if available)

**REQUIREMENTS FOR FILING BANKRUPTCY**

**As a client of the Law Office of Tommy L. Fullen, Tommy L. Fullen and Joseph T. Townsend, attorneys, there are certain requirements under the new bankruptcy law that you must be advised of and understand prior to filing a bankruptcy.**

**The following information is provided to you to ensure that you are aware of those requirements. By signing below, you are acknowledging that you have been given this important information.**

**I understand the following:**

1. Truthfulness: The information I give to my attorney to include in this bankruptcy must be true. If I knowingly and fraudulently conceal assets or make a false statement in connection with this bankruptcy, I can be fined or imprisoned, or both. All information I supply is subject to examination by the Attorney General.  
**UNDISCLOSED ASSETS AND LIABILITIES CAN LEAD TO AN AUDIT BY THE U.S. TRUSTEE WHICH MAY HAVE SERIOUS REPERCUSSIONS.**
2. Credit Briefing and Debtor Education Classes
  - a. I must complete a credit briefing and give my attorney a certificate of completion.
  - b. I must complete an additional class called a “personal financial management course”, before the bankruptcy will be discharged.
3. Creditor Addresses
  - a. The addresses of any creditors listed in my bankruptcy petition must be the address used by the creditor within the last 90 days and the creditor has not given me any other address to use in the last 90 days.
  - b. If I do not give my attorney the correct address for any creditor, the automatic stay may not be in effect as to that creditor. I understand that if no automatic stay is in effect, the creditor could continue to sue me or repossess any secured property; i.e., my car or house. In other words, I would not have the protection of the bankruptcy court.
4. Tax Returns
  - a. I must give my attorney a signed copy of last year’s tax return.
  - b. If I have not filed tax returns for the last 4 years, I must do so within 120 days of filing the bankruptcy and give proof to my attorney, or my case will be dismissed.

5. Paycheck Information: I must give my attorney a copy of all pay check stubs necessary to show how much I have made each month for the last 6 months.
6. Increases in income or expenses: I must tell my attorney whether I believe my income or my expenses will go up in the next year.
7. Reaffirmation or Surrender of Property
  - a. If I am going to keep a car in a full bankruptcy (Chapter 7), I must sign a reaffirmation agreement within 60 days.
  - b. If I am surrendering a car in a full bankruptcy (Chapter 7), I must surrender it to the creditor within 60 days.
8. Education/Tuition Programs: I must tell my attorney whether I have an education retirement account or a qualified state tuition program.
9. Protection Limited by Prior Bankruptcies:
  - a. One prior bankruptcy within 1 year means that the automatic stay is only good for 30-days unless it is extended by the court.
  - b. Two prior bankruptcies within 1 year means there is no automatic stay until the court grants one by an emergency request.
10. Eviction: If my landlord has evicted me or received a judgment against me from a court prior to my filing, the bankruptcy will not stop the eviction.
12. Chapter 13 Purpose/Benefits: Chapter 13 stops harassment from creditors, stops garnishments, foreclosures, or repossessions, allows payment of debts over a 5-year period.
13. Chapter 7 Purpose/Benefits: Chapter 7 stops harassment from creditors, discharges all my unsecured debt without further payments, including any deficiency on any debt from surrender or repossession, allows me to reaffirm any secured debt on which I am current.
14. Attorney fees and filing fees: The attorney fees and filing fees for Chapter 7 and Chapter 13 are described in my bankruptcy petition.
15. Debt Relief Agency  
My attorney is a debt relief agency and I do not have to hire an attorney to file a bankruptcy.
16. Cooperation with the Court: I must cooperate and amend any schedules or provide any additional information requested by the bankruptcy court or the U.S. Trustee and if I do not cooperate fully in amending schedules and providing information, my case will be dismissed.
17. Wage Earner Payments (Chapter 13): If I do not make my wage earner payments prior to the meeting of creditors (court date), my case will be automatically dismissed.
18. Prior Bankruptcy Filings: I must tell my attorney about all the bankruptcies I have filed in the last 8 years
19. Prior Addresses: I must tell my attorney all addresses where I have lived in the last 3 years.
20. Expense Calculation: My expenses are calculated partially on actual expenses and partially on the IRS guidelines for average expenses for Tennessee and Shelby County based upon my family size.
21. **As a Debtor you have a responsibility to disclose all potential lawsuits as a Plaintiff whether it be medical malpractice, sexual harassment or Workers' Compensation claims. These types of lawsuits must be disclosed prior to the filing of the bankruptcy and once the bankruptcy is filed the Debtor has**

**the duty to advise this Law Firm to advise the court of any potential lawsuit. Failure to provide this information would cause you to lose your lawsuit.**

I have read and understand the statements outlined above regarding my bankruptcy filing.

\_\_\_\_\_  
Debtor's Signature

DATE: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

DATE: \_\_\_\_\_