

INITIAL MEETING WORKSHEET

Welcome to our office. We realize that meeting with an attorney, particularly about financial problems, is a new experience for many people. In an effort to help us to better understand *your* particular situation, we have developed this worksheet to gather needed information before you meet with the attorney. We believe this will give you an idea of the areas you will be discussing with the attorney. It will also enable the attorney to better inform you of your options.

Date: _____

Your Name: _____ Age: ____ Social Security #: _____

Spouse's Name: _____ Age: ____ Social Security #: _____

Please tell us any other names you have been known by during the last eight (8) years: _____

(Include maiden name, previous married name, name on Social Security Card or Driver's License.)

Mailing Address: _____ County: _____

Street Address (if different): _____

Telephone Numbers: _____ cell

_____ home

_____ work

E-mail Address: _____

How frequently do you check your email? _____

How long have you lived in South Carolina? _____

INCOME FROM EMPLOYMENT

Employer	How often are you paid?	Average Paycheck
Yours: _____	_____	\$ _____
Your Spouse: _____	_____	\$ _____

OTHER SOURCES OF INCOME – Please provide average **monthly** amount received.

Social Security/(Disability) \$ _____	Self-Employment \$ _____
Retirement/Pension \$ _____	Part-time Employment \$ _____
Child Support/Alimony \$ _____	Food Stamps/WIC \$ _____
Unemployment \$ _____	Other (please describe): \$ _____
Worker's Compensation \$ _____	TOTAL: \$ _____

AVERAGE MONTHLY EXPENSES

Rent/Mortgage	\$ _____	Child support/Alimony*	\$ _____
Food	\$ _____	Child Care*	\$ _____
Insurance (not deducted from pay)	\$ _____	Medical (out of pocket expenses)	\$ _____
Utilities (Electric, water, sewer, phone, internet, cable etc.)	\$ _____	Vehicle upkeep/Gas	\$ _____
TOTAL:			\$ _____

***Names and ages of dependents:** _____

VEHICLES

*Please provide all vehicles (cars, trucks, motorcycle, etc.) **owned or co-owned** by you, even if they are not currently in use or are used by someone other than yourself.*

Year	Make/Model	Name of Lienholder	Monthly Payment	Estimated Payoff	Payments remaining
_____	_____	_____	\$ _____	\$ _____	_____
_____	_____	_____	\$ _____	\$ _____	_____
_____	_____	_____	\$ _____	\$ _____	_____

****Do you have insurance coverage for all of your vehicles? Yes No**

REAL ESTATE
Personal Residence

Street Address: _____ County: _____

Date of Purchase: _____ Purchase Price: _____

Describe any major improvements to your home since date of purchase: _____

What is the current value of your home? \$ _____

What is the current county appraisal? \$ _____

<u>Name of Mortgage Co./HOA</u>	<u>Amount of Monthly Payment</u>	<u>Are Payments Up to Date?</u>		<u>Approximate Payoff</u>
1 st Mortgage: _____	\$ _____	Yes	No	\$ _____
2 nd Mortgage: _____	\$ _____	Yes	No	\$ _____
HOA Fees (if applicable): _____	\$ _____	Yes	No	\$ _____

Are Property Taxes included in your monthly mortgage payment? YES NO

Is Homeowners Insurance included in your mortgage payment? YES NO

Circle if applicable: **VA** **FHA**

Have you negotiated a Loan Modification with the mortgage holder(s)? YES NO

OTHER REAL ESTATE

Any property that you own or have ownership interest, but is not your personal residence, for example: land, heir's property, vacation property, rental property, time share, etc.

Mailing Address: _____ County: _____

Date of Purchase: _____ Purchase Price: \$ _____

What is the current value? \$ _____

Description of property: _____

How is the property used? _____

Mortgage Holder: _____ Approximate Payoff: \$ _____

OTHER REAL ESTATE

Mailing Address: _____ County: _____

Date of Purchase: _____ Purchase Price: \$ _____

What is the current value? \$ _____

Description of property: _____

How is the property used? _____

Mortgage Holder: _____ Approximate Payoff: \$ _____

MOBILE HOME

Street Address : _____

Make/Model _____ Year: _____

Width: _____ Length: _____

Mobile Home Park, if any: _____

Date of purchase: _____ Purchase price: \$ _____

Estimated current value of Mobile Home: \$ _____

Name of Lienholder	Amount of Monthly Payment	Are the Payments up to Date?		Approximate Payoff
(1) _____	\$ _____	Yes	No	\$ _____
(2) _____	\$ _____	Yes	No	\$ _____

Is the Mobile Home insured? YES NO

Do you live in the Mobile Home? YES NO

Is the Mobile Home is used as a rental property? YES NO

If yes, if please provide details: _____

Name on Mobile Home title? _____

Name of co-signer, if any? _____

CREDITOR INFORMATION

It is very important that you provide a **complete** list of **ALL** of your creditors.
(Do not include home loans or car loans on this list if you provided information on preceding pages.)

CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	APPROXIMATE BALANCE DUE	SECURITY, IF ANY

PLEASE LIST ANY CREDIT CARD CHARGES THAT HAVE BEEN MADE WITHIN THE LAST 90 DAYS

BACKGROUND INFORMATION

Bank Accounts

Name(s) of Bank	Type of Account	Balance
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Are any payments automatically drafted from your account? YES NO Any direct deposits? YES NO

Retirement Plans and/or Investments

(Please include any retirement plan, pension, ESOP, IRA, 401(k), stocks, bonds etc.)

Yours: _____

Your Spouse: _____

Have you taken out any loans against your retirement plan? YES NO
If yes... balance owed: \$ _____

Have you withdrawn funds from any of these accounts within the last year? YES NO
If yes... amount withdrawn? \$ _____ When? _____

Do you have any of the following: *(please circle all that apply)*

Term Life Insurance	Accidental Death & Dismemberment Insurance
Whole Life Insurance	Long Term Care Insurance
Disability Insurance	Other Insurance: _____

IRS/Tax Returns

Have you filed all required Federal and State Income Tax Returns? YES NO

What was the last year for which you filed? _____ Approximate filing date? _____

Amount of **refund**, if any: *Federal* \$ _____ *State* \$ _____

Amount of **liability**, if any: *Federal* \$ _____ *State* \$ _____

Amount you still **owe**, if any: *Federal* \$ _____ *State* \$ _____

BACKGROUND INFORMATION (Continued)

Marital Status/Cosigned Debts

Current Marital Status (*circle one*): Single Married Separated Widowed

Have you or your current spouse ever been divorced? YES NO *If yes, When?* _____

Are you responsible for any former marital debts? YES NO

If yes, please describe: _____

Are any of your debts cosigned or guaranteed by someone **other than** your current spouse? YES NO

If yes... Who? _____ Creditor's Name? _____

Legal Background

Have you ever filed bankruptcy? YES NO *If yes, When?* _____ In what State? _____

Are you involved in any pending legal proceedings, either as the plaintiff or as the defendant? YES NO

If yes, please explain: _____

Has anyone threatened to commence legal proceeding against you within the last year? YES NO

If yes, please explain: _____

Have you consulted with an attorney regarding **any** legal problem within the last year? YES NO

If yes, please explain: _____

Does anyone owe you money? YES NO *If yes, please explain:* _____

Household Goods and Personal Property

*(Please indicate with a ✓ if you own any of the following types of property, give a **brief description** and state the **estimated value**.)*

✓	Property Type	Description	Estimated Value
_____	Furniture		\$
_____	Jewelry		\$
_____	Clothing		\$
_____	Appliances		\$
_____	Electronics (TV, stereo, computer, gaming system, camera, etc.)		\$
_____	Hobby equipment		\$
_____	Boat/ATV./Recreational equipment		\$
_____	Firearms		\$
_____	Tools/Lawn equipment		\$
_____	Animals (used for breeding)		\$
_____	Collectibles (books, stamps, art, etc.)		\$