

FLUME & ASSOCIATES

www.SAbills.com

8700 Crownhill Blvd., Suite 502
San Antonio, TX 78209

There's One Thing Sure About Debt Problems
They Don't Go Away By Themselves!

210-930-7000
fax 210-820-3207

Thank you for completing the following form. In order for our firm to give you the best recommendation for your particular situation, please complete the entire form. If you do not know exact figures, please provide your best guess.

DATE: _____ How did you hear about us? : Internet Friend Other
: TV Phonebook Newspaper Letter
:
: Referral by: _____

NAME: _____ SPOUSE: _____

ADDRESS: _____ CITY, STATE, ZIP: _____

Date of Birth: _____ Date of Birth: _____

Do you have any children living at home? _____ How many? _____ What are their ages? _____

HOW LONG HAVE YOU BEEN LIVING IN TEXAS? _____

HAVE YOU EVER FILED BANKRUPTCY: _____ How many times? _____ When? _____ Chapter? _____

COUNTY WHERE YOU RESIDE (circle one): Atascosa, Bandera, Bexar, Comal, Dimmit, Edwards, Frio, Gonzales, Guadalupe, Karnes, Kendall, Kenedy, Kenney, Kerr, Maverick, Medina, Real, Terrell, Uvalde, Val Verde, Wilson or Zavala.

PERSONAL INFORMATION:

Your home phone: _____ Your occupation: _____
Your work phone: _____ Length of Employment: _____
Your mobile phone: _____
Your email address: _____

Spouse mobile phone: _____ Spouse occupation: _____
Spouse email address: _____ Length of Employment: _____
Spouse work phone: _____

Marital Status (circle one): Married Single Divorced Separated How long? _____

Do you own your home or do you rent? (Circle one) Rent Own (whether "paid off" or still making payments)

Are you behind in house or rent payments? (yes/no _____).....How much? \$ _____

Do you owe property taxes? (yes/no _____).....How much? \$ _____

Is your HOUSE or PROPERTY posted for foreclosure? (yes/no _____) If so, when is the sale date: _____

Do you owe the IRS? (yes/no _____).....How much? \$ _____

Do you owe on student loans? (yes/no _____).....How much? \$ _____

Do you have any insufficient funds checks outstanding? (yes/no _____).....How much? \$ _____

Are you behind in child or spousal support? (yes/no _____).....How much? \$ _____

Do you have a debt that is a joint account with someone? (yes/no _____) Who? _____

Do you have a debt that is in someone else's name? (yes/no _____) Who? _____

Has anyone signed for you on any debt? (yes/no _____) Who? _____

Have you signed for anyone on a debt? (yes/no _____) Who? _____

SECURED DEBTS – (“Secured” means if you don’t pay for it, the creditor can take it back.)

The general rule: “If you want to keep your possessions, you must continue to pay for them.”

Homes / Real Estate (List ALL real estate you own, regardless of whether there is a debt against it)

Address of your real estate/property: _____

Mortgage Co.(if any): _____ Mthly. Pmt. \$ _____

Office Use Only

Payoff/Balance Due: \$ _____ Amt. Behind: \$ _____ Value: \$ _____

Mortgage K for Deed

Is this property posted for foreclosure? _____ If so, when is the foreclosure sale date? _____

Address of your real estate/property: _____

Mortgage Co. (if any): _____ Mthly. Pmt. \$ _____

Office Use Only

Payoff/Balance Due: \$ _____ Amt. Behind: \$ _____ Value: \$ _____

Mortgage K for Deed

Is this property posted for foreclosure? _____ If so, when is the foreclosure sale date? _____

Vehicles (List ALL vehicles you own, regardless of whether there are debts against them)

Auto Creditor: _____ Year/Make _____

Balance Due \$ _____ Payments: \$ _____ Value \$ _____

PM NPM
of Pmts Behind _____

Auto Creditor: _____ Year/Make _____

Balance Due \$ _____ Payments: \$ _____ Value \$ _____

PM NPM
of Pmts Behind _____

Auto Creditor: _____ Year/Make _____

Balance Due \$ _____ Payments: \$ _____ Value \$ _____

PM NPM
of Pmts Behind _____

Auto Creditor: _____ Year/Make _____

Balance Due \$ _____ Payments: \$ _____ Value \$ _____

PM NPM
of Pmts Behind _____

Other Secured Debts – Loans for Furniture / Household goods, RVs, Motorcycles, Boats, Trailers, etc?

Creditor: _____ Collateral _____

Balance Due \$ _____ Payments: \$ _____ Value \$ _____

PM NPM
of Pmts Behind _____

Creditor: _____ Collateral _____

Balance Due \$ _____ Payments: \$ _____ Value \$ _____

PM NPM
of Pmts Behind _____

Creditor: _____ Collateral _____

Balance Due \$ _____ Payments: \$ _____ Value \$ _____

PM NPM
of Pmts Behind _____

Creditor: _____ Collateral _____

Balance Due \$ _____ Payments: \$ _____ Value \$ _____

PM NPM
of Pmts Behind _____

Are your wages now being garnished or are they about to be garnished? Yes _____ No _____

Details: _____

Do you have any judgments against you? Yes _____ No _____ Who? _____

Do you have any lawsuits against you? Yes _____ No _____ Who? _____

Do you own any lots, land or real property OTHER THAN the house you live in now? Yes _____ No _____

If so, please describe: _____

Do you have over \$500 in savings/checking accounts, CD's, stocks, bonds, or similar financial accounts? Yes _____ No _____

If so, please describe and list dollar value amount: _____

Are you self-employed? Yes _____ No _____

If so, please describe: _____

Are you currently in the process of getting a divorce, or are you separated from your spouse? Yes _____ No _____

Do you have a stockbroker's license or a securities license? Yes: _____ No _____

Have you filed all income tax returns for this year and previous years? Yes _____ No _____

If not, for what years? _____

Have you received any cash advances in the last 12 months? Yes _____ No _____

If yes, how much? \$ _____

Have you transferred the balance on a credit card to another credit card in the last 12 months? Yes _____ No _____

If yes, how much? \$ _____

Is your employer or a creditor taking any deductions out of your paycheck for loans, car payments, etc.? Yes _____ No _____

If yes, how much per paycheck? _____

Do you have any retirement loans, 401(k) loans or loans against your life insurance policy? Yes _____ No _____

If yes, how much is the monthly payment to repay those loans? _____

Do you owe anything to family, friends or business partners? Yes _____ No _____

If yes, how much? \$ _____

If yes, how much have you repaid them in the past **24** months? _____

Have sold or transferred anything worth over \$1,000 to anyone in the past **24** months? Yes _____ No _____

If yes, describe what was sold or transferred: _____

If yes, how much was it worth at the time it was sold or transferred? \$ _____

If yes, what did you receive at the time that you sold or transferred it? _____

Have you received any large amounts of money in the past **24** months? Yes _____ No _____

If yes, describe how much and when you received the money: _____

HOUSEHOLD INCOME

Office use

When do you get paid? (circle one) How much is your paycheck? (take home) \$ _____ \$ _____
Weekly Every-2-weeks Twice-a-month Monthly

When does your spouse get paid? (circle one) How much is spouse's paycheck? (take home) \$ _____ \$ _____
Weekly Every-2-weeks Twice-a-month Monthly

Other household income of any type (2nd job, child support, food stamps, rental income).....\$ _____ \$ _____

MONTHLY EXPENSES

Approximate expense amounts will be sufficient.

TYPE OF EXPENSE

DEBTOR OFFICE USE

House payment or rent..... \$ _____ \$ _____
 Lot rental or land payment..... \$ _____ \$ _____

Utilities: Electricity and heating fuel (gas/propane company)..... \$ _____ \$ _____
 Water and sewer..... \$ _____ \$ _____
 Mobile Phone..... \$ _____ \$ _____
 Telephone (land line and long distance)..... \$ _____ \$ _____
 Cable..... \$ _____ \$ _____
 Garbage pickup..... \$ _____ \$ _____
 Home Owners Association:..... \$ _____ \$ _____

Home maintenance..... \$ _____ \$ _____
 Food..... \$ _____ \$ _____
 Clothing..... \$ _____ \$ _____
 Laundry & dry cleaning..... \$ _____ \$ _____
 Prescriptions, Doctors Visits & other on-going medical or dental expenses \$ _____ \$ _____
 Transportation & car expenses (Gas/repairs/maintenance)..... \$ _____ \$ _____
 Recreation/Miscellaneous..... \$ _____ \$ _____

Insurance: House or renter's insurance (if not included in house payment)..... \$ _____ \$ _____
 Life and disability insurance..... \$ _____ \$ _____
 Health and dental insurance (not already taken out of a paycheck)..... \$ _____ \$ _____
 Car / truck insurance..... \$ _____ \$ _____
 Other insurance..... \$ _____ \$ _____

Taxes: Income tax or withholding tax payments..... \$ _____ \$ _____
 Current real estate taxes..... \$ _____ \$ _____

Other: Child care \$ _____ \$ _____
 Child support or alimony \$ _____ \$ _____
 Student loan \$ _____ \$ _____

Installment payments:

Motor vehicle: _____ \$ _____ \$ _____
 Motor vehicle: _____ \$ _____ \$ _____
 Motor vehicle / boat / RV: _____ \$ _____ \$ _____
 Rent-to-own furniture/appliances: _____ \$ _____ \$ _____
 Furniture/appliances: _____ \$ _____ \$ _____
 Furniture/appliances: _____ \$ _____ \$ _____
 Jewelry: _____ \$ _____ \$ _____
 Other: _____ \$ _____ \$ _____

FLUME & ASSOCIATES

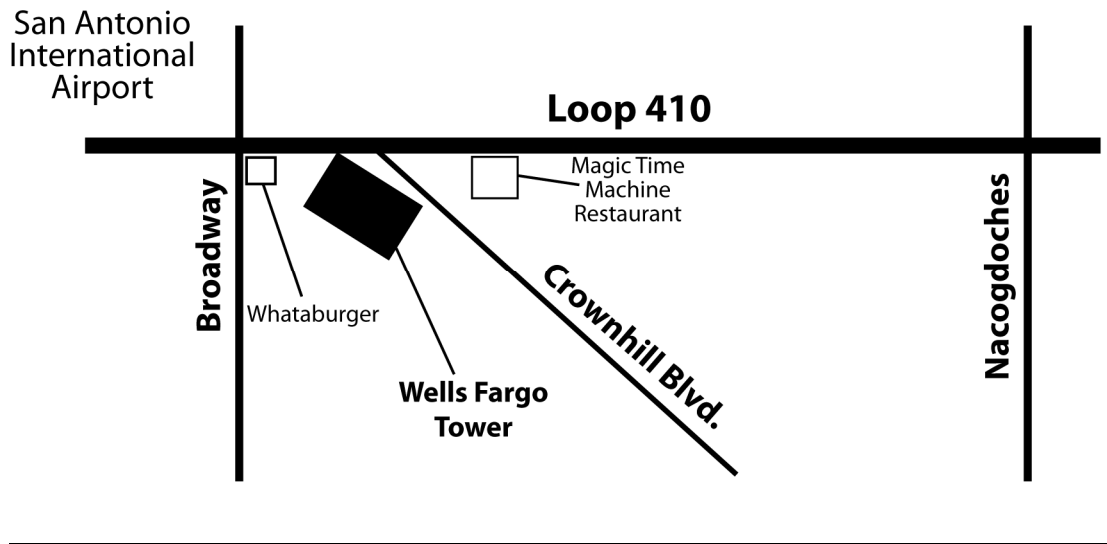
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