

SHINBAUM LAW FIRM, P.C.

DATE: _____

NAME: _____

SOCIAL SECURITY NUMBER: _____ - _____ - _____

DOB: _____

SPOUSE NAME (if filing jointly): _____

SPOUSE SOCIAL SECURITY NUMBER: _____ - _____ - _____

SPOUSE DOB: _____

PHYSICAL ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

MAILING ADDRESS (if different): _____

HOME PHONE: _____ WORK: _____

CELL PHONE: _____ E-MAIL: _____

HOW DID YOU HEAR ABOUT US?

Legal Helpers Phone Book Website Newspaper Alabama Law Center

Attorney (name) _____ Doctor (name) _____

Friend/Family Member (name) _____ Other (specify) _____

Television/TV Show _____

WHAT HAS CAUSE YOU TO GET BEHIND ON YOUR BILLS:

WE DO NOT ACCEPT PERSONAL CHECKS FOR BANKRUPTCY FEES/COST

Fax Number – (334) 263-4096 (Montgomery)

(334) 874-1084 (Selma)

CREDIT REPORT REQUEST

CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct Shinbaum Law Firm to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by Shinbaum Law Firm and the client. I understand and agree that Shinbaum Law Firm intends to use the credit report for the purpose of evaluation of my financial readiness for and the need for some legal services and for providing me with legal advice.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to Shinbaum Law Firm in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

I fully understand that any inquiry made by Shinbaum Law Firm to any credit Reporting Agency may appear on my credit as an inquiry, by whatever name the agency calls an inquiry. I further understand that the report obtained by Shinbaum Law Firm cannot be given to me and that if Credit is denied to me by the Shinbaum Law Firm, based upon my credit report that I will be provided with an appropriate notice of the denial and that I will then have the right to obtain a credit report from the credit reporting agency.

I further understand that credit reports are not always accurate and that I will not hold any credit reporting agency liable for any misinformation connected with the credit report pulled by the Shinbaum Law Firm.

In addition, in connection with determining my ability to obtain a loan:

I authorized _____ I do not authorize _____

Shinbaum Law Firm to share with potential lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessment that have been produced based upon such information. These lenders to contact me to discuss loans for which I may be eligible, and these counseling agencies my contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying Shinbaum Law Firm in writing.

I understand that all use of my credit report will be in compliance with Paragraph 604 of the Fair Credit Reporting Act (FCRA). I understand and agree that a consumer credit report may be obtained at the beginning of my counseling session and at the completion of those sessions.

My signature below authorizes the release of financial information which I have supplied to Shinbaum Law Firm for its financial counseling program. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns. Authorization is further granted to the credit reporting agency to use a photostatic reproduction of this form if required to obtain any information necessary to complete by consumer credit report.

Client's Name (Print)

Client's Signature

Client's Social Security Number

Date _____

Address: _____

Client's Name (Print)

Client's Signature

Client's Social Security Number

Date _____

Address: _____

CREDIT REPORT OPTIONS

_____ CIN CREDITOR DOWNLOAD – All 3 credit reporting agencies and Lexis Nexis Cost -- \$37.00 per individual \$74 per couple – due before signing. We have the ability to download all your creditors that have reported to a credit bureau into your case file. With this option we know how much you owe, as to the last reporting period, in seconds. The report includes accurate addresses for your creditors and your medical debt information. This report allows us to more accurately advise you.

_____ Annualcreditreport.com – We cannot pull this report for you and you must pull this report from a computer that you have access. The cost is free, provided you have not pulled a report from this source within the last year. This report will also give you accurate, but not complete information on your debts, provided creditors report regularly to a credit bureau. There are other groups similar to this one, such as Credit Karma and others, where a report can be pulled.

_____ Equifax – We can pull this report for you; however, this report cannot be shown to you. This report is pulled subject to the limitations previously agreed. This report will not show any medical providing creditors, as these creditors are coded on a credit report. These reports are often not accurate, as creditors are often omitted due to not-reporting and/or periodic reporting. This report is valuable in counseling you properly and is a vital tool in the credit industry. If we pull this report, we will be noted on your report for at least two years as having made an inquiry. In order for Shinbaum Law Firm to receive an Equifax Credit Report, I must sign and complete the authorization to obtain a Credit Report and Privacy disclosure Form previously provided to me.

Having been advised on these options, I agree to Allow Shinbaum Law Firm access to my credit report and agree to allow the Shinbaum Law Firm to pull a credit report according to the checked options.

Signature: _____ Date: _____

Signature: _____ Date: _____

Having been advised of my credit reporting options, I also understand that Shinbaum Law Firm does not maintain these reports forever and that the Shinbaum Law Firm will properly dispose of the report at anytime after the expiration of the legal services to be performed.

1. How long have you lived at your current address? _____

2. If you have lived at your current address less than 2 years, please provide your previous address:

3. Has anyone sued you? Yes No If "YES," please list the name of the party/parties that sued you.

4. Are you buying your home, or are you renting? Buying Renting

5. Are you current on your mortgage or rent payments? Yes No

6. Do you have either a vehicle loan or title pawn? Yes No

7. Are you current on your vehicle loan payment or title pawn? Yes No

8. Have you ever filed a bankruptcy case? Yes No

9. Is your name on the deed to any real property (i.e., land, buildings, homes)? Yes No

10. If you answered "Yes" to #9, please provide the following information for each piece of property:

<u>Address</u>	<u>Owned jointly or individually?</u>	<u>Amount owed</u>
_____	jointly / individually	\$ _____
_____	jointly / individually	\$ _____
_____	jointly / individually	\$ _____

If you own a mobile home, Year: _____ Make: _____ Model: _____ Dimensions: _____

11. Is your name on any bank or credit union account? Yes No

12. If you answered "Yes" to #11, please provide the following information for each account:

<u>Name of bank or credit union</u>	<u>Checking or savings account</u>	<u>Balance of account</u>
_____	checking / savings	\$ _____
_____	checking / savings	\$ _____
_____	checking / savings	\$ _____
_____	checking / savings	\$ _____

13. Please provide the following information for every vehicle for which your name appears on the title:

<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Mileage</u>	<u>Amount owed</u>
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

_____ \$ _____
 _____ \$ _____

14. Please provide information for all of the following items of property that you own:

<u>Type of property</u>	<u>Do you own any?</u>	<u>Details (e.g., washer, TV, sofa)</u>	<u>Value (at a yard sale)</u>
Electronics	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Furniture	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Appliances	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Collectibles	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Firearms	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Clothing	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Jewelry (even costume)	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Animals (i.e., pets)	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Lawn equipment	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Boats	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Motorcycles	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
RVs	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
4-Wheelers	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Utility trailer	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Storage shed	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	\$ _____
Any other property	Please describe:	_____	\$ _____
Any other property	Please describe:	_____	\$ _____

15. Please tell us whether you have any of the following types of investments:

<u>Type of investment</u>	<u>Company name</u>	<u>Balance</u>
Stocks/mutual funds	_____	\$ _____
Bonds	_____	\$ _____
Retirement accounts (e.g., 401(k), IRA, etc.)	_____	\$ _____
Pensions	_____	\$ _____
Insurance policies	_____	\$ _____

16. Do you have a reason to sue anyone, or are you involved in any class action lawsuit? Yes No

17. If you answered "Yes" to #16, please give us the details of the case:

<u>Person/company you are suing</u>	<u>Type of lawsuit (worker's comp, personal injury)</u>	<u>Name of lawyer (if any)</u>
_____	_____	_____
_____	_____	_____

18. Do you own any business equipment? Yes No
19. Has anyone died recently naming you in his/her will or estate? Yes No
20. Does anyone owe you any money (e.g., back child support, loan you made, etc.)? Yes No
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21. In the last 90 days, have you paid anyone a total of \$600 or more? Yes No
22. In the last year, have you repaid a friend or family member for any loan from that person? Yes No
23. Other than any property listed at #10, has your name ever been on the deed to any other real estate? Yes No
24. Do you owe child support? Yes No. Are you current? Yes No
25. Have you filed your tax returns for the last 4 years? Yes No. What years have you not filed? _____
26. Have you used any credit cards in the last 90 days? Yes No
27. Have you received any lump sum settlements or insurance proceeds in the last year? Yes No
28. Do you have a reason to file any insurance claims? Yes No
29. Have you sold or given away anything in the last year? Yes No
30. Has a bank or credit union ever closed an account that was overdrawn or had a negative balance? Yes No
31. Do you have a safe deposit box anywhere? Yes No. Where? _____ Contents: _____
32. Is anyone holding property for you, or are you holding property for anyone else? Yes No
33. Do you have a storage unit anywhere? Yes No. Location _____ Contents _____
34. Do you have any leases, rentals, or rent-to-own contracts? Yes No
35. Has anyone co-signed a loan for you, or have you co-signed a loan for anyone else? Yes No
36. In the last year, have you lost any property of any kind from a fire, theft, or gambling? Yes No
37. Have you ever been charged with or convicted of a crime? Yes No
38. In the last year, have you paid anyone to give you advice on handling your debts or filing bankruptcy? Yes No
39. Is your spouse, partner, or business currently in a bankruptcy case? Yes No

40. Please provide details of your employment:

Place of Employment	Title	Years at employer	Whose employer (husband/wife)
_____	_____	_____	_____
_____	_____	_____	_____

41. Please provide details for other people living with you?

Age	Relationship (son, daughter, etc.)	Age	Relationship (son, daughter, etc.)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

42. Please tell us how much you spend on a **monthly** basis for each of the following (write N/A if you do not spend anything):

Mortgage/rent	\$
Second mortgage	\$
Electricity	\$
Heat/natural gas	\$
Water/sewage/trash	\$
Cable/home phone/internet	\$
Cell phone	\$
Repairs and upkeep of the home	\$
Food (both groceries and food outside the home)	\$
Clothing	\$
Laundry (detergent, dry cleaning, laundromat, etc.)	\$
Medical and dental expenses	\$
Gasoline/fuel	\$
Car repairs and upkeep (repairs, oil changes, etc.)	\$
Recreation/entertainment	\$
Homeowner's or renter's insurance	\$
Life insurance (amounts not deducted from paycheck)	\$
Health insurance (amounts not deducted from paycheck)	\$
Vehicle insurance (amounts not deducted from paycheck)	\$
Childcare	\$
Children's education (tuition, school supplies, etc.)	\$
Child support (amounts not deducted from paycheck)	\$
Church (tithes and offerings)	\$
Any other expenses (please explain)	\$