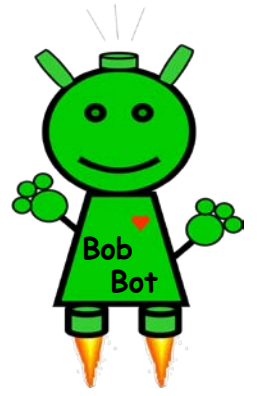


Life After Debt! Form 2: "Pink"



Take Control of Your Life Again!"

Robert Ross Weed, Esq.

I've listed common problem areas on this sheet. **If you fill it out accurately, it will give me a better idea of how to best handle your case.** Please read each one carefully. **If you think it may apply to you, check "let's talk." If not, check "no problem."**

Bob Weed

Name(s): _____ Date: _____

1. Have you ever **filed bankruptcy before?**

No problem Let's talk → **When?** _____, **Where?** _____

2. Do you **owe any taxes?**

No problem Let's talk → **From what year?** _____

3. Bankruptcy won't get you out of debts where you **lied, in writing, about your income, your identity, or your intention to pay.** It also won't get you out of **court fines or stealing money.**

No problem Let's talk

4. Are you still **paying on a car financed by Ford, Chrysler, Mazda, or SunTrust?**

No problem Let's talk

5. Have you **co-signed** for anyone or has anyone co-signed for you? Are you an **authorized user** on someone else's account or is anyone an authorized user on any of your accounts?

No problem Let's talk

6. Bankruptcy won't get you out of **debts you ran up planning to file bankruptcy.** It also won't get you out of **debts you took on knowing that you couldn't pay.**

No problem Let's talk

7. If you have made **less than six payments since the last major charge** (for example, over \$1,500 at one time), **balance transfer, or cash advance**, you can expect an objection to your bankruptcy. If they fight you on this, I have to charge another \$1,000 (see my payment agreement).

When did you stop charging? _____ No problem Let's talk

8. Bankruptcy won't get you out of **alimony or child support or any debts you agreed to pay as part of a divorce**.

No problem Let's talk → **Bring a copy of the separation agreement**

9. Bankruptcy won't get you out of **student loans**.

No problem Let's talk

10. If someone dies and you **inherit something valuable** in the next 6 months, the bankruptcy court will come after it.

No problem Let's talk

11. If you have **judgments attached to your real estate**, they will still be there after the bankruptcy. Judgments will still look bad on your credit report. Sorry.

No problem Let's talk

12. Is your **security clearance** up for review at work anytime soon?

No problem Let's talk → **When?** _____

13. Everyone needs to show the court their last-month's **bank statement**. Also, the court's computer now selects 2 unlucky people per month for **random audits**. If you are selected for an audit, they will go over your bank statements for the past **YEAR**. Would that bring up any questions that would be hard to answer?

No problem Let's talk

14. Do you have any **old bank accounts you haven't used for a long time** that are still open?

No problem Let's talk

15. Have you had a **bonus at work** in the past 6 months? Do you expect a bonus in the next 6 months?

No problem

Let's talk

16. At court, you will need to show your **social security card**. They can arrest people with bad social security numbers.

No problem

Let's talk

17. **I'M NOT YOUR LAWYER YET.** I hope what we talk about will help you to select me as your lawyer. But I don't become your lawyer until you return the fee agreement along with the first payment. (My insurance makes me tell you this.)

No problem

Let's talk

18. **DO NOT LIE TO ME.** If you tell the truth, I can usually find a way to handle it. If you lie and the court finds out, you can be in real trouble.

No problem

Let's talk

