

To Prospective Clients

Re: DETAILED CLIENT QUESTIONNAIRE FOR PROSPECTIVE
CLIENTS INVOLVING PREMARITAL AGREEMENTS.

Dear Prospective Client,

Thank you for your inquiry.

Following the body of this letter is a questionnaire for prospective clients to fill out who are interested in having the Brian J. Kramer, P.C. represent them in preparing and negotiating a premarital agreement. This questionnaire is designed to enable us to efficiently obtain the requisite background information we need about your and your fiancée's situation to properly advise you.

Under California law, effective premarital agreements must be specifically drafted to take into account the unique circumstances of every couple. We have found that the most efficient way to obtain all of the requisite information needed to conduct a meaningful consultation and begin efficiently drafting a premarital agreement is to start the process by asking prospective clients to answer the information contained in this questionnaire. While this may take some time to fill out, it will be well worth your time and effort.

Please fill out this questionnaire to the best of your ability by providing the information requested. Please fill in "N/A" or "Not Applicable" for every item that has no application to you or your fiancé/fiancée's situation. Also, if you do not know the information requested please simply state: "Unknown."

The questionnaire seeks a lot of information about your and your fiancé's assets and liabilities. This information is being requested for several reasons. Not only will this information essential for us to advise you on why a premarital agreement may (or may not) make sense in your situation, but under California law parties must provide "fair, reasonable, and full disclosure of property and financial obligations." Effectively the law requires parties entering into a premarital agreement to prepare a current personal balance sheet that identifies all of his or

her assets and liabilities. If you have a current personal balance sheet, please provide it as it will address a number of the issues raised in this questionnaire.

After our office receives the information requested in our questionnaire we will contact you and set up either a telephone or in-office meeting to discuss the matter further.

Very truly yours,

A handwritten signature in black ink, appearing to read "Brian J. Kramer". The signature is fluid and cursive, with a long horizontal stroke at the end.

Brian J. Kramer

1) Information about Prospective Client.

a) Biographical

i) Your Full Name:

ii) Phone Number:

iii) Your Date of Birth & Current Age:

iv) Do you have any serious medical issues/diagnoses:

v) Social Security No.:

vi) Have you been married previously?

(1) Date of each marriage & names of former spouses?

(2) Date of each prior divorce?

(3) What are the case numbers / and court that entered divorce decrees in your prior divorces?

vii) Do you have children?

(1) If you have children, please provide names, DOB, ages & sex?

viii) Are either you or the other party pregnant?

ix) Contact information where I may correspond with you.

(1) Address:

(2) Fax Number:

(3) E-mail address:

b) YOUR INCOME.

i) Description of current job/occupation/business:

ii) Name of current employer (if self-employed name of business and type of business entity)?

iii) How long have you been employed with current employer?

iv) What is your annual income?

c) About Your Significant Assets

i) Do you own real property?

(1) ADDRESS _____

(2) FORM OF
TITLE _____

(3) NAME(S) IN WHICH TITLE IS HELD _____

(4) DATE OF PURCHASE OR ACQUISITION _____

(5) PURCHASE PRICE _____

(6) AMOUNT BORROWED AT PURCHASE _____

(7) IDENTIFY ALL ENCUMBRANCES _____

(8) CURRENT LOAN BALANCES _____

(9) PRESENT LOAN BALANCE _____

(10) HAS THE PROPERTY BEEN APPRAISED? _____ IF SO, PLEASE E-MAIL US THE LATEST APPRAISAL.

(11) CURRENT OCCUPANT(S) OF PROPERTY _____

(12) IF YOU OR YOUR SPOUSE OWN ANY OTHER REAL PROPERTY PLEASE IDENTIFY ADDRESS/YEAR PURCHASED/ PURCHASE PRICE/ MORTGAGES/ AND PROVIDE CURRENT

FAIR MARKET

VALUE: _____

ii) **BANK ACCOUNTS AND CERTIFICATES OF DEPOSIT** For each bank account and certificate of deposit, set forth the bank branch, name and number of the account, type of account, approximate balance and source of funds, and attach copies of passbooks and most recent bank statements, if available:

(1) _____

(2) _____

(3) _____

(4) _____

(5) _____

iii) Trading & Brokerage Accounts & Stock and Bonds

(1) Name of financial institutions & Account Nos., type of account (joint or sole)

(2) Current value of all such accounts? _____

iv) Pensions Retirement Profit Sharing Plans, ESOPS, 401k/Retirement or Pension Fund Accounts and IRAS

(1) Name of all such accounts, and financial institution where held? _____

(2) Current value of all such accounts _____

(3) Names of all plan administrators _____

v) Life Insurance Policies. For each LIFE INSURANCE POLICY, set forth the company name, agent's address, policy number, insured's name, beneficiary(ies) premium, face amount, cash value, if known, and attach

copies of the policy(ies), premium notice(s) and documents evidencing any loans against the policy(ies):

(1) _____

(2) _____

(3) _____

vi) For each HEALTH, ACCIDENT AND/OR DISABILITY POLICY, set forth the company name, policy number, insured's name, coverage and premium, and attach copies of the policy(ies) and premium notice(s):

1. _____

2. _____

3. _____

vii) Do you own any businesses?

(1) If so, describe all such businesses? _____

(2) Identify place of formation, date of formation, and kind of business entity (e.g., S-Corporation, Professional Corporation, Partnership etc.). _____

(3) What is your ownership stake in business and identify all other major stakeholders? _____

(4) What is your estimate of current Fair Market Value of your business? _____

(5) Have you ever had you interest in the business appraised or valued – If so, when, by whom and dates of valuation? _____

viii) Do you have any other significant assets other than those previously identified?

(1) If so, please describe all such assets, and your estimate of fair market value for each such asset?

ix) **AUTOMOBILES, BOATS, MOTORCYCLES, AND AIRCRAFT**

For each automobile, boat, motorcycle and/or aircraft owned, set forth the year, make, model, license or identification number, form of title, source of funds used for the downpayment, date of purchase, creditor, monthly payments, balance due, etc., and attach copies of pink slip(s) or registrations(s), if possible, as well as purchase and financing documents:

- (1) _____

- (2) _____

- (3) _____

- (4) _____

- (5) _____

d) About Your Major Liabilities.

i) Do you have any credit card debt?

(1) If so, name of all such credit cards, and account balances due on each card.

ii) Identify all auto loans.

iii) Identify all mortgages by lender, amount of principal balance currently due on all such loans, and type of mortgage.

iv) Identify all equity lines of credit you currently have, lenders, and how much, if any, currently owed on each line of credit.

v) Identify any small business loans or any other type of loan you currently are liable for, identify name of lenders, amount of loans and loan terms.

vi) Do you have any other significant liabilities other than those identified herein?

(1) If so, please describe the liability and what your estimate is of the current value of that liability?

e) Information about your accountant

i) Do you have an accountant?

(1) If so, please provide contact name and information.

(2) Has your accountant ever prepared a personal balance sheet for you or any other financial statements for you or any of your related entities?

f) Cohabitation

(1) Are you currently living with your fiancé/fiancee?

(2) If so, identify address of all residences/locations where you are living with your fiancé/fiancee, and date that the cohabitation first began?

g) Agreements concerning payments and/or disposition of property before or after marriage:

- i) Have you and your fiancé/fiancee reached any agreements about payments to made to one another before or after the consummation of marriage? If so, please describe:

- ii) Have you and your fiancé/fiancee reached any agreements about sharing title or interest in certain property that currently belongs to one of you? If so, please describe:

h) Date of Contemplated Marriage:

i) What is your planned wedding date?

i) Please describe any special or important objectives you have in entering into a premarital agreement:

2) Information about Your fiancé/fiancée:

a) Biographical About Your Fiance.

i) His or Her Name:

ii) DOB & Current Age:

iii) State of Health (e.g., does he or she have any serious medical issues which you know of please identify):

iv) Prior marriages of your fiancé/fiancée.

(1) Date of each marriage & names of former spouses?

- (2) Date of each prior divorce?

- v) Does your fiancé/fiancée have children?
 - (1) If so, please provide names, DOB, ages & sex?

- vi) Contact information for your fiancé/fiancée.
 - (1) Address:

 - (2) Fax Number:

 - (3) E-mail address:

- b) Occupation of Your fiancé/fiancée.
 - i) Description of current job/occupation:

 - ii) Name of your fiancé/fiancée's current employer (if self-employed name of business and type of business entity)?

 - iii) How long has your fiancé/fiancée been employed by current employer?

 - iv) What is your fiancé/fiancée's annual income?

- c) Significant Assets of Your Fiance.

i) Does your fiancé/fiancée own any real property?

(1) If so, please identify all such properties by address?

(2) Date each property acquired?

(3) Acquisition price?

(4) Estimated current fair market value of each property he or she owns?

(5) Number of encumbrances and amounts of each encumbrance?

ii) Bank Accounts currently held by your fiancé/fiancée.

(1) Name of every financial institution for each account?

(2) Description of account (i.e., checking or savings)?

(3) Amounts currently on deposit in each such account?

iii) Trading & Brokerage Accounts held by your fiancé/fiancée.

(1) Name of financial institutions where held?

(2) Current value of all such accounts.

iv) 401k/Retirement or Pension accounts held by your fiancé/fiancée.

- (1) Name of all such financial institutions where accounts are held?
 - (2) Current value of all such accounts?
 - (3) Names of all plan administrators?
- v) Life Insurance Policies held by your fiancé/fiancée.
- (1) Identify all existing policies.
 - (2) Names of carrier.
 - (3) Names of current beneficiaries of each policy
 - (4) Amount & type of coverage.
- vi) Does your fiancé/fiancée own or have a stake in any businesses?
- (1) If so, describe all such businesses?
 - (2) Identify place of formation (e.g., California), date of formation, and kind of business entity (e.g., corporation, sole proprietorship partnership etc.).
 - (3) What is your fiancé's ownership stake in business?
 - (4) What is your estimate of current Fair Market Value of the business?

- (5) Has your fiancé/fiancée ever had his or her interest in his or her business appraised or valued – If so, when, by whom and dates of valuation?
- vii) Does your fiancé/fiancée have any significant assets other than those previously identified?
- (1) If so, please describe all such assets, and provide estimate of fair market value for each such asset?
- d) Significant Liabilities of Your Fiance:
- i) Does your fiancé/fiancée have any credit card debt?
- (1) If so, name of all such credit cards, and amount of current balance owed on card(s)?
- ii) Identify all auto loans for your fiancé/fiancée?
- iii) Identify all mortgages held by your fiancé/fiancée by lender, amount of principal balance currently due on all such loans, and type of mortgage.
- iv) Identify all equity lines of credit which your fiancé/fiancée currently has, lenders, and how much, if any, he or she currently owes on each line of credit.
- v) Identify any small business loans or any other type of loan you currently are liable for, identify name of lenders, amount of loans and loan terms.

vi) Do you have any other significant liabilities other than those identified herein?

(1) If so, please describe the liability and what your estimate is of the current value of that liability?

e) Information About Your Fiancé/Fiancée's Accountant:

i) Does your fiancé/fiancée have an accountant?

(1) If so, please provide contact name and information.

(2) Has your fiancé/fiancée's accountant ever prepared a personal balance sheet for him or her or any other financial statements for any of his or her related entities?

f) Information about your fiancé/fiancée's attorney:

i) Does your fiancé/fiancée already have an attorney who will be representing him or her in connection with the premarital agreement?

(1) If so please provide name and contact information: