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CLIENT REGISTRATION FORM

Please fill out the information requested below to the best of your ability.

Everything you write is confidential and protected by the attorney-client privilege.

Date: _____

Name: _____

Former/Maiden Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____ How Long: _____

County of Residence: _____ How Long: _____

Are we permitted to mail letters/documents to the above address? Yes No

Home/Cell Phone: _____ Alternate Phone: _____

Email Address: _____

Marital Status: Single Married Divorced Widowed Separated

Date of Birth: _____ Social Security No.: _____

Do You Have Children? Yes No If yes, how many? _____ Ages? _____

Name of other party involved in matter: _____

Why are you seeking legal advice?

- | | | |
|--|---|---|
| <input type="checkbox"/> Divorce/Dissolution | <input type="checkbox"/> Bankruptcy | <input type="checkbox"/> Landlord/Tenant |
| <input type="checkbox"/> Custody/Child Support | <input type="checkbox"/> Estate Planning | <input type="checkbox"/> Criminal/Traffic Violation |
| <input type="checkbox"/> Probate | <input type="checkbox"/> Other, please explain: _____ | |

How did you hear about our office?

- | | |
|---|---|
| <input type="checkbox"/> SND Ad | <input type="checkbox"/> Telephone book |
| <input type="checkbox"/> Columbus Bar Association - | <input type="checkbox"/> Internet/website <input type="checkbox"/> Telephone referral |
| <input type="checkbox"/> National Education Association Attorney Referral Service | |
| <input type="checkbox"/> Internet - <input type="checkbox"/> Google <input type="checkbox"/> Yahoo <input type="checkbox"/> Google Maps | |
| <input type="checkbox"/> Findlaw | |
| <input type="checkbox"/> Columbus Lawyer Finder | |
| <input type="checkbox"/> Hyatt – Member Number: _____ | Case Number: _____ |

- Union Plus Legal Plan/Custom Legal Plans, LLC – Intake Number: _____
- Referred by: _____
- Other, please specify: _____

PLEASE COMPLETE THE FOLLOWING TO THE BEST OF YOUR KNOWLEDGE

State your monthly GROSS income (your pay BEFORE deductions for taxes, insurance, union due, etc.) for each of the last six (6) months (include income from ALL sources – e.g. wages, SSI, SSD, Workers’ comp, Unemployment Comp, Business Income, etc.)

\$ _____ Last Month Sources: _____
 \$ _____ Second Month Sources: _____
 \$ _____ Third Month Sources: _____
 \$ _____ Fourth Month Sources: _____
 \$ _____ Fifth Month Sources: _____
 \$ _____ Sixth Month Sources: _____

Estimate briefly your total debts below. If you do not have the type of debt listed, state “N/A”.

_____ Home Mortgage Loan
 _____ Second Home Mortgage Loan
 _____ Vehicle Loan 1
 _____ Vehicle Loan 2
 _____ Credit Cards
 _____ Medical Bills
 _____ Check Cashing Loans
 _____ IRS/State of Ohio Tax Debt
 _____ Student Loans
 _____ Child or Marital Support Arrearages
 _____ OTHER (describe): _____

BELOW IS OFFICE USE ONLY

Chapter 7: Base Fee-starts at \$1,000.00
 \$335.00 US Bankruptcy Court Filing Fees
 \$35.00 Credit Report Fee (per debtor)

Household	Annual	Monthly	Household	Annual	Monthly
1	\$45,666	\$3,805	5	\$90,405	\$7,533
2	\$57,216	\$4,768	6	\$98,805	\$8,233
3	\$67,509	\$5,625	7	\$107,205	\$8,933
4	\$82,005	\$6,833	8	\$115,605	\$9,633

INSTRUCTIONS ON PROVIDING INFORMATION
REQUIRED BY BANKRUPTCY LAW

You are required to provide certain information to the Court when you file bankruptcy. We must make diligent and reasonable inquiry to obtain that information so that your bankruptcy papers are true and accurate. These forms are provided in order to allow us to obtain that information. PLEASE CAREFULLY READ AND FOLLOW THESE INSTRUCTIONS.

Put your initials next to each in instruction.

- _____ 1. Read and fill out the forms **completely, accurately** and **neatly**.
- _____ 2. **Do not leave blanks**. If a question does not apply to you, write N/A in the blank. Leaving a question blank will not allow us to have the information we need and will result in more time and cost to you.
- _____ 3. List **all** your property. Include clothes, insurance policies, jewelry, and cash. Include property that you do not think has any value.
- _____ 4. List **all** your debts and bills. **Do not leave any debt or bill off your list even if you want to pay it; even if you think it is not going to be excused in your bankruptcy; even if you cosigned a bill for someone else; and even if it is to a friend or family member.**
- _____ 5. Use as many sheets of paper as necessary to provide us this information. The creditors list may be neatly handwritten or typed.
- _____ 6. In determining the amount of money you owe each creditor, list the amount on the most current statement or letter you got from the creditor. Your ability to choose to file a chapter 7 may depend on how much you owe each creditor. In the event you cannot determine how much you owe, we will assist you in obtaining the information.
- _____ 7. If a creditor is still billing you or communicating with you, use the address supplied to you by the creditor in at least two (2) communications over the last 90 days. **Do not use the payment address. Do use the correspondence addresses**. Keep all mailings from your creditor so that we can provide we are using the correct, appropriate addresses, and so that we can provide any change(s) of address to the court.
- _____ 8. Make sure you give us the account number for each debt. Remember – the account number your original creditor assigned you will not be the same as the account number a collector will assign you. We will need both numbers in those instances.

**INITIAL CONSULTATION AGREEMENT FORM AND ACKNOWLEDGEMENT OF
RECEIPT OF REQUIRED DISCLOSURE AND NOTICES**

Name 1 _____ Name 2 _____

Address _____

Telephone No.: _____ Alternate No.: _____

County of Residence _____ Length of Ohio Residence _____

Employer 1 _____ Employer 2 _____

- New Federal Laws are not active, which require our law firm to provide you with the disclosures and notices attached to this form BEFORE and AFTER we consult you concerning possible relief from you debts and obligations.
- Please take a few moments to preliminarily review the attached forms. You should retain them for later review. Once you have reviewed the notices and disclosures provided, acknowledge that you have done so by initialing in the provided spaces below, and finally by your signature.
- Upon doing so, we AGREE to provide you with a FREE CONSULTATION, which will consist of: an initial analysis of your financial situation, and a preliminary overview of your debt relief options, which may or may not include relief under Chapter 7, 11, 12, or 13 of the U.S. Bankruptcy Code.

I/WE ACKNOWLEDGE THAT I/WE HAVE RECEIVED THE FOLLING ATTACHED FORMS:

_____ Section 342(b)(1) & (2) Disclosure Notices
Initials

_____ Section 527(b) Disclosures & Notices
Initials

_____ Section 527(c) Supplemental Notice to Individual Consumer Debtor
Initials

I/WE ACKNOWLEDGE FURTHER THAT WE HAVE BEEN PROVIDED WITH THE
AFOREMENTIONED FORMS AND AGREE TO CONSULT WITH DAILEY LAW OFFICES
CONCERNING OUR FINANCIAL AND DEBT RELIEF OPTIONS.

Signature _____ Print Name _____ Date _____

Signature _____ Print Name _____ Date _____

Pursuant to certain definitional provisions of the Bankruptcy Code, we may be deemed a “DEBT RELIEF AGENCY” and you may be deemed an “ASSISTED PERSON”. As such, we are required to give you the following notices and information in accordance with Federal Bankruptcy Law.

Please carefully review the following:

SECTION 342(b)(1) and SECTION 557(a)(1) and (2) DISCLOSURES & NOTICES

BANKRUPTCY INFORMATION SHEET

BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET GIVES YOU SOME GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASES. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.

WHEN YOU FILE BANKRUPTCY:

You can choose the kind of bankruptcy that best meets your needs:

- **Chapter 7** – A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the state where you live. **FILING FEES: \$335**
- **Chapter 13** – You can usually keep your property, but you must earn wages or have some other sources of regular income and you must agree to pay part of your income to your creditors. The Court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan. **FILING FEES: \$310**
- **Chapter 12** – Like chapter 13, but it is only for family farmers. **FILING FEES: \$239**
- **Chapter 11** – This is used mostly by businesses. In chapter 11, you may continue to operate your business, but your creditors and the Court must approve a plan to repay your debts. There is no trustee unless the Judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property. **FILING FEES: \$1,068**
- If you have already filed bankruptcy under chapter 7, you may be able to change your case to another chapter. Your bankruptcy may be reported on your credit report for as long as ten (10) years. It can affect your ability to receive credit in the future.
- **IMPORTANT:** A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a case under this title shall be subject to fine, imprisonment or both; AND all information supplied by a debtor in connection with a case under this title is subject to examination by the Attorney General.

SERVICES AVAILABLE FROM CREDIT COUNSELING AGENCIES

Certified counselors will assess your financial situation, assist in creating a spending plan, and negotiate the terms of your debts with creditors. By negotiation terms such as lower interest rates waived late fees, sometimes these agencies provide you with more affordable payments and a shorter payoff period. Usually the agency will consolidate all of your unsecured debts into one monthly deposit that will be disbursed directly to your creditors.

WHAT IS BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?

1. One of the reasons people file bankruptcy is to get a “discharge”. A discharge is a Court Order, which states that you do not have to pay most of your debts. Some debts cannot be discharged. Examples of debts which are not able to be discharged are as follows:
 - Most income taxes;
 - Child support;
 - Alimony;
 - Most student loans;
 - Court fines and criminal restitution; and
 - Personal injury caused by drunk driving or under the influence of drugs.
2. The discharge only applies to debts that arose before the date you filed. Also, if the Judge finds that you received money or property by fraud, that debt may not be discharged.
3. It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible the debt will not be discharged.
4. Consumer debts owed to a single creditor totaling more than \$500.00 for luxury goods or services incurred by you on or within 90 days of filing are presumed to be non-dischargeable. Additionally, cash advances totaling more than \$750.00 obtained by you on or within 70 days of filing are presumed to be non-dischargeable. The Judge can also deny your discharge if you do something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, lie, or if you disobey a Court Order.
5. You can only receive a chapter 7 discharge once every eight years. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement or any other kind of document to do so.
6. Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company who has a lien on your vehicle). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.



WHAT IS A REAFFIRMATION AGREEMENT?

1. Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your vehicle. To promise to pay that debt, you must sign and file a reaffirmation agreement with the Court. Reaffirmation agreements are special rules and are voluntary. They are not required by bankruptcy law or by any other law.
2. Reaffirmation agreements:
 - a. Must be voluntary;
 - b. Must not place a heavy burden on you or your family;
 - c. Must be in your best interest; and
 - d. Can be canceled anytime before the Court issues your discharge or within 60 days after the agreement is filed with the Court, whichever gives you the most time.
3. If you are an individual and you are not represented by an attorney, the Court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the Court approves it.
4. If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

IF YOU WANT MORE INFORMATION OR HAVE ANY QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.

IMPORTANT ADDITIONAL NOTICES

BE ADVISED:

- If you file a bankruptcy petition, ALL information that you are required to provide with the petition and thereafter, MUST be totally COMPLETE, ACCURATE and TRUTHFUL.
- You must list all your assets and liabilities and such listing must be totally complete and accurate. You must also perform a reasonable inquiry to determine the replacement value of your assets, and state such value in the documents you file with the Court.
- Prior to being properly eligible for U.S. Bankruptcy relief, you must make a reasonable inquiry into, and truthfully and accurately disclose your current monthly income (which is essentially the average of your last six (6) months of income received from ALL sources); and compare such income to a set of National and Local Standards concerning reasonable living expenses. This investigation and inquiry is required to determine if you have sufficient funds in your monthly budget commonly known as disposable income to warrant repayment of some of your debt under Chapter 13 instead of a Chapter 7. If you reach a certain mathematical threshold (which we will calculate for you based upon information you give us) your bankruptcy relief options may be limited to Chapter 13.
- That ALL information you provide during your case may be audited pursuant to Bankruptcy Laws, and that failure to provide such information may result in the dismissal of the case under such laws, or other sanctions, including criminal sanctions.

SECTION 527(b) DISCLOSURES & NOTICES

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER

- If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO EXECUTE A CONTRACT SHOWING WHAT HE/SHE WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.
- The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.
- Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely beneficial to you. Be sure you understand the relief you can obtain and its limitation. To file a bankruptcy case, documents called a Petition, Schedules, and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a “trustee” and by creditors.
- In you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want to help in deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.
- If you choose to file a Chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing Chapter 13 Plan and with the confirmation hearing on your Plan, which will be before a bankruptcy judge.
- If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you will want to find out what should be done from someone familiar with that type of relief. ***OUR FIRM DOES NOT HANDLE CHAPTER 11 OR CHAPTER 12 BANKRUPTCIES.***
- Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers can give you legal advice.

SUPPLEMENTAL NOTICE TO INDIVIDUAL CONSUMER DEBTOR

- A. All information that you, the report, are required to provide in order to file a petition and all documents throughout any bankruptcy case is required to be complete, accurate, and truthful;
- B. All assets (property of any nature) and liabilities (debts and claims of any nature) are required to be completely and accurately disclosed in the papers filed with the bankruptcy court in connection with the case. The replacement value of each asset, which is determined as of the date of filing of your petition in bankruptcy without deduction for costs of sale or marketing and/or the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined, must be stated in those documents, where requested after reasonable inquiry to establish the value. List all your property. Include clothes, insurance policies, jewelry, and cash. Include property that you do not think has any value. List all of your debt and bills. Do not leave any debt or bill off our list even if you want to pay it; even if you think it is not going to be excused in your bankruptcy; even if you cosigned a bill for someone else; and even if it is to a friend or family member;
- C. Accurate, current monthly income and expenses must be stated, as follows:
 - a. Copies of all pay stubs, payment advices or other evidence of income/payment(s) received by you from any employer within 180 days before the date of filing of the bankruptcy. Copies of all check stubs, payment advances, or other evidence of income from any other source within 180 days before the date of filing of the bankruptcy.
 - b. In a Chapter 7 case, current monthly income reduced by reasonable monthly expenses as specified under the National Standards issued by the IRS for your residential area, along with your actual monthly expenses for categories specified as Other Necessary Expenses for you, your spouse and your dependents. Such expenses shall include payments for debts. Such amounts shall include your reasonably necessary expenses to protect yourself, your spouse or your dependents from family violence. If it is demonstrated that it is reasonable and necessary, your expense budget may include an additional allowance for food and clothing of up to 5% of the food and clothing categories as issued in the National Standards issued by the IRS.
 - c. Your monthly expenses may include the continuation of actual expenses paid by you that are reasonable and necessary for care and support of an elderly, chronically ill, or disabled household member or member of your immediate family (including parents, grandparents, siblings, children and grandchildren) your dependents and your spouse, who are unable to pay their own expenses.
 - d. Your expenses may also include the actual expenses for each dependent child less than 18 years of age, not exceeding \$1,500.00 per year/per child, to attend a private or public elementary or secondary school if you provide documentation of such expenses and a detailed explanation of why such expenses are reasonable and necessary, and why such expenses are not already accounted for in the National Standards issued by the IRS.
 - e. In a Chapter 13, in addition to the above, your monthly expenses may include the actual expenses of administering your Chapter 13 case, up to 10% of all projected plan payments.
 - f. In a Chapter 13, to determine your disposable income (that is, income available over your expenses with which to pay your creditors), you will calculate your average

monthly payments on accounts of secured debts, by calculating the sum of (a) the total of all amounts scheduled as due under the contract with your secured creditor in each month of the 60 months following the date of filing of your petition; and (b) any additional payments to secured creditors necessary for you to maintain possession of your primary residence, motor vehicle, or other property necessary for your support and the support of your spouse and dependents, that serves as collateral for secured debts, divided by 60.

- g.** Your priority claims, such as child support and spousal support, shall be calculated as the total amount of debts entitled to property divided by 60.
- h.** You must attest under oath that the information provided relative to income and expenses are accurate. You must include a statement showing your calculations.
- D.** You must provide a list of all creditors, including names, addresses, account numbers and balances due. If you are unsure of this information, use the information printed on the last two communications you have received from each creditor. Do not use the address provided by your creditor to send payments. Do use the address provided by your creditor for correspondences. You may use the balance due on the latest of the two statements sent to you by each creditor.
- E.** Certain property is exempt from attachment, execution or garnishment by your creditors. This means that you may keep that property, generally. The attached are citations to the law, which creates the exemption, a brief explanation of the scope of the exemption, and the dollar limitations, per person, of each exemption. Certain assets, such as retirement plans created pursuant to Section 401(K) of the Internal Revenue Code, are not listed as subject to exemption because they are not property that the creditors can take. Those assets still must be disclosed to the Court in your bankruptcy documentation.
- F.** A document that proves your identity must be provided. This document must contain your photograph, and can be a driver's license, passport, or state issued picture ID. You will need proof of your social security number, and this can be printed on your ID or provided by means of a social security card.
- G.** Information you provide may be audited. Failure to provide such information may result in the dismissal of your case or other sanction, including criminal sanctions.