Syndicate Subscription Legal Plans

DEBT DIVISION
CLIENT INTAKE QUESTIONNAIRE:

CONFIDENTIAL. When a marriage or registered domestic partnership ends, debts must be divided along with property. A divorce judgment assigning a joint debt to your spouse does NOT bind the creditor: the creditor may still collect from you, and missed payments can damage your credit. Careful planning can protect you. For each debt, the key questions are WHEN it was incurred, WHOSE name it is in, and WHAT it was used for. If a question does not apply, write "N/A." If unknown, write "Unknown." Account numbers: last 4 digits only.

NAME OF THE CLIENT:

[__] Full Legal Name: ______________________________

Syndicate Plan Member ID: ______________________ Plan Start Date: ______________________

Preferred method of contact:

[__] Phone [__] Text [__] Email

Is it safe to contact you at the phone and email listed below? [__] Yes [__] No

PART 1 — YOUR GOAL

1.1 What do you need help with? (check all that apply)

[__] Divide debts in a pending divorce / separation

[__] Respond to the other party's proposed debt division

[__] Enforce a judgment — other party is not paying debts assigned to them

[__] Protect my credit from joint debts

[__] A debt was left out of the judgment

[__] Other party filed / may file bankruptcy

[__] Not sure — need advice

1.2 In your own words, what is your biggest concern about the debts? ______________________________

____

____

PART 2 — RELATIONSHIP & CASE INFORMATION

2.1 Relationship type:

[__] Married [__] Registered Domestic Partners

[__] Both

2.2 Date of marriage / registration: ______________________ Place: ______________________

2.3 Date of separation: ______________________________

Is the date of separation disputed? [__] Yes [__] No

Debts incurred before marriage or after separation are generally the responsibility of the person who incurred them, with some exceptions (such as necessities of life). The date of separation is critical.

2.4 States lived in during the marriage: ______________________________

2.5 Has a divorce, legal separation, or nullity case been filed? [__] Yes [__] No

If yes — Court / County / Case No.: ______________________________

Next hearing / mediation date: ______________________________

2.6 Is there a prenuptial or postnuptial agreement addressing debts? [__] Yes [__] No

2.7 Is there an existing judgment or settlement that divided debts? [__] Yes [__] No

If yes — date entered and which debts were assigned to whom: ______________________________

____

2.8 Has the other party hired a lawyer? [__] Yes [__] No

PART 3 — THE PARTIES

3A You:

Last Name: ____________ First: ____________ Middle: ____________

Address: ______________________________

City: ____________ County: ____________ State: _____ Zip: _______

Phone: ____________ Email: ____________

Employer: ____________ Gross Monthly Income: $ ____________

3B Other Party (Spouse / Partner):

Last Name: ____________ First: ____________ Middle: ____________

Address: ______________________________

City: ____________ County: ____________ State: _____ Zip: _______

Phone: ____________ Email: ____________

Employer: ____________ Gross Monthly Income: $ ____________

3.1 Are there minor children of the relationship? [__] Yes [__] No

PART 4 — DEBT INVENTORY

List every debt owed by either of you, including debts in only one name. Use "Joint" if both names are on the account and "AU" if one is an authorized user.

Creditor / Type	Last 4	Name On (Me / Spouse / Joint / AU)	Incurred (Date)	Balance at Separation $	Current Balance $	Monthly Pmt $

4.1 What were the largest debts used for (home, cars, business, education, living expenses, other)? __________

____

PART 5 — SPECIAL CATEGORIES OF DEBT

5.1 Home Mortgages & Home Equity Loans:

Property address: ____

Lender(s): ______________________________ Balance(s): $ ____________________

Plan for the home:

[__] I keep the home [__] Other party keeps the home

[__] Sell the home [__] Not decided

If one party keeps the home, will they refinance to remove the other's name? [__] Yes [__] No

5.2 Student Loans:

Borrower	Whose Education?	Date Incurred	Balance $

Loans for one spouse's education are often assigned to that spouse, and the community may be entitled to reimbursement for payments made.

5.3 Taxes:

Do you owe unpaid taxes for any year you filed jointly? [__] Yes [__] No

If yes, explain: ____

____

Is there an IRS or state audit, or unfiled returns? [__] Yes [__] No

If your spouse caused a tax problem you did not know about, you may be eligible for "innocent spouse" relief from the IRS.

5.4 Business Debts:

Does either party own a business with debts or loans? [__] Yes [__] No

Did either party personally guarantee a business loan or lease? [__] Yes [__] No

If yes, explain: ____

____

5.5 Other Debts to Review:

Loans from family members or friends? [__] Yes [__] No

If yes, explain: ____

____

Debts from gambling, an affair, or other spending that did not benefit the marriage? [__] Yes [__] No

If yes, explain: ____

____

Debts incurred by either party AFTER separation? [__] Yes [__] No

If yes, explain: ____

____

Medical debts, judgments, or collections? [__] Yes [__] No

If yes, explain: ____

____

PART 6 — PAYMENTS SINCE SEPARATION

A spouse who uses their own post-separation earnings to pay community debts may be entitled to reimbursement. Keep records of every payment.

Debt Paid	Paid By	From What Funds	Total Paid Since Separation $

PART 7 — PROTECTING YOUR CREDIT

7.1 Are any joint credit cards or lines of credit still open? [__] Yes [__] No

7.2 Is either party an authorized user on the other's account? [__] Yes [__] No

7.3 Has the other party run up charges or opened credit in your name? [__] Yes [__] No

If yes, explain: ______________________________

____

7.4 Have you pulled your credit reports since separating? [__] Yes [__] No

7.5 Is any creditor collecting, suing, or threatening to sue? [__] Yes [__] No

If yes, explain: ______________________________

____

7.6 Is the other party behind on debts they agreed or were ordered to pay? [__] Yes [__] No

If yes, explain: ______________________________

____

7.7 Has the other party filed, or said they may file, bankruptcy? [__] Yes [__] No

If a spouse files bankruptcy, some divorce-related debt obligations may be discharged depending on the chapter. Support obligations generally are not.

7.8 Protections you want in the settlement or judgment (check all that apply):

- [__] Joint accounts closed or frozen
- [__] Refinance within a set deadline
- [__] Sell an asset to pay off joint debt
- [__] Indemnification (hold harmless) clause
- [__] Security / lien to protect my payment
- [__] Offset against property I receive
- [__] Credit monitoring
- [__] Payments made directly through escrow

PART 8 — ASSETS & INCOME AVAILABLE TO PAY DEBTS

8.1 Major assets that could be used to pay off debts (home equity, savings, retirement, vehicles, business): ___

____

For a full division of property, please also complete our Asset & Debt Division Intake Form.

8.2 Your monthly take-home pay: $ ____________________ Other party's (est.): $ ______________________

8.3 Is spousal or child support being paid or requested? [__] Yes [__] No

PART 9 — DESIRED OUTCOME

9.1 What outcome do you want?

- [__] Equal division of community debts
- [__] Other party responsible for specific debts
- [__] Reimbursement for payments I made
- [__] Remove my name from joint debts
- [__] Pay off debts from sale of assets
- [__] Enforce the existing judgment
- [__] Protect my credit score
- [__] Negotiated settlement / mediation

9.2 Which debts do you believe the other party should be responsible for, and why? ______________________

____

____

PART 10 — DOCUMENT CHECKLIST

Please provide copies of the following, if available. Check each item you are including.

- [__] Credit reports (both parties if available)
- [__] Credit card & loan statements
- [__] Mortgage / HELOC statements
- [__] Vehicle loan statements
- [__] Student loan statements
- [__] Tax returns & IRS notices
- [__] Business loan / guaranty documents
- [__] Proof of payments since separation
- [__] Collection letters / lawsuits
- [__] Prenuptial / postnuptial agreement
- [__] Existing judgment / settlement
- [__] Bankruptcy notices

Certification:

I declare that the information provided in this questionnaire is true, correct, and complete to the best of my knowledge. I understand this information is provided to Syndicate Subscription Legal Plans in confidence for the purpose of evaluating my debt division matter.

Signed and dated this ____ day of _______________________, 20___

Signature: ____

Print Name: ______________________________

Please Print and Email to STEVE@STEVEMUELLERLEGAL.COM, or save this document as a PDF and email to STEVE@STEVEMUELLERLEGAL.COM,
Your information will be reviewed within one hour.